



## **PUBLIC DISCLOSURE**

December 12, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

RSNB Bank  
RSSD# 550952

200 Second Street  
Rock Springs, Wyoming 82901

Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198

**NOTE:** This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

**TABLE OF CONTENTS**

Institution’s Community Reinvestment Act Rating ..... 2  
Scope of Examination ..... 2  
Description of Institution ..... 3  
Description of Assessment Area ..... 4  
Conclusions With Respect to Performance Tests ..... 6  
Fair Lending or Other Illegal Credit Practices Review ..... 12  
Appendix A – Map of the Assessment Area ..... 13  
Appendix B – Additional Lending Tables..... 14  
Appendix C – Demographic Information..... 15  
Appendix D – Glossary..... 18

### **INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING**

This institution is rated:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Satisfactory

RSNB Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects adequate responsiveness to CD needs of its AA.

### **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2018, 2019, and 2020) was referenced for additional perspective to gauge credit demand within the bank's AA. Performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 13-quarter average NLTD ratio;
- The bank's small business and motor vehicle lending from September 24, 2019, through December 31, 2021. The evaluation included a sample of 58 small business loans from a universe of 82 and a sample of 50 motor vehicle loans from a universe of 66; and,
- CD loans, qualified investments, and CD services from September 24, 2019, through December 31, 2021.

- Small business loans were more heavily weighted due to the bank’s portfolio composition and strategy.

**DESCRIPTION OF INSTITUTION**

The bank is a community bank headquartered in Rock Springs, Wyoming. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of RSNB Bancorp.
- The bank has total assets of \$397.7 million as of June 30, 2022.
- The bank’s main office and a limited-service branch are both located in Rock Springs, Wyoming.
- The bank operates two automated teller machines, one at each bank location.
- As shown in the table below, the bank’s primary business focus is small business lending; however, the bank also originated a large number of motor vehicle loans.

**Table 1**

<b>Composition of Loan Portfolio as of June 30, 2022</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Construction and Land Development	27,118	20.6
Farmland	290	0.2
1- to 4- Family Residential Real Estate	23,576	17.9
Multifamily Residential Real Estate	323	0.2
Nonfarm Nonresidential Real Estate	53,537	40.6
Agricultural	5,568	4.2
Commercial and Industrial	17,366	13.2
Consumer	3,246	2.5
Other	830	0.6
<b>Gross Loans</b>	<b>131,854</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its September 23, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

The bank’s Sweetwater County AA consists of Sweetwater County in its entirety (see Appendix A for an AA map and Appendix C for additional demographic data).

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is rural in nature and is comprised of seven middle- and five upper-income census tracts.
- The AA does not include any distressed or underserved nonmetropolitan, middle- income geographies.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank ranks first out of nine FDIC-insured depository institutions operating in the AA, with a total deposit market share of 33.5 percent.
- To further augment the CRA performance evaluation, one previously conducted interview with a member of the community in which the bank operates was referenced during the evaluation. The community contact represented an economic development organization within the AA.

**Table 2**

<b>Population Change Assessment Area: Sweetwater County</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Sweetwater County	43,806	44,772	2.2
Nonmetropolitan area (NonMSA) Wyoming	396,438	404,237	2.0
Wyoming	563,626	579,679	2.8
<i>Source: 2010 U.S. Census Bureau: Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- According to 2020 U.S. Census Bureau data, the population of Sweetwater County is 42,272, which represents a slight decline.
- In addition to being the location of both bank branches, the major population center within the AA is Rock Springs, with 23,526 residents in 2020.

**Table 3**

<b>Median Family Income Change</b>			
<b>Assessment Area: Sweetwater County</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Sweetwater County	86,601	80,723	(6.8)
NonMSA Wyoming	73,003	72,833	(0.2)
Wyoming	71,832	73,194	1.9

*Source: 2006 – 2010 U.S. Census Bureau: American Community Survey  
2011 – 2015 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.*

- According to the 2015 American Community Survey (ACS), the percentage of LMI families in the AA is 34.2 percent, which is lower than the statewide figure of 38.2 percent.
- The percentage of families living below the poverty line in the AA, at 8.6 percent, is slightly higher than the statewide figure at 7.7 percent.

**Table 4**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Sweetwater County</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Sweetwater County	75.6	19.4	34.0	45.7	17.6	12.0
NonMSA Wyoming	65.4	21.7	32.8	51.5	26.3	16.9
Wyoming	68.9	26.1	34.9	53.7	28.1	17.2

*Cost Burden is housing cost that equals 30 percent or more of household income*

*Source U.S. Department of Housing and Urban Development (HUD), 2014 – 2018 Comprehensive Housing Affordability Strategy*

- As illustrated in Table 4, the housing cost burden among low-income renters is greater than the statewide figure; however, the housing cost burden among moderate-income renters is less than the statewide figure. The home ownership cost burden reflects greater affordability among LMI homeowners when compared to statewide figures.
- According to the 2015 ACS, the percentage of owner-occupied units in the AA, at 62.2 percent, is slightly above the statewide figure of 58.8 percent.
- The median housing value of \$190,934 in the AA is below the statewide figure of \$194,800.
- A local member of the community noted that the housing market remains tight, with home values increasing with a low inventory.

**Table 5**

<b>Unemployment Rates</b>					
<b>Assessment Area: Sweetwater County</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Sweetwater County	4.7	4.2	4.0	7.3	5.6
NonMSA Wyoming	4.2	4.0	3.7	5.6	4.3
Wyoming	4.3	4.1	3.7	5.8	4.5

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- As illustrated in the table above, the AA did see an increase in unemployment rates in 2020 but has since trended downwards. This trend is also seen at the statewide level.
- The largest employers include the Sweetwater School District, Genesis Alkali, Western Wyoming Community College, Memorial Hospital of Sweetwater County, and Tata Chemicals.
- According to the U.S. Census, major industries in the AA include educational services, mining/oil and gas extraction, educational services, and retail trade.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

**LENDING TEST**

The bank’s overall lending test performance is Satisfactory. More consideration was given to the volume of loan originations than the dollar amount, as this represents the number of individuals or entities served. In addition, the borrower distribution was more heavily weighted than the geographic distribution, as the AA does not contain any LMI census tracts. For the geographic and borrower analyses, loan data was combined and evaluated aggregately within the AA and compared to 2021 demographic data, as there were no significant changes during the multi-year review period. See Appendix B for 2019 lending data tables.

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on their asset size, product offerings, market share, and area where they are located.

The bank’s NLTD ratio is reasonable. While the institution’s average NLTD is below the five similarly situated banks, it is close to the NLTD of one institution and considered reasonable given performance context. The bank’s level of unused commitments was

higher than a majority of the comparison institutions, indicating significant lending not reflected within the NLTD. Also considered was the bank’s high level of pledged securities, although the impact to the NLTD was less significant.

**Table 6**

<b>Comparative NLTD Ratios June 30, 2019 – June 30, 2022</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size \$(000)</b>	<b>NLTD Ratio (%)</b>
			<b>13 Quarter Average</b>
<b>RSNB Bank</b>	Rock Springs, Wyoming	397,743	33.7
<b>Similarly Situated Institutions</b>			
Uinta Bank	Mountain View, Wyoming	247,727	35.0
Bank of Commerce	Rawlins, Wyoming	186,560	56.7
RNB State Bank	Rawlins, Wyoming	247,504	59.9
Bank of Star Valley	Afton, Wyoming	373,377	54.2
State Bank	Green River, Wyoming	56,863	52.9

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

**Table 7**

<b>Lending Inside and Outside the Assessment Area</b>								
<b>Loan Type</b>	<b>Inside</b>				<b>Outside</b>			
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>
Motor Vehicle	44	88.0	899	89.2	6	12.0	109	10.8
Small Business	50	86.2	8,686	95.3	8	13.8	428	4.7
<b>Total Loans</b>	<b>94</b>	<b>87.0</b>	<b>9,585</b>	<b>94.7</b>	<b>14</b>	<b>13.0</b>	<b>537</b>	<b>5.3</b>

*Note: Percentages may not total 100.0 percent due to rounding.*

**Geographic Distribution of Loans**

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.



Small Business Lending

The geographic distribution of small business lending is reasonable. The 3-year combined analysis showed that 58 percent and 42 percent of the bank’s small business loans by number were made to borrowers located in middle- and upper-income census tracts, respectively. An evaluation of the dispersion of small business loans revealed no gaps or lapses in lending throughout the AA.

**Table 8**

<b>Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography</b>									
<b>Assessment Area: Sweetwater County</b>									
<b>Geographic Income Level</b>	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2020</b>				<b>2021</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Moderate</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Middle</b>	11	55.0	1,325	41.2	18	60.0	4,329	79.2	71.0
<b>Upper</b>	9	45.0	1,894	58.8	12	40.0	1,137	20.8	29.0
<b>Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	20	100.0	3,219	100.0	30	100.0	5,466	100.0	100.0

Source: 2021 FFIEC Census Data  
2021 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. A table for 2019 data is not included as there were no loans included in the sample for this year.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is reasonable. The combined 3-year analysis showed 72.7 percent and 27.3 percent of the bank’s motor vehicle loans by number were made to borrowers located in middle- and upper-income census tracts, respectively. An evaluation of the dispersion of motor vehicle loans revealed no gaps or lapses in lending throughout the AA.

**Table 9**

Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography									
Assessment Area: Sweetwater County									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	4	57.1	47	43.1	27	77.1	600	80.3	65.3
Upper	3	42.9	62	56.9	8	22.9	146	19.5	34.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	1	0.1	
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>747</b>	<b>100.0</b>	<b>100.0</b>

Source: 2021 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes**

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. Over the evaluation period, 48.0 percent of the bank’s business loans by number were made to small businesses with less than \$1 million in revenue. While this is less than the demographic figure of 88.4 percent, lending is reasonable in light of performance context. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted lending of 45.8 percent by number to small businesses. In addition, the bank had 10 loans originated to businesses with unknown revenue, of which 7 were in amounts less than \$250,000, a proxy for small business lending. If included in the bank’s lending to businesses with revenues of \$1 million or less, the figure would increase to 62.0 percent, which is more closely comparable to the demographic figure.

**Table 10**

<b>Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses</b>									
<b>Assessment Area: Sweetwater County</b>									
	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2020</b>				<b>2021</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	12	60.0	2,079	64.6	12	40.0	659	12.1	88.4
<b>Over \$1 Million</b>	5	25.0	744	23.1	11	36.7	3,253	59.5	10.3
<b>Revenue Unknown</b>	3	15.0	396	12.3	7	23.3	1,554	28.4	1.3
<b>Total</b>	20	100.0	3,219	100.0	30	100.0	5,466	100.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	12	60.0	484	15.0	16	53.3	571	10.4	
<b>\$100,001 - \$250,000</b>	2	10.0	450	14.0	7	23.3	1,179	21.6	
<b>\$250,001 - \$1 Million</b>	6	30.0	2,285	71.0	7	23.3	3,717	68.0	
<b>Total</b>	20	100.0	3,219	100.0	30	100.0	5,466	100.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	7	58.3	300	14.4	9	75.0	258	39.2	
<b>\$100,001 - \$250,000</b>	2	16.7	450	21.6	3	25.0	401	60.8	
<b>\$250,001 - \$1 Million</b>	3	25.0	1,329	63.9	0	0.0	0	0.0	
<b>Total</b>	12	100.0	2,079	100.0	12	100.0	659	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding. A table for 2019 data is not included as there were no loans included in the sample for this year.</i>									

**Motor Vehicle Lending**

The borrower distribution of motor vehicle lending is excellent. The bank’s lending to LMI borrowers was above the percentage of LMI households within the AA. The 3-year combined analysis showed that 34.1 percent and 36.4 percent of the bank’s motor vehicle loans by number were made to borrowers of low- and middle-income, respectively.

**Table 11**

Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Sweetwater County									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
<b>Low</b>	3	42.9	42	38.5	11	31.4	64	8.6	18.8
<b>Moderate</b>	3	42.9	62	56.9	12	34.3	329	44.0	14.3
<b>Middle</b>	1	14.3	5	4.6	8	22.9	182	24.4	17.6
<b>Upper</b>	0	0.0	0	0.0	3	8.6	168	22.5	49.3
<b>Unknown</b>	0	0.0	0	0.0	1	2.9	3	0.4	0.0
<b>Total</b>	7	100.0	109	100.0	35	100.0	747	100.0	100.0

Source: 2021 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**COMMUNITY DEVELOPMENT TEST**

The CD test evaluates the bank’s responsiveness to CD needs of its AA through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AA.

The bank’s overall CD test performance is Satisfactory and demonstrates adequate responsiveness.

- The CD investment total includes \$3.1 million in bonds that benefit the regional area, including the AA.
- Additionally, \$1.2 million in CD qualifying investments outside the AA were considered in the rating but not included in Table 12.

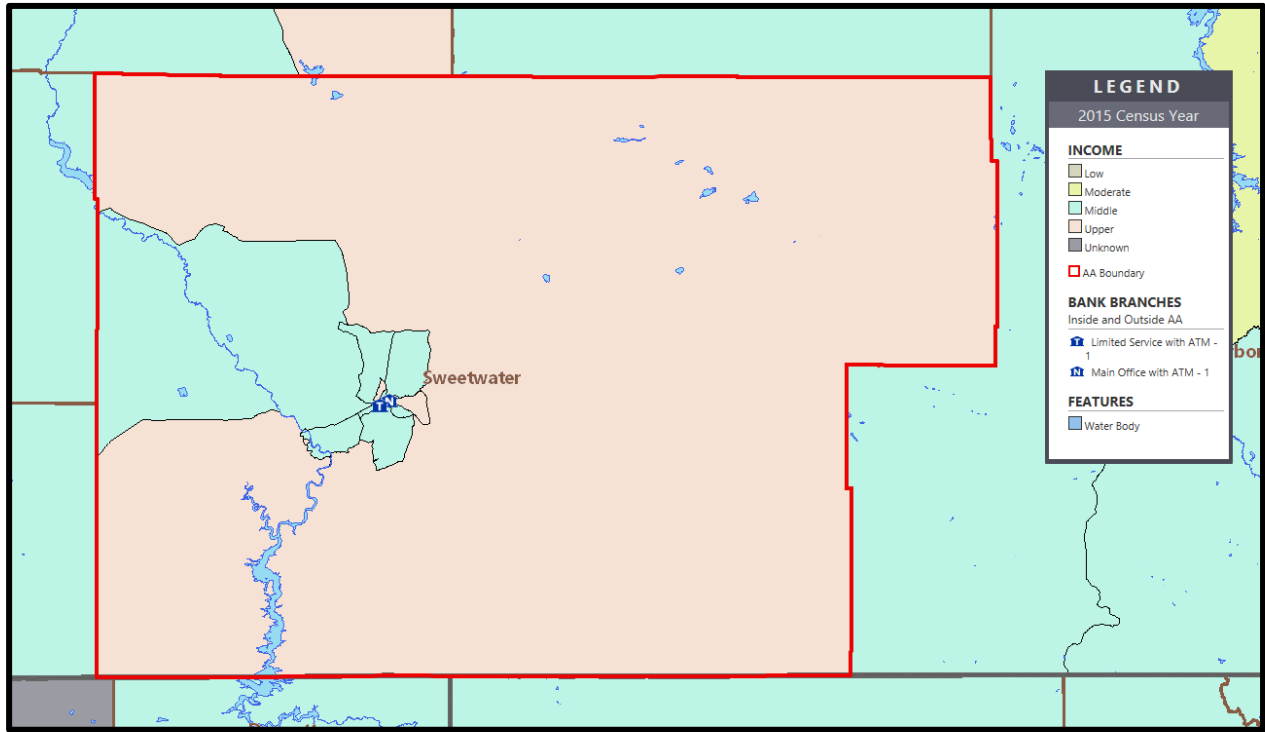
**Table 12**

<b>Community Development Activity</b>									
<b>Assessment Area: Sweetwater County</b>									
<b>Community Development Purpose</b>	<b>Community Development Loans</b>		<b>Qualified Investments</b>						<b>Community Development Services</b>
			<b>Investments</b>		<b>Donations</b>		<b>Total Investments</b>		
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	
<b>Affordable Housing</b>	1	500	1	3,086	0	0	1	3,086	0
<b>Community Services</b>	0	0	6	1,501	19	23	25	1,524	29
<b>Economic Development</b>	0	0	2	1,679	0	0	2	1,679	3
<b>Revitalization and Stabilization</b>	0	0	0	0	0	0	0	0	0
<b>Totals</b>	<b>1</b>	<b>500</b>	<b>9</b>	<b>6,266</b>	<b>19</b>	<b>23</b>	<b>28</b>	<b>6,289</b>	<b>32</b>

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**APPENDIX A – MAP OF THE ASSESSMENT AREA**



**APPENDIX B – ADDITIONAL LENDING TABLES**

**Table B-1**

<b>Distribution of 2019 Motor Vehicle Lending By Income Level of Geography</b>					
<b>Assessment Area: Sweetwater County</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Households %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	0	0.0	0	0.0	0.0
<b>Middle</b>	1	50.0	26	60.5	65.3
<b>Upper</b>	1	50.0	17	39.5	34.7
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	2	100.0	43	100.0	100.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table B-2**

<b>Distribution of 2019 Motor Vehicle Lending By Borrower Income Level</b>					
<b>Assessment Area: Sweetwater County</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>Households by Household Income %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	1	50.0	17	39.5	18.8
<b>Moderate</b>	1	50.0	26	60.5	14.3
<b>Middle</b>	0	0.0	0	0.0	17.6
<b>Upper</b>	0	0.0	0	0.0	49.3
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	2	100.0	43	100.0	100.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**APPENDIX C – DEMOGRAPHIC INFORMATION**

**Table C-1**

2021 Sweetwater County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,130	18.7
Moderate	0	0.0	0	0.0	0	0.0	1,776	15.6
Middle	7	58.3	7,284	63.8	721	9.9	2,440	21.4
Upper	5	41.7	4,128	36.2	265	6.4	5,066	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>12</b>	<b>100.0</b>	<b>11,412</b>	<b>100.0</b>	<b>986</b>	<b>8.6</b>	<b>11,412</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,468	7,540	63.7	60.5	3,347	26.8	1,581	12.7
Upper	6,574	4,301	36.3	65.4	1,491	22.7	782	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>19,042</b>	<b>11,841</b>	<b>100.0</b>	<b>62.2</b>	<b>4,838</b>	<b>25.4</b>	<b>2,363</b>	<b>12.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,089	71.0	960	70.8	115	72.8	14	70.0
Upper	445	29.0	396	29.2	43	27.2	6	30.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,534</b>	<b>100.0</b>	<b>1,356</b>	<b>100.0</b>	<b>158</b>	<b>100.0</b>	<b>20</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.4</b>		<b>10.3</b>		<b>1.3</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	12	48.0	12	48.0	0	0.0	0	0.0
Upper	13	52.0	13	52.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>25</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



**Table C-2**

2020 Sweetwater County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,130	18.7
Moderate	0	0.0	0	0.0	0	0.0	1,776	15.6
Middle	7	58.3	7,284	63.8	721	9.9	2,440	21.4
Upper	5	41.7	4,128	36.2	265	6.4	5,066	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>12</b>	<b>100.0</b>	<b>11,412</b>	<b>100.0</b>	<b>986</b>	<b>8.6</b>	<b>11,412</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,468	7,540	63.7	60.5	3,347	26.8	1,581	12.7
Upper	6,574	4,301	36.3	65.4	1,491	22.7	782	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>19,042</b>	<b>11,841</b>	<b>100.0</b>	<b>62.2</b>	<b>4,838</b>	<b>25.4</b>	<b>2,363</b>	<b>12.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,116	70.7	985	70.7	120	71.4	11	64.7
Upper	463	29.3	409	29.3	48	28.6	6	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,579</b>	<b>100.0</b>	<b>1,394</b>	<b>100.0</b>	<b>168</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.3</b>		<b>10.6</b>		<b>1.1</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	12	46.2	12	46.2	0	0.0	0	0.0
Upper	14	53.8	14	53.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>26</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
<i>Source: 2020 FFIEC Census Data 2020 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Table C-3**

2019 Sweetwater County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,130	18.7
Moderate	0	0.0	0	0.0	0	0.0	1,776	15.6
Middle	7	58.3	7,284	63.8	721	9.9	2,440	21.4
Upper	5	41.7	4,128	36.2	265	6.4	5,066	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>12</b>	<b>100.0</b>	<b>11,412</b>	<b>100.0</b>	<b>986</b>	<b>8.6</b>	<b>11,412</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,468	7,540	63.7	60.5	3,347	26.8	1,581	12.7
Upper	6,574	4,301	36.3	65.4	1,491	22.7	782	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>19,042</b>	<b>11,841</b>	<b>100.0</b>	<b>62.2</b>	<b>4,838</b>	<b>25.4</b>	<b>2,363</b>	<b>12.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,144	71.4	1,005	71.2	126	72.4	13	72.2
Upper	459	28.6	406	28.8	48	27.6	5	27.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,603</b>	<b>100.0</b>	<b>1,411</b>	<b>100.0</b>	<b>174</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.0</b>		<b>10.9</b>		<b>1.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	12	50.0	12	50.0	0	0.0	0	0.0
Upper	12	50.0	12	50.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>24</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
<i>Source: 2019 FFIEC Census Data 2019 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

## APPENDIX D – GLOSSARY

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Census tract:** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community development:** 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

**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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

**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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**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 metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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.

**Nonmetropolitan area (NonMSA):** Any area that is not located within an MSA.

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**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.

**Rated area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

**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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.