PUBLIC DISCLOSURE

December 8, 2025

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 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.

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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.
- An excellent 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. In addition, available aggregate CRA data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's AA. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio; and,
- The bank's universe of 89 small business loans originated from November 16, 2021, to December 31, 2024.

DESCRIPTION OF INSTITUTION

Uinta 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, a one-bank holding company also headquartered in Mountain View, Wyoming.
- The bank has total assets of $208.4 million as of June 30, 2025.
- In addition to its main office in Mountain View, the bank operates two additional full-service offices in Evanston and Rock Springs, Wyoming. Each banking office is located in a middle-income census tract. The bank does not operate any automated teller machines (ATMs).

- As shown in the table below, the bank's primary business focus is commercial real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	5,621	7.3
Farmland	1,498	2.0
1- to 4-Family Residential Real Estate	2,878	3.8
Multifamily Residential Real Estate	6,680	8.7
Nonfarm Nonresidential Real Estate	49,161	64.2
Agricultural	795	1.0
Commercial and Industrial	9,193	12.0
Consumer	773	1.0
Other	0	0.0
Gross Loans	76,599	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its November 15, 2021 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 entireties (see Appendix A for an AA map and Appendix B for additional demographic data).

- There have been no changes to the AA delineation since the prior evaluation.
- The AA is comprised of a total of 19 census tracts, including 2 moderate-, 12 middle-, and 5 upper-income tracts. The AA at the prior evaluation was comprised of a total of 15 census tracts, including 1 moderate-, 9 middle-, and 5 upper-income census tracts.
- According to the June 30, 2025 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks fifth of nine FDIC-insured financial institutions operating within the AA, with a deposit market share of 12.5 percent.
- An interview was conducted with a community member to gain additional insight into local economic conditions and credit needs of the community. The community member was a representative of a local community and economic development organization.

Table 2

Population Change Assessment Area: Southwest Wyoming			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Southwest Wyoming	65,702	62,722	(4.5)
Sweetwater County, WY	44,772	42,272	(5.6)
Uinta County, WY	20,930	20,450	(2.3)
NonMSA Wyoming	404,237	396,384	(1.9)
Wyoming	579,679	576,851	(0.5)

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

- As shown in the above table, the AA's population decreased by 4.5 percent from 2015 to 2020, which reflects a decrease in population that outpaces other nonmetropolitan statewide areas, as well as the overall state of Wyoming figure.
- A community member stated they have observed population loss in recent years attributed to people relocating to larger cities such as Denver, Colorado Salt Lake City, Utah and Phoenix, Arizona.

Table 3

Median Family Income Change Assessment Area: Southwest Wyoming			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Southwest Wyoming	82,306	85,518	3.9
Sweetwater County, WY	88,196	89,898	1.9
Uinta County, WY	68,526	83,023	21.2
NonMSA Wyoming	79,576	81,346	2.2
Wyoming	79,970	81,290	1.7

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The median family income (MFI) in the AA rose by 3.9 percent, which reflects stronger MFI growth than the nonmetropolitan statewide figure of 2.2 percent. Notably, Uinta County has seen a significant increase in MFI, at 21.2 percent.
- According to the 2020 American Community Survey (ACS) data, the AA's percentage of families below poverty is 8.5 percent which is above the state of Wyoming at 6.7 percent and the nonmetropolitan statewide figure of 6.9 percent.

Table 4

Housing Cost Burden Assessment Area: Southwest Wyoming						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southwest Wyoming	63.2	8.5	26.8	51.0	13.5	12.0
Sweetwater County, WY	71.3	8.6	30.7	49.5	14.9	12.5
Uinta County, WY	41.8	8.3	17.6	54.1	10.6	11.2
NonMSA Wyoming	65.8	21.4	34.8	50.9	24.6	16.4
Wyoming	68.7	24.1	36.4	53.9	28.2	17.2

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

- The median age of housing stock in the AA is 45 years, which reflects an older housing stock than other nonmetropolitan areas, at 35 years.
- A community member stated that the biggest need in the area is affordable housing. The community member stated that housing developers are opting to take on larger, more high-end housing projects in the surrounding metropolitan cities (i.e. Salt Lake City, Utah) and are not building the type of affordable housing for both renting and owning that is needed in the area.

Table 5

Unemployment Rates Assessment Area: Southwest Wyoming					
Area	2020	2021	2022	2023	2024
Southwest Wyoming	6.7	5.1	3.6	3.1	3.4
Sweetwater County, WY	7.2	5.4	3.8	3.2	3.5
Uinta County, WY	5.7	4.5	3.3	2.9	3.3
NonMSA Wyoming	5.7	4.4	3.4	2.9	3.2
Wyoming	5.9	4.5	3.4	2.9	3.2

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

- As noted across the United States in 2020, unemployment rates were higher due to the coronavirus 2019 pandemic. However, unemployment has since lowered and stabilized in 2023 and 2024. This is comparable to the state of Wyoming and non-metropolitan statewide figures at 3.2 percent.
- Primary industries in the AA include local government, retail trade, health care, and construction.
- According to a community member, the local economy is becoming less involved with the oil and coal industry and has the opportunity to be part of a new power station being built in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. All lending test performance criteria were equally weighted.

For the geographic and borrower distribution analyses, loan data was combined and evaluated aggregately within the AA for 2022 through 2024 and compared to 2024 demographic data, as there were no significant changes during these years. Lending data tables for 2023 and 2024 are included in the body of this report, while tables for 2022 lending data are included in Appendix C. Lending data for 2021 is presented in a separate table compared to 2021 demographic data given the change in ACS data.

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. Similarly situated institutions were selected based on geographic proximity to the bank's assessment area, asset size, and product offerings.

The bank's NLTD ratio is reasonable. While the bank's NLTD ratio is below the ratios of the similarly situated institutions displayed in Table 6, a review of the bank's Call Report indicated a notable volume of public deposits factored into the NLTD ratio. For reference, banks routinely set-aside public deposits from their traditional funding sources, which may present a lower NLTD ratio as a result. When considering this impact, as well as the impact to the similarly situated financial institutions, the bank's NLTD ratio more closely aligned with the similarly situated institutions and reflects a reasonable ability to extend credit when considering the bank's size, financial condition, and the credit needs of its AA.

Table 6

Comparative NLTD Ratios September 30, 2021 – June 30, 2025			
Institution	**Location**	**Asset Size $(000)**	**NLTD Ratio (%)**
			16-Quarter Average
Uinta Bank	Mountain View, Wyoming	208,367	34.8
Similarly Situated Institutions			
Bank of Star Valley	Afton, Wyoming	401,442	57.8
RSNB Bank	Rock Springs, Wyoming	369,334	36.8
RNB State Bank	Rawlins, Wyoming	271,140	61.3
Bank of Commerce	Rawlins, Wyoming	197,685	55.0

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

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Small Business	64	71.9	9,350	74.6	25	28.1	3,183	25.4
Total Loans	**64**	**71.9**	**9,350**	**74.6**	**25**	**28.1**	**3,183**	**25.4**
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 excellent distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of lending in 2022 through 2024 among AA moderate-income census tracts, at 16.7 percent by number volume, was above the percentage of total businesses operating in such tracts, at 10.8 percent. The bank's lending performance in 2021 was consistent with the performance of 2022 through 2024 lending. Additionally, an analysis of the dispersion of loans among the various income census tracts was conducted and did not reveal any notable gaps or lapses in lending.

Table 8

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Southwest Wyoming									
Geographic Income Level	Bank Loans By Year								Total Businesses
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	3	15.8	871	28.4	2	12.5	434	30.9	10.8
Middle	14	73.7	1,946	63.5	11	68.8	759	54.0	63.6
Upper	2	10.5	246	8.0	3	18.8	212	15.1	25.6
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	19	100.0	3,063	100.0	16	100.0	1,405	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 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. The bank's lending has a reasonable distribution among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans to businesses with revenues of $1 million or less (small businesses) in 2022 through 2024, at 86.7 percent by number volume, was comparable to the presence of small businesses in the AA, at 89.7 percent. The bank's lending concentration to small businesses in 2021 reflected performance which was above that of 2022 through 2024 lending, although the data was comprised of only four loans, all of which were originated to small businesses. See Appendix B for additional lending tables.

Table 9

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Southwest Wyoming									
	Bank Loans By Year								Total Businesses
	2023				2024				
	#	#%	$(000)	$%	#	#%	$(000)	$%	%
By Revenue									
$1 Million or Less	18	94.7	2,731	89.2	12	75.0	1,114	79.3	89.7
Over $1 Million	1	5.3	332	10.8	2	12.5	45	3.2	9.2
Revenue Unknown	0	0.0	0	0.0	2	12.5	247	17.6	1.1
Total	19	100.0	3,063	100.0	16	100.0	1,405	100.0	100.0
By Loan Size									
$100,000 or Less	9	47.4	380	12.4	13	81.3	587	41.8	
$100,001 - $250,000	6	31.6	1,110	36.2	2	12.5	397	28.3	
$250,001 - $1 Million	4	21.1	1,573	51.4	1	6.3	422	30.0	
Total	19	100.0	3,063	100.0	16	100.0	1,405	100.0	
By Loan Size and Revenue $1 Million or Less									
$100,000 or Less	9	50.0	380	13.9	10	83.3	442	39.7	
$100,001 - $250,000	6	33.3	1,110	40.6	1	8.3	250	22.4	
$250,001 - $1 Million	3	16.7	1,241	45.4	1	8.3	422	37.9	
Total	18	100.0	2,731	100.0	12	100.0	1,114	100.0	

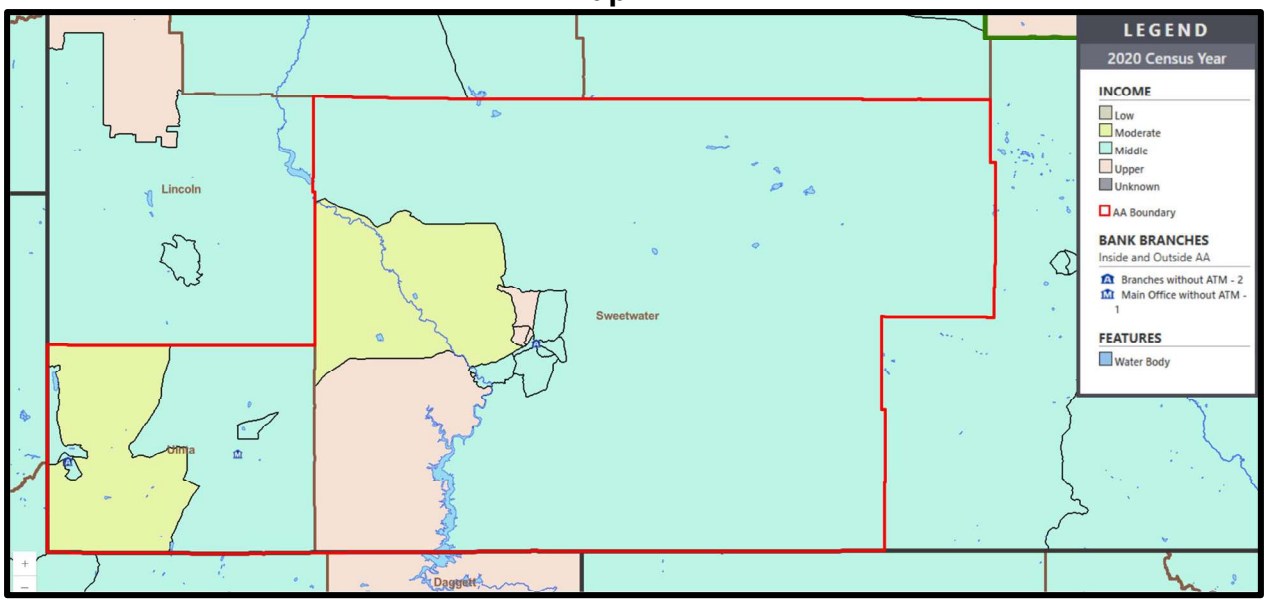
Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 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	3,071	19.3
Moderate	2	10.5	1,593	10.0	336	21.1	2,435	15.3
Middle	12	63.2	9,181	57.7	648	7.1	3,579	22.5
Upper	5	26.3	5,143	32.3	361	7.0	6,832	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**19**	**100.0**	**15,917**	**100.0**	**1,345**	**8.5**	**15,917**	**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	2,958	1,633	9.1	55.2	663	22.4	662	22.4
Middle	17,990	11,035	61.8	61.3	3,189	17.7	3,766	20.9
Upper	7,971	5,180	29.0	65.0	1,815	22.8	976	12.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**28,919**	**17,848**	**100.0**	**61.7**	**5,667**	**19.6**	**5,404**	**18.7**
	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	240	10.8	215	10.8	17	8.3	8	33.3
Middle	1,413	63.6	1,266	63.5	135	66.2	12	50.0
Upper	569	25.6	513	25.7	52	25.5	4	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,222**	**100.0**	**1,994**	**100.0**	**204**	**100.0**	**24**	**100.0**
Percentage of Total Businesses:				**89.7**		**9.2**		**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	16	24.6	16	25.0	0	0.0	0	0.0
Middle	46	70.8	45	70.3	1	100.0	0	0.0
Upper	3	4.6	3	4.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**65**	**100.0**	**64**	**100.0**	**1**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.5**		**1.5**		**0.0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-2

2023 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	3,071	19.3
Moderate	2	10.5	1,593	10.0	336	21.1	2,435	15.3
Middle	12	63.2	9,181	57.7	648	7.1	3,579	22.5
Upper	5	26.3	5,143	32.3	361	7.0	6,832	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**19**	**100.0**	**15,917**	**100.0**	**1,345**	**8.5**	**15,917**	**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	2,958	1,633	9.1	55.2	663	22.4	662	22.4
Middle	17,990	11,035	61.8	61.3	3,189	17.7	3,766	20.9
Upper	7,971	5,180	29.0	65.0	1,815	22.8	976	12.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**28,919**	**17,848**	**100.0**	**61.7**	**5,667**	**19.6**	**5,404**	**18.7**

	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	253	11.0	225	10.9	20	9.0	8	32.0
Middle	1,478	64.0	1,316	63.8	148	66.4	14	56.0
Upper	579	25.1	521	25.3	55	24.7	3	12.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,310**	**100.0**	**2,062**	**100.0**	**223**	**100.0**	**25**	**100.0**
Percentage of Total Businesses:				**89.3**		**9.7**		**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	16	23.5	16	23.9	0	0.0	0	0.0
Middle	48	70.6	47	70.1	1	100.0	0	0.0
Upper	4	5.9	4	6.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**68**	**100.0**	**67**	**100.0**	**1**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.5**		**1.5**		**0.0**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

2022 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	3,071	19.3
Moderate	2	10.5	1,593	10.0	336	21.1	2,435	15.3
Middle	12	63.2	9,181	57.7	648	7.1	3,579	22.5
Upper	5	26.3	5,143	32.3	361	7.0	6,832	42.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**19**	**100.0**	**15,917**	**100.0**	**1,345**	**8.5**	**15,917**	**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	2,958	1,633	9.1	55.2	663	22.4	662	22.4
Middle	17,990	11,035	61.8	61.3	3,189	17.7	3,766	20.9
Upper	7,971	5,180	29.0	65.0	1,815	22.8	976	12.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**28,919**	**17,848**	**100.0**	**61.7**	**5,667**	**19.6**	**5,404**	**18.7**
	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	252	11.2	224	11.2	19	8.8	9	33.3
Middle	1,428	63.7	1,268	63.5	145	66.8	15	55.6
Upper	561	25.0	505	25.3	53	24.4	3	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,241**	**100.0**	**1,997**	**100.0**	**217**	**100.0**	**27**	**100.0**
Percentage of Total Businesses:				**89.1**		**9.7**		**1.2**
	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	16	23.5	16	23.9	0	0.0	0	0.0
Middle	48	70.6	47	70.1	1	100.0	0	0.0
Upper	4	5.9	4	6.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**68**	**100.0**	**67**	**100.0**	**1**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.5**		**1.5**		**0.0**

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-4

2021 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	368	16.1	321	15.8	41	18.1	6	20.0
Middle	1,471	64.4	1,311	64.6	142	62.8	18	60.0
Upper	445	19.5	396	19.5	43	19.0	6	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,284**	**100.0**	**2,028**	**100.0**	**226**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**88.8**		**9.9**		**1.3**
	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	50	72.5	50	72.5	0	0.0	0	0.0
Upper	13	18.8	13	18.8	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: 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.

APPENDIX C – ADDITIONAL LENDING TABLES

Table C-1

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Southwest Wyoming					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	25.0	42	20.0	16.1
Middle	3	75.0	168	80.0	64.4
Upper	0	0.0	0	0.0	19.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	210	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.

Table C-2

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Southwest Wyoming					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	5	20.0	1,595	34.1	11.2
Middle	18	72.0	2,735	58.5	63.7
Upper	2	8.0	342	7.3	25.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	25	100.0	4,672	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-3

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Southwest Wyoming					
	Bank Loans				Total
	#	#%	$(000)	$%	Businesses
By Revenue					
$1 Million or Less	4	100.0	210	100.0	88.8
Over $1 Million	0	0.0	0	0.0	9.9
Revenue Unknown	0	0.0	0	0.0	1.3
Total	4	100.0	210	100.0	100.0
By Loan Size					
$100,000 or Less	4	100.0	210	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	4	100.0	210	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	4	100.0	210	100.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	4	100.0	210	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.

Table C-4

Distribution of 2022 Small Business Lending By Revenue Size of Businesses Assessment Area: Southwest Wyoming					
	Bank Loans				Total
	#	#%	$(000)	$%	Businesses
By Revenue					
$1 Million or Less	21	84.0	3,947	84.5	89.1
Over $1 Million	3	12.0	639	13.7	9.7
Revenue Unknown	1	4.0	86	1.8	1.2
Total	25	100.0	4,672	100.0	100.0
By Loan Size					
$100,000 or Less	12	48.0	588	12.6	
$100,001 - $250,000	9	36.0	1,559	33.4	
$250,001 - $1 Million	4	16.0	2,525	54.0	
Total	25	100.0	4,672	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	11	52.4	502	12.7	
$100,001 - $250,000	6	28.6	920	23.3	
$250,001 - $1 Million	4	19.0	2,525	64.0	
Total	21	100.0	3,947	100.0	

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 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.