



PUBLIC DISCLOSURE

May 9, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Tipton Latham Bank, NA
Charter #24092
800 West Highway 50
Tipton, MO 65081

Office of the Comptroller of the Currency
7101 College Blvd., Suite 1600
Overland Park, KS 66210

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 major factors that support this rating include:

- Lending to small farms with revenues of \$1 million or less reflects reasonable penetration.
- Consumer lending to moderate-income borrowers is excellent.
- Consumer lending to low-income borrowers is reasonable.
- The loan-to-deposit ratio is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size and financial condition, and the credit needs of the assessment area (AA), The Tipton Latham Bank, National Association's (TLB or bank) loan-to-deposit (LTD) ratio is reasonable.

TLB's quarterly average LTD ratio is reasonable at 72.2 percent. The Office of the Comptroller of the Currency (OCC) calculated TLB's quarterly average LTD ratio using information from the Consolidated Reports of Condition from June 30, 2017 to December 31, 2021. TLB's highest rate peaked at 78.2 percent and the lowest was 68.6 percent. The quarterly average LTD ratio for similarly situated financial institutions, not including TLB, for the same period is 64.3 percent. The highest peer ratio is 75.1 percent, and the lowest is 52.1 percent. By asset size, TLB ranked third out of five similarly situated financial institutions. These five financial institutions, including TLB, ranged in asset size from \$159.2 million to \$174.1 million with an average asset size of \$165.8 million.

Lending in Assessment Area

A majority of the bank's loans are outside its AA.

The bank originated and purchased 39.2 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.

While the percentage of loans within the AA is less than 50 percent by dollar and by number, performance is considered satisfactory. TLB operates its main bank location in close proximity to Cooper County (census tracts 9501 and 9505, part of the Columbia, MO MSA) and Morgan County (census tract 4701, part of the non-MSA MO) both of which are a few miles from the bank located in Tipton, MO and which the bank considers as part of its lending community with large numbers of borrowers and customers from these census tracts. Tipton serves as a business, manufacturing, and shopping hub where these counties meet and where the closest financial institutions are located. The main bank is located on US Route 50, a major east-west route in Missouri carrying traffic from both Cooper and Morgan Counties. The TLB branch located in Latham, MO is also within a few miles of the Morgan County border. If these other census tracts were included in an analysis, TLB would show 79.2 percent of loans in the AA by number and 76.8 percent by dollar. However, the OCC does not include

these census tracts in TLB's AA as TLB does not have a branch or deposit taking ATM in Cooper or Morgan Counties.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer Loans	26	43.3	34	56.7	60	256	34.7	483	65.3	740
Small Farm Loans	21	35.0	39	65.0	60	4,826	41.3	6,847	58.7	11,673
Total	47	39.2	73	60.8	120	5,082	40.9	7,331	59.1	12,413

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

TLB is a nationally chartered community bank with its home office in Tipton, Missouri. TLB is a wholly owned subsidiary of Latham Bancshares, Inc., a one-bank holding company. TLB operates two full-service branches with one in Tipton, MO and one in Latham, MO, and operates one ATM in its main bank location in Tipton, MO. Since the last CRA examination, TLB has not added or closed any branches, or made any significant changes to its corporate structure, including merger or acquisition activities.

As of December 31, 2021, TLB's assets totaled \$163.3 million. TLB offers a full range of deposit and loan products and services. At year-end 2021, TLB reported net loans of \$104 million and a net loans and leases to total assets ratio of 64 percent. The loan portfolio is comprised of real estate loans, at 67 percent, commercial loans, at 17 percent, agricultural loans, at 11 percent, and individual loans, at 4 percent, based on the dollar amounts of loans outstanding. The primary products based on originations are commercial loans, by dollar, and consumer loans, by number. Deposit products and services include basic checking and savings accounts, NOW accounts, money market accounts and certificates of deposit. As of December 31, 2021, TLB's tier 1 leverage capital ratio is 11 percent.

TLB has the financial capacity to assist in meeting the credit needs of its AAs. The bank was rated satisfactory at its last small bank Community Reinvestment Act (CRA) examination, dated April 3, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC used small bank examination procedures to evaluate TLB's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019 through December 31, 2021. The bank has one AA, Moniteau County AA (a part of the Jefferson City, MO MSA). Conclusions were based on TLB's consumer lending, the primary product by number, and agricultural lending, the primary product by dollar. Examiners sampled 60 consumer and 60 agricultural loans originated or purchased by TLB for the review period to determine the

bank's lending inside and outside of its AA. Examiners sampled 21 consumer loans and 26 agricultural loans originated or purchased by TLB in the AA for the review period to assess the bank's overall performance under the Lending Test.

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.

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.

State Rating

State of Missouri

CRA rating for the State of Missouri¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- Lending to small farms with revenues of \$1 million or less reflects reasonable penetration.
- Consumer lending to moderate-income borrowers is excellent.
- Consumer lending to low-income borrowers is reasonable.

Description of Institution's Operations in Missouri

The Moniteau AA consists of four census tracts and encompasses all of Moniteau County. Moniteau County is part of the Jefferson City, MO MSA, and has as its seat the city of California, MO. All of the county's census tracts are designated as middle-income tracts.

The county is bordered on the north and northwest by Cooper County and on the west and southwest by Morgan County. Both of these adjacent counties' borders are approximately two miles from the city of Tipton, with two census tracts (9501 and 9505) in Cooper County and one census tract (4701) in Morgan County, immediately adjacent to the Moniteau County border. The city of Tipton serves as a primary service area for these adjacent tracts and both branches are located in the extreme western part of Moniteau County and have little relationship with the eastern part of the county.

According to the US Census Demographic data, the county population is 15,801. The census shows the median family income (MFI) as \$62,292. The AA has 12.6 percent of households below the poverty level and 9.2 percent of families below the poverty level. Demographic data reports from March 2022 show an unemployment rate in the AA of 3.2 percent, compared to the state of Missouri unemployment rate of 3.1 percent and the national unemployment rate of 3.6 percent. The Tipton Correctional Center is located in Tipton, MO and can house up to 1,222 inmates, or 7.7 percent of the county's population.

Primary businesses within the AA are service, agriculture, retail trade, and construction. Major employers are the Tipton Correctional Center, the Tipton School District, and the Kiowa Line Builders.

Competition within the AA is moderate. There are five financial institutions in the TLB market area. As of June 30, 2021, TLB ranks first in deposit market share, accounting for 34.2 percent of the market. The primary competitors in the AA are Commerce Bank, Peoples Bank of Moniteau County, The Central Trust Bank, and Hawthorn Bank.

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.

The OCC made one community contact with the Moniteau County Regional Economic Development Council, in California, MO. The contact indicated that the primary credit needs in the AA are agricultural and commercial lending and that there is a need for middle-income housing, but construction starts are slow. The area is recovering from COVID-19 effects. The contact stated that financial institutions are working to meet community development needs and that they are being fulfilled and that institutions are responsive to all forms of community needs.

Moniteau AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Moniteau County, MO						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	15,801	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	6,144	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	4,021	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,512	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	611	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	960	0.0	0.0	100.0	0.0	0.0
Farms by Geography	106	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,881	18.4	22.4	23.9	35.3	0.0
Household Distribution by Income Level	5,533	25.2	16.2	21.4	37.2	0.0
Median Family Income MSA – 27620 Jefferson City, MO MSA		\$62,292	Median Housing Value			\$122,968
Households Below Poverty Level: 12.6%			Median Gross Rent			\$522
			Families Below Poverty Level			9.2%
<i>Source: 2015 ACS Census and 2021 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>						

Scope of Evaluation in Missouri

Examiners used small bank examination procedures to evaluate TLB’s record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019 through December 31, 2021. TLB has one AA, Moniteau County AA (a part of the Jefferson City, MO MSA). Conclusions were based on TLB’s consumer lending, the primary product by number, and agricultural lending, the primary product by dollar. The OCC sampled 60 consumer and 60 agricultural loans originated or purchased in TLB’s AA for the review period.

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, TLB's performance in the Moniteau AA is reasonable.

Distribution of Loans by Income Level of the Geography

Geographical analysis is not meaningful in the AA since there are no low- or moderate-income census tracts located in the AA.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

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

The overall distribution of small loans to farms in the AA reflects reasonable penetration with 90.5 percent of TLB's loans to farms with less than \$1 million in revenue. The distribution of TLB's small loans to farms significantly exceeds the aggregate level of small loans to farms in the AA.

Consumer Loans

Refer to Table V in appendix D for the facts and data used to evaluate the borrower distribution of TLB's consumer loan originations and purchases.

The overall distribution of consumer loans to borrowers of different income levels in the AA reflects reasonable penetration. Lending to low-income borrowers exceeds demographics and lending to moderate-income borrowers significantly exceeds demographics.

Responses to Complaints

TLB did not receive any written complaints relating to its CRA performance during the evaluation period.

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:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	small farm, consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None, N/A.	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States		
Missouri (Moniteau AA)	Small Bank	

Appendix B: Summary of MMSA and State Ratings

RATINGS	
The Tipton Latham Bank, NA	
Overall Bank:	Lending Test Rating
Satisfactory	
MMSA or State: Missouri	
Satisfactory	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation (PE), 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 (MSA): 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 MSAs, 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/AA. 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 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 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/AA.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Assessment Area:	Total Loans to Farms						Farms with Revenues <= IMM						Farms with Revenues > IMM						2019-2021	
	#	\$	% of Total	Overall Market	% Farms		% Bank Loans		Aggregate	% Farms		% Bank Loans		Farms with Revenues > 1MM		Farms with Revenues Not Available				
					% of Total	% of Households	% of Total	% of Households		% of Total	% of Households	% of Total	% of Households	% of Total	% of Households					
Moniteau	21	4,826	100.0	234	98.1	90.5	90.5	85.5	9.5	9.5	0.0	0.0	1.9	0.0						
Total	21	4,826	100.0	234	98.1	90.5	90.5	85.5	9.5	9.5	0.0	0.0	1.9	0.0						

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

Assessment Area:	Total Consumer Loans						Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
							% of Total	% of Households	% of Total	% of Households	% of Total	% of Households	% of Total	% of Households		
Moniteau	26	256	100.0	25.2	26.9	16.2	23.1	23.1	21.4	11.5	37.2	38.5	0.0	0.0		
Total	26	256	100.0	25.2	26.9	16.2	23.1	23.1	21.4	11.5	37.2	38.5	0.0	0.0		

Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0