



PUBLIC DISCLOSURE

November 15, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Uinta Bank
RSSD# 85052

695 Parkway Drive
Mountain View, Wyoming 82939

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

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, nor should it 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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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Uinta Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- 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 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.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for 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. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio, and,
- A statistical sample of 77 small business loans from a universe of 125 loans originated from May 23, 2017 to December 31, 2020.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Mountain View, Wyoming. The bank's characteristics include:

- The bank is a wholly owned subsidiary of UCSB Financial Corporation.
- The bank has total assets of \$273.8 million as of June 30, 2021.
- In addition to its main office in Mountain View, the bank has two additional offices located in Evanston and Rock Springs, Wyoming. The Rock Springs, Wyoming Branch was converted from a loan production office (LPO) in 2019.
- The bank's primary business focus is commercial lending, including commercial real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2021		
Loan Type	\$(000)	%
Construction and Land Development	1,650	2.0
Farmland	2,329	2.8
1- to 4-Family Residential Real Estate	6,044	7.3
Multifamily Residential Real Estate	5,634	6.8
Non-Farm Non-Residential Real Estate	40,143	48.5
Agricultural	633	0.8
Commercial and Industrial	24,931	30.1
Consumer	1,356	1.6
Other	0	0.0
Gross Loans	82,720	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its May 22, 2017 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 Southwest Wyoming AA consists of Uinta and Sweetwater Counties in their entirety (see Appendix A for an AA map and Appendix C for additional demographic data).

- The delineation of the AA has changed since the prior evaluation when the AA consisted of Uinta County in its entirety. In 2019, Sweetwater County was added to the AA after the bank converted an LPO located in Rock Springs, Wyoming into a full-service branch.
- The AA is comprised of fifteen census tracts, including one moderate-, nine middle-, and five upper-income census tracts.
- Since the prior evaluation, the income designations of census tracts in Uinta County has changed from three middle-income census tracts to one moderate- and two middle-income census tracts.
- According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks fifth of nine FDIC-insured institutions operating within the AA, with a deposit market share of 12.2 percent.
- Due to the new branch in Sweetwater County, the bank’s deposit market share is lower within the county. According to the June 30, 2021 FDIC Deposit Market Share Report, the bank ranks ninth of nine FDIC-insured institutions operating within Sweetwater County, with a deposit market share of 1.9 percent.
- One previously conducted interview with a community member was leveraged to gain additional insight into local economic conditions and credit needs of the community. The community member was a representative of a local business association.

Table 2

Population Change			
Assessment Area: Southwest Wyoming AA			
Area	2010 Population	2015 Population	Percent Change
Southwest Wyoming AA	64,924	65,702	1.2
Sweetwater County	43,806	44,772	2.2
Uinta County	21,118	20,930	(0.9)
NonMSA Wyoming	396,438	404,237	2.0
Wyoming	563,626	579,679	2.8

*Source: 2020 U.S. Census Bureau: Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- According to the 2015 American Community Survey and 2020 U.S. Census, the AA’s population decreased by 4.5 percent between 2015 and 2020, to a population of 62,722.
- Sweetwater County is geographically large and rural in nature, with only 4.2 people per square mile compared to Uinta County’s 10.1 people per square mile, according to the 2010 Census.

Table 3

Median Family Income Change			
Assessment Area: Southwest Wyoming AA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Southwest Wyoming AA	81,179	75,332	(7.2)
Sweetwater County	86,601	80,723	(6.8)
Uinta County	75,082	62,720	(16.5)
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, the AA’s percentage of families below poverty at 9.3 percent is above the nonmetropolitan (nonMSA) Wyoming average at 7.9 percent.

Table 4

Housing Cost Burden						
Assessment Area: Southwest Wyoming AA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southwest Wyoming AA	62.6	19.5	33.3	40.0	24.5	13.0
Sweetwater County	69.1	21.3	34.2	38.5	23.0	11.4
Uinta County	52.5	12.5	31.6	43.0	27.2	16.4
NonMSA Wyoming	64.8	18.6	32.6	50.4	26.4	16.9
Wyoming	68.2	24.6	34.7	52.6	27.5	16.9

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Affordability Strategy

- A community member stated the area’s housing market is tight, with increasing home values, low inventory, and quick turnover when houses are put on the market.
- Still, the AA’s affordability ratio¹ 34.7 percent is above that of the nonMSA Wyoming average at 29.0 percent, which indicates more affordable housing in the AA.

Table 5

Unemployment Rates					
Assessment Area: Southwest Wyoming AA					
Area	2016	2017	2018	2019	2020
Southwest Wyoming AA	6.0	4.7	4.2	4.0	7.0
Sweetwater County	6.1	4.7	4.2	4.0	7.4
Uinta County	5.8	4.7	4.3	4.0	6.3
NonMSA Wyoming	5.3	4.2	4.0	3.7	5.6
Wyoming	5.4	4.3	4.0	3.7	5.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Primary industries in the AA include retail trade, accommodation and food services, health care and social assistance, and construction.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall performance under the lending test is reasonable. All performance criteria were equally weighted.

While the evaluation assessed small business lending over a four-year period between 2017 and 2020, loan data was assessed for two separate time periods for the geographic and borrower distribution analyses based on changes to the AA delineation during the review period.

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

For the geographic and borrower analyses, loan data for 2017 and 2018 were combined and evaluated aggregately within Uinta County, while loan data for 2019 and 2020 were combined and evaluated aggregately within the current AA delineation including Uinta and Sweetwater Counties. Moreover, loan data from 2017 and 2018 was compared to 2018 demographic data while, 2019 and 2020 loan data was compared to 2020 demographic data, as there were no significant changes during each two-year period. Refer to Appendix C for additional demographic information.

Regarding overall conclusions, more weight was given to 2019 and 2020 lending performance due to the higher number of originations during this period. See Appendix B for 2017 and 2018 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 the ratios of similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on similar loan portfolios and geographic proximity to the bank.

Overall, the bank’s NLTD ratio is reasonable. While the bank’s NLTD ratio is below the ratios of two of the three similarly situated institutions, the bank has a high percentage of public deposits which cannot be lent against. After accounting for public deposits, the bank’s adjusted 18-quarter average NLTD ratio at 63.3 percent is more aligned with the adjusted ratios of the similarly situated institutions, which range from 42.2 percent to 85.4 percent.

Table 9

Comparative NLTD Ratios March 31, 2017 – June 30, 2021			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
Uinta Bank	Mountain View, WY	273,843	35.8
Similarly Situated Institutions			
Rocky Mountain Bank	Jackson, WY	420,534	80.6
RSNB Bank	Rock Springs, WY	419,394	34.8
State Bank	Green River, WY	35,928	49.6

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 10

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Small Business	61	79.2	11,046	78.9	16	20.8	2,957	21.1
Total Small Business Related	61	79.2	11,046	78.9	16	20.8	2,957	21.1
Total Loans	61	79.2	11,046	78.9	16	20.8	2,957	21.1

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, in which the bank’s performance is excellent.

Small Business Lending

The geographic distribution of small business lending is excellent. In 2019 and 2020, the bank’s aggregated lending in the moderate-income census tract was above the percentage of business located in this census tract. The bank’s performance in 2017 and 2018 was below the performance in 2019 and 2020; however, the bank’s 2017 and 2018 performance did not impact overall conclusions due to the overall low volume of loans in these two years. Loan dispersion was also evaluated, and no significant gaps were identified.

Table 11

Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography										
Assessment Area: Southwest Wyoming AA										
Geographic Income Level	Bank Loans By Year								Total Businesses %	
	2019				2020					
	#	%	\$(000)	%	#	%	\$(000)	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0	
Moderate	3	15.0	575	16.8	6	28.6	199	5.4	16.0	
Middle	16	80.0	2,726	79.7	13	61.9	1,917	52.4	64.2	
Upper	1	5.0	120	3.5	2	9.5	1,541	42.1	19.9	
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	0	0.0		
Total	20	100.0	3,421	100.0	21	100.0	3,656	100.0	100.0	

*Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey*

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

Lending to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to businesses of different revenue sizes, in which the bank’s performance is reasonable.

Small Business Lending

The borrower distribution of small business lending is reasonable. In 2019 and 2020, the bank’s lending to business with \$1 million or less in gross annual revenue was comparable to the percentage of small businesses in the AA. The bank’s performance in 2017 and 2018 was consistent with the primary analysis years.

Table 12

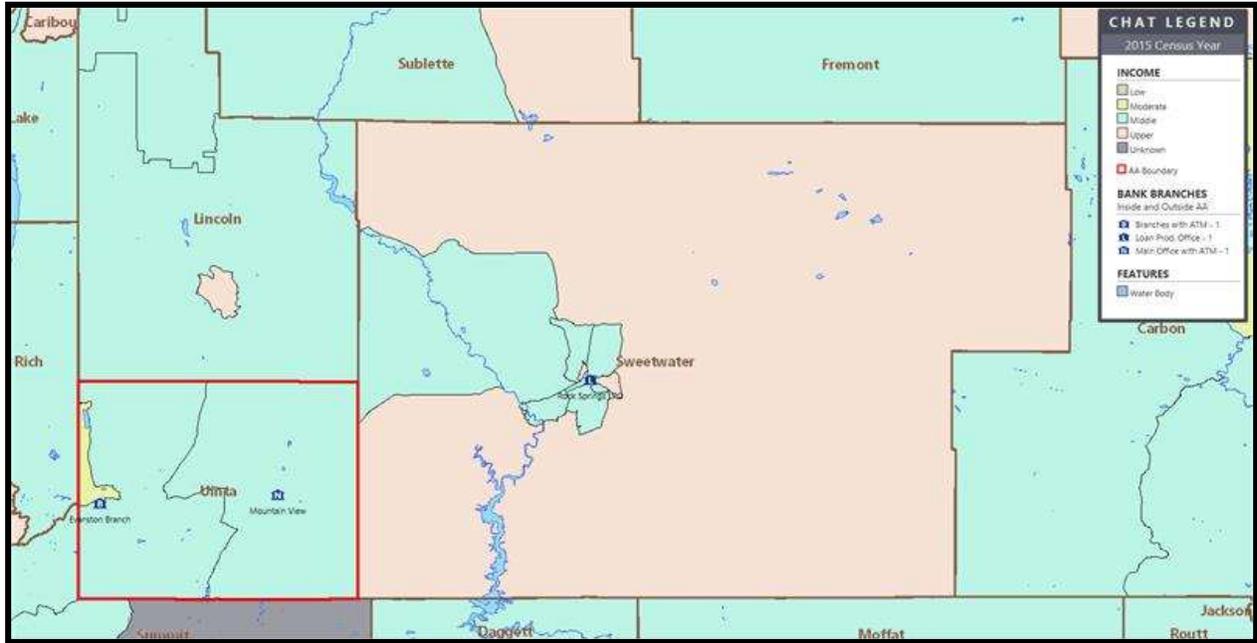
Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Southwest Wyoming AA									
	Bank Loans By Year								Total Businesses %
	2019				2020				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	17	85.0	2,464	72.0	14	66.7	3,302	90.3	88.8
Over \$1 Million	3	15.0	957	28.0	7	33.3	354	9.7	10.2
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.1
Total	20	100.0	3,421	100.0	21	100.0	3,656	100.0	100.0
By Loan Size									
\$100,000 or Less	10	50.0	428	12.5	14	66.7	547	15.0	
\$100,001 - \$250,000	4	20.0	581	17.0	3	14.3	546	14.9	
\$250,001 - \$1 Million	6	30.0	2,412	70.5	4	19.0	2,563	70.1	
Total	20	100.0	3,421	100.0	21	100.0	3,656	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	10	58.8	428	17.4	8	57.1	294	8.9	
\$100,001 - \$250,000	3	17.6	431	17.5	2	14.3	445	13.5	
\$250,001 - \$1 Million	4	23.5	1,606	65.2	4	28.6	2,563	77.6	
Total	17	100.0	2,465	100.0	14	100.0	3,302	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & 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>									

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

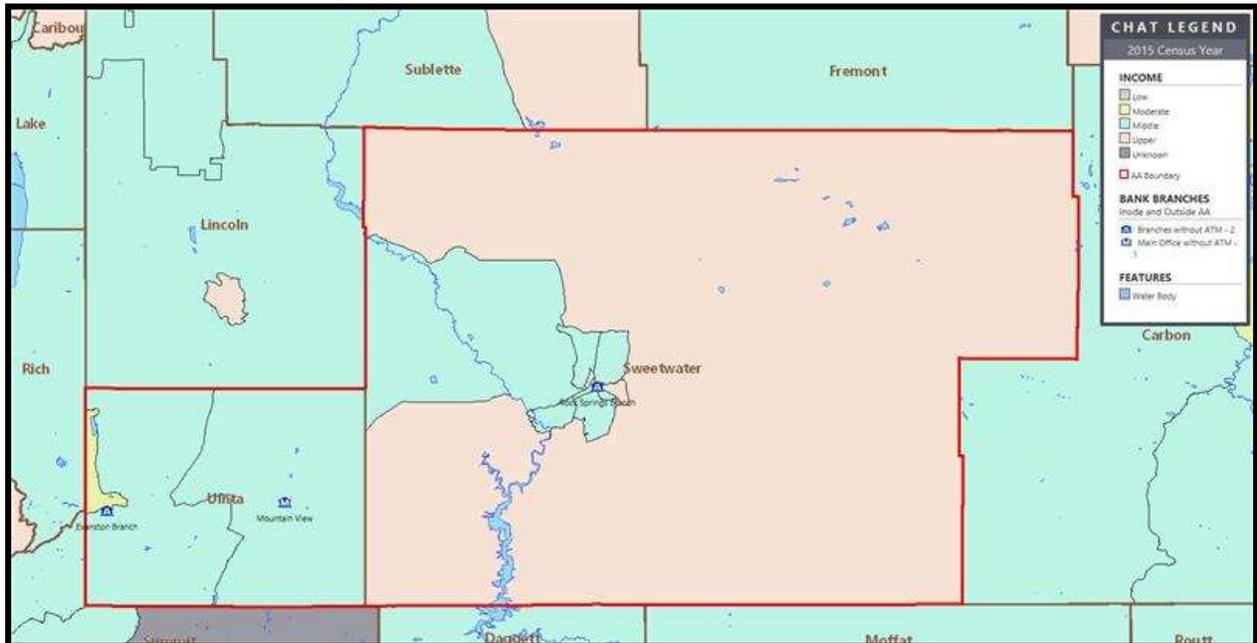
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited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

APPENDIX A – MAP OF THE ASSESSMENT AREA

Southwest Wyoming AA 2017 – 2018



Southwest Wyoming AA 2019 – 2020



APPENDIX B – ADDITIONAL LENDING DATA TABLES

Table B-1

Distribution of 2017 and 2018 Small Business Lending By Income Level of Geography									
Assessment Area: Southwest Wyoming AA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2017				2018				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	2	40.0	894	53.6	4	26.7	766	33.3	50.5
Middle	3	60.0	774	46.4	11	73.3	1,535	66.7	49.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
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	0	0.0	
Total	5	100.0	1,668	100.0	15	100.0	2,301	100.0	100.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011 - 2015 U.S. Census Bureau: American Community Survey

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

Table B-2

Distribution of 2017 and 2018 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Southwest Wyoming AA									
	Bank Loans By Year								Total Businesses %
	2017				2018				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	5	100.0	1,668	100.0	15	100.0	2,301	100.0	90.7
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.4
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.0
Total	5	100.0	1,668	100.0	15	100.0	2,301	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	9	60.0	484	21.0	
\$100,001 - \$250,000	3	60.0	574	34.4	3	20.0	580	25.2	
\$250,001 - \$1 Million	2	40.0	1,094	65.6	3	20.0	1,237	53.8	
Total	5	100.0	1,668	100.0	15	100.0	2,301	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	9	60.0	484	21.0	
\$100,001 - \$250,000	3	60.0	574	34.4	3	20.0	580	25.2	
\$250,001 - \$1 Million	2	40.0	1,094	65.6	3	20.0	1,237	53.8	
Total	5	100.0	1,668	100.0	15	100.0	2,301	100.0	

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet 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

2020 Southwest Wyoming 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	3,443	20.5
Moderate	1	6.7	1,883	11.2	360	19.1	2,873	17.1
Middle	9	60.0	10,746	64.1	939	8.7	3,490	20.8
Upper	5	33.3	4,128	24.6	265	6.4	6,951	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	16,757	100.0	1,564	9.3	16,757	100.0
	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	2,922	1,746	10.1	59.8	804	27.5	372	12.7
Middle	18,311	11,274	65.1	61.6	4,565	24.9	2,472	13.5
Upper	6,574	4,301	24.8	65.4	1,491	22.7	782	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,807	17,321	100.0	62.3	6,860	24.7	3,626	13.0
	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	373	16.0	328	15.8	40	16.9	5	20.0
Middle	1,496	64.2	1,333	64.4	149	62.9	14	56.0
Upper	463	19.9	409	19.8	48	20.3	6	24.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,332	100.0	2,070	100.0	237	100.0	25	100.0
Percentage of Total Businesses:			88.8		10.2		1.1	
	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	6	8.7	6	8.7	0	0.0	0	0.0
Middle	49	71.0	49	71.0	0	0.0	0	0.0
Upper	14	20.3	14	20.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	69	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	
Source: 2020 FFIEC Census Data 2020 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

2019 Southwest Wyoming 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	3,443	20.5
Moderate	1	6.7	1,883	11.2	360	19.1	2,873	17.1
Middle	9	60.0	10,746	64.1	939	8.7	3,490	20.8
Upper	5	33.3	4,128	24.6	265	6.4	6,951	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	15	100.0	16,757	100.0	1,564	9.3	16,757	100.0
	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	2,922	1,746	10.1	59.8	804	27.5	372	12.7
Middle	18,311	11,274	65.1	61.6	4,565	24.9	2,472	13.5
Upper	6,574	4,301	24.8	65.4	1,491	22.7	782	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	27,807	17,321	100.0	62.3	6,860	24.7	3,626	13.0
	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	363	15.6	319	15.4	40	16.9	4	16.7
Middle	1,506	64.7	1,342	64.9	149	62.9	15	62.5
Upper	459	19.7	406	19.6	48	20.3	5	20.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,328	100.0	2,067	100.0	237	100.0	24	100.0
Percentage of Total Businesses:				88.8		10.2		1.0
	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	8	11.8	8	11.8	0	0.0	0	0.0
Middle	48	70.6	48	70.6	0	0.0	0	0.0
Upper	12	17.6	12	17.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	68	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data 2019 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-3

2018 Southwest Wyoming 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	1,313	24.6
Moderate	1	33.3	1,883	35.2	360	19.1	1,097	20.5
Middle	2	66.7	3,462	64.8	218	6.3	1,050	19.6
Upper	0	0.0	0	0.0	0	0.0	1,885	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	5,345	100.0	578	10.8	5,345	100.0
	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	2,922	1,746	31.9	59.8	804	27.5	372	12.7
Middle	5,843	3,734	68.1	63.9	1,218	20.8	891	15.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,765	5,480	100.0	62.5	2,022	23.1	1,263	14.4
	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	368	50.5	324	49.1	39	63.9	5	71.4
Middle	360	49.5	336	50.9	22	36.1	2	28.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	728	100.0	660	100.0	61	100.0	7	100.0
Percentage of T total Businesses:			90.7		8.4		1.0	
	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	8	21.1	8	21.1	0	0.0	0	0.0
Middle	30	78.9	30	78.9	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38	100.0	38	100.0	0	0.0	0	0.0
Percentage of T total Farms:			100.0		0.0		0.0	
Source: 2018 FFIEC Census Data 2018 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-4

2017 Southwest Wyoming 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	1,313	24.6
Moderate	1	33.3	1,883	35.2	360	19.1	1,097	20.5
Middle	2	66.7	3,462	64.8	218	6.3	1,050	19.6
Upper	0	0.0	0	0.0	0	0.0	1,885	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	5,345	100.0	578	10.8	5,345	100.0
	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	2,922	1,746	31.9	59.8	804	27.5	372	12.7
Middle	5,843	3,734	68.1	63.9	1,218	20.8	891	15.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,765	5,480	100.0	62.5	2,022	23.1	1,263	14.4
	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	356	52.0	305	50.7	43	62.3	8	57.1
Middle	328	48.0	296	49.3	26	37.7	6	42.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	684	100.0	601	100.0	69	100.0	14	100.0
Percentage of Total Businesses:				87.9		10.1		2.0
	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	9	22.5	8	21.1	1	50.0	0	0.0
Middle	31	77.5	30	78.9	1	50.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	40	100.0	38	100.0	2	100.0	0	0.0
Percentage of Total Farms:				95.0		5.0		0.0
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

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.