



## **PUBLIC DISCLOSURE**

February 25, 2025

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

Big Horn Federal Savings Bank  
Charter Number: 703790

33 N 6<sup>th</sup> St  
Greybull, WY 82426-2029

Office of the Comptroller of the Currency

Seattle Office  
101 Stewart Street Suite 1010  
Seattle, WA 98101

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Outstanding**.

**The lending test is rated: Satisfactory**

All ratings are based entirely on the bank's performance in the State of Wyoming, which includes the Wyoming assessment area (AA).

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable in comparison to other area banks.
- A substantial majority of the bank's loan originations during the evaluation period are within the Wyoming AA.
- The distribution of home mortgage, business, and consumer loans reflect reasonable distribution of credit among geographies of different income levels within the AA.
- The distribution of home mortgage, business, and consumer loans reflect excellent distribution of loans to individuals of different income levels and businesses of different sizes.
- The bank's optional community development (CD) activities during the evaluation period are significant and reflect positively on the responsiveness to CD needs within the AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is reasonable. For the three years ended December 31, 2023, Big Horn Federal Savings Bank's (BHFSB or bank) average quarterly LTD ratio was 39.6 percent. The average LTD ratio of similarly situated institutions for the same period was 46.2 percent. BHFSB's LTD ratios during the period ranged from a low LTD ratio of 35.5 percent to a high LTD ratio of 47.8 percent. Peer institutions had average LTD ratios ranging from 39.6 to 52.8 percent during the same period. The volume of lending for BHFSB is higher than indicated by the bank's LTD ratio, attributed to home mortgage originations sold on the secondary market that are excluded from the LTD ratio. During the evaluation period, BHFSB sold 220 mortgage loans to the secondary market totaling \$44.9 million.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area(s) (AAs). The bank originated and purchased 95.8 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This data is based on a sample of 143 loans totaling \$19.4 million across the primary products of home mortgage loans, consumer loans, and business loans. Out of 143 loans sampled, 137 loans totaling \$17.3 million were originated within the AA. This represents 95.8 percent of the loan sample by number and 89.2 percent by amount. This meets the standard for excellent performance.

<b>Table D - Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	45	91.8	4	8.2	49	6,362	88.7	814	11.3	7,176
Small Business	45	97.8	1	2.2	46	10,018	97.3	275	2.7	10,293
Consumer	47	97.9	1	2.1	48	909	47.6	1,002	52.4	1,911
Total	137	95.8	6	4.2	143	17,289	89.2	2,091	10.8	19,380

## Description of Institution

BHFSB is a federally chartered mutual savings bank that operates solely within the state of Wyoming. BHFSB was founded in 1935 and has served the local Bighorn Basin region since inception. BHFSB is headquartered in Greybull, Wyoming and maintains five branches in the cities of Cody, Powell, Worland, Lovell, and Thermopolis. BHFSB does not have a holding company; however, BHFSB owns Ram's Head Financial Services, a wholly owned service corporation that provides various escrow, insurance, and contract for deed services. Ram's Head Financial Services operates independently from BHFSB and does not engage in lending, deposit-taking, or CRA related activities. BHFSB did not open or close any branches or complete any mergers during the evaluation period. As of December 31, 2023, BHFSB had \$358.3 million in total assets and \$129.1 million in total loans and leases, representing 36 percent of total assets. Tier one capital totaled \$36.2 million, representing 10.1 percent of average total assets.

BHFSB's retail deposit products include checking accounts, savings programs, money market deposit accounts, and certificates of deposits. BHFSB also offers telephone banking, online banking, electronic bill payment, mobile banking, remote deposit capture, and most recently started offering Zelle payment services. Each branch location features an ATM, while 15 other ATMs are available in businesses or public locations within the AA. Each branch location offers the same lending, deposit, and other services to consumers and businesses. Lobby hours are consistent across locations. Some locations offer extended hours for drive-up services.

The bank's lending philosophy focuses on meeting the needs of the local communities for home mortgage and consumer loans. BHFSB also offers commercial and commercial real estate loans to local businesses. BHFSB's long term goals are to diversify their portfolio through expansion of business lending. From January 1, 2021, through December 31, 2023, the bank's total loans grew by \$23.2 million or 22 percent. A portion of which stemmed from the growth of 1-4 Single Family Residences (SFR), which grew by \$11.6 million, or 41.6 percent over the examination period. BHFSB also provides auto lending, which remains quite small, representing 5.5 percent of total loans.

The bank's AA includes five moderate-income census tracts (CTs), and ten middle-income CTs. There are no low- or upper-income CTs. Nine of the ten middle-income CTs are designated as underserved nonmetropolitan middle-income geographies. This designation signifies that geographies have population sizes, densities, and dispersion attributes due to their rural character that result in underserved communities, even though these CTs are middle-income.

There are no financial or legal impediments limiting BHFSB's ability to meet the credit needs of its AA. BHFSB was rated "Outstanding" at the prior CRA evaluation dated November 8, 2021.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We performed a full-scope CRA evaluation of BHFSB using small bank CRA examination procedures based on its asset size. The procedures assess the bank's performance under a lending test, which evaluates the bank's record of meeting the credit needs of its AA through lending activities. Under the small bank regulatory rules, the bank is not required to conduct CD activities. However, BHFSB did contribute qualifying lending, investments, and services to the Wyoming AA and bank management elected to submit these activities for additional favorable CRA consideration.

The evaluation period for this review was January 1, 2021, to December 31, 2023. During the review period, BHFSB originated 558 home mortgage loans totaling \$91 million. This equates to 38.4 percent of total originations by number of loans, or 55.9 percent by dollar amount. The bank originated 594 consumer loans totaling \$12.7 million, or 38.4 percent of all originations by number of loans. Because consumer loans are typically originated for smaller amounts, consumer loans totaled 7.8 percent of loans by dollar amount. The bank also originated 211 business loans totaling \$43.9 million. Business loans represented 14.5 percent of the total number of originations, and 27 percent of originations by dollar amount. Home mortgage, consumer, and business lending represent the three primary products of the bank, totaling 93.8 percent of all originations by number during the evaluation period.

<b>Loan Originations (2021-2023)</b>				
<b>Category</b>	<b>Origination Volume (#)</b>	<b>Origination Volume (\$ in 000's)</b>	<b>% of Total Originations (#)</b>	<b>% of Total Originations (\$)</b>
Residential	558	\$ 91,003	38.4%	55.9%
Consumer	594	\$ 12,723	40.9%	7.8%
Business	211	\$ 43,870	14.5%	27.0%
Agricultural	89	\$ 15,170	6.1%	9.3%
<b>Total</b>	<b>1452</b>	<b>\$ 162,766</b>	<b>100.0%</b>	<b>100.0%</b>

BHFSB is not a Home Mortgage Disclosure Act (HMDA) data reporting institution; therefore, HMDA data was not available at this evaluation. To evaluate BHFSB's home mortgage, consumer, and business lending performance, we selected a sample of 143 loans originated during the evaluation period of January 1, 2021, through December 31, 2023.

### Ratings

The bank's overall rating is based on conclusions for the Wyoming AA and state of Wyoming. When assigning the overall rating, we placed equal emphasis on the lending tests related to the geographical distribution of credit, and lending to businesses and individuals of varying income levels for two evaluation periods. The evaluation periods are January 1, 2021, through December 31, 2021, and January 1, 2022, through December 31, 2023. The two evaluation periods were necessary due to changes in demographics between the 2015 U.S. Census American Community Survey (ACS) and the 2020 U.S. Census. We considered optional CD activities of the institution which reflect favorably on the overall rating.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 195.28(c), respectively, in determining a federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Wyoming

**CRA rating for the State of Wyoming:** Outstanding

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The reasonable distribution of mortgage, business, and consumer loans across geographies with different income levels.
- The reasonable distribution of mortgage loans across borrowers of different income levels.
- The excellent distribution of business and consumer loans across borrowers of different income levels.
- The bank has demonstrated adequate responsiveness to the CD needs of the Wyoming AA.

### Description of the Wyoming AA

BHFSB'S Wyoming AA consists of four adjacent counties in the state of Wyoming: Big Horn, Park, Hot Springs, and Washakie counties. The AA includes counties in their entirety and does not exclude any CTs. The AA consists of five moderate-income census tracts (CTs), and ten middle-income CTs. Nine of the ten middle-income CTs are designated as underserved. The AA does not include any low-income CTs. The bank's AA delineation meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income CTs.

The 2020 U.S. Census data indicated the population of the AA is 53,451, This data indicates that 42.9 percent of families in the AA are low- or moderate-income, while 5.4 percent of families fall below the poverty line. The median price for a house in the AA is \$235,877. Median family income in the AA is \$72,914. Data from the U.S. Department of Labor's Bureau of Labor Statistics indicates the average unemployment rate in the AA during the evaluation period ranged from 4.5 percent to 2.9 percent.

According to the November 2024 Moody's Analytics report, Wyoming's primary strengths are abundant natural energy resources, national park tourism, and low business costs relative to the region. However, unemployment is volatile due to the exposures within the energy and agriculture industries. Furthermore, there are few jobs in technology and value-added services. The Moody's report also indicates that Wyoming's economy will trail the nation's in the near term. Mining and construction will temporarily boost the local economy, but support will be short-lived amid incoming headwinds. Longer term, Wyoming's energy dependence increases the chances it is a national underachiever.

The December 31, 2023, FDIC Deposit Market Share Report identifies 12 financial institutions operating 30 branches within BHFSB's AA, leading to considerable competition in the local communities. BHFSB operates six branches in its AA and had a 13.5 percent deposit market share as of December 31, 2023. The bank is the third largest deposit holder by market share in the AA. Large national financial institutions operating in the area include Wells Fargo Bank, N.A, and U.S. Bank, N.A. Large regional banks operating in the area include Pinnacle Bank, Glacier Bank, and Security State

Bank. Other competing institutions in the AA also include banks with total deposits under \$1 billion that are headquartered in Wyoming or Montana.

To assess community needs, OCC examiners reviewed information from recent interviews with two organizations providing services in Big Horn, and Washakie counties. The results of the interviews indicated that the primary employers in the area are school districts, hospitals, manufacturing plants, and construction. Although volatile, the mining industry continues to be a primary employer. Housing within the area continues to be limited, as an influx of out-of-state buyers are purchasing homes with cash offers. Both contacts indicated that they have yet to hear or experience the financial institution saying no to a business or individual for financing in their respective area. The contacts further indicated that they are familiar with the institution and their activities, which includes being involved in the community.

The following demographic charts cover the periods before and after the 2020 decennial census. The 2021 chart reflects the American Community Survey as of 2015 and the 2022-2023 chart reflects the 2020 Census results.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2021 Wyoming AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	13	0.0	30.8	69.2	0.0	0.0
Population by Geography	54,089	0.0	31.5	68.5	0.0	0.0
Housing Units by Geography	25,586	0.0	31.0	69.0	0.0	0.0
Owner-Occupied Units by Geography	16,046	0.0	30.2	69.8	0.0	0.0
Occupied Rental Units by Geography	5,961	0.0	35.8	64.2	0.0	0.0
Vacant Units by Geography	3,579	0.0	26.5	73.5	0.0	0.0
Businesses by Geography	5,116	0.0	30.7	69.3	0.0	0.0
Farms by Geography	521	0.0	15.0	85.0	0.0	0.0
Family Distribution by Income Level	14,292	20.9	22.1	25.0	31.9	0.0
Household Distribution by Income Level	22,007	24.9	18.7	21.1	35.3	0.0
Median Family Income Non-MSAs - WY		\$72,833	Median Housing Value			\$194,811
			Median Gross Rent			\$648
			Families Below Poverty Level			6.0%

*Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%*  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2022-2023 Wyoming AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	15	0.0	33.3	66.7	0.0	0.0
Population by Geography	53,451	0.0	31.0	69.0	0.0	0.0
Housing Units by Geography	26,539	0.0	32.3	67.7	0.0	0.0
Owner-Occupied Units by Geography	16,598	0.0	30.1	69.9	0.0	0.0
Occupied Rental Units by Geography	6,009	0.0	33.2	66.8	0.0	0.0
Vacant Units by Geography	3,932	0.0	40.0	60.0	0.0	0.0
Businesses by Geography	7,939	0.0	31.5	68.5	0.0	0.0
Farms by Geography	688	0.0	29.7	70.3	0.0	0.0
Family Distribution by Income Level	14,861	19.0	23.9	26.3	30.8	0.0
Household Distribution by Income Level	22,607	24.3	17.9	23.5	34.2	0.0
Median Family Income Non-MSAs - WY		\$81,346	Median Housing Value			\$235,877
			Median Gross Rent			\$801
			Families Below Poverty Level			5.4%
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data. Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Wyoming

BHFSB has only one AA in the state of Wyoming, which comprises Big Horn, Park, Hot Springs, and Washakie counties. We performed a full-scope review of home mortgage lending, as well as business and consumer lending in the Wyoming AA.

## LENDING TEST

The bank's performance under the Lending Test in the Wyoming AA is rated **Satisfactory**.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the State of Wyoming is satisfactory. BHFSB exhibits reasonable responsiveness to credit needs within the Wyoming AA by providing mortgage, business, and consumer loans across geographies and borrowers of different income levels. We placed equal emphasis on lending test results associated with the distribution of credit across geographies and lending to businesses and borrowers of different income levels. We weighted lending test results for mortgage and consumer lending more significantly, as these lending products constituted 79.3 percent of loan originations by number during the evaluation period.

## Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans across geographies of different income levels within the AA. This meets the standard for satisfactory performance.

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans is reasonable.

For the 2021 evaluation period, our sample found 15 percent of home mortgage loans were originated in moderate-income census tracts (CTs) and 85 percent of mortgage loans were originated in middle-income CTs. According to 2015 U.S. Census Data, 30.2 percent of households reside in moderate-income CTs, and 69.8 percent of households reside in middle-income CTs. Results from our 2021 loan sample slightly deviate from demographics of the geography. Factors contributing to the sample deviation include significant re-finance activity for existing mortgage loans attributed to low interest rates during the COVID-19 pandemic. Additionally, all CTs included in BHFSB's AA are either moderate- or middle-income geographies and nine out of ten middle-income CTs are designated as underserved. 100 percent of sampled mortgage loans originations during the evaluation period were within moderate-income and underserved geographies. Considering these factors, the volume of lending activity in moderate and underserved geographies reflect reasonable penetration for the evaluation period. BHFSB's AA does not contain any low-income or upper-income CTs.

For the 2022-2023 evaluation period, our sample found 24 percent of home mortgage loans were originated in moderate-income CTs and 76 percent of mortgage loans were originated in middle-income CTs. According to 2020 U.S. Census Data, 30.1 percent of households reside in moderate-income CTs, whereas 69.9 percent of households reside in middle-income CTs. Results from our loan sample align with demographics of the geography and improved relative to 2021 performance. The bank's geographic distribution of home mortgage loans in 2022-2023 was stronger than performance in 2021. Stronger performance in 2022-2023 was attributed to the bank more closely aligning with demographic and aggregate peer comparisons for moderate-income geographies. Stronger performance in 2022-2023 had a positive impact on the geographical distribution conclusion in the Wyoming AA.

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

### ***Small Loans to Businesses***

The geographic distribution of business loans reflects reasonable distribution of credit within the AA.

For the 2021 evaluation period, our sample found 23.8 percent of business loans were originated within moderate-income CTs, below peer aggregate of 31.9 percent. Performance for the 2021 evaluation period was below demographic averages, which indicate 30.7 percent of businesses are located in moderate-income CTs. All CTs in BHFSB's AA are either moderate- or middle-income geographies and nine out of ten middle-income CTs are designated as underserved. The AA does not have any low- or upper-income CTs. The volume of lending activity in moderate and underserved geographies reflects reasonable penetration for the evaluation period.

For the 2022-2023 evaluation period, our sample found 33.3 percent of business loans were originated within moderate-income CTs, above peer aggregate of 27.1 percent. Performance for the 2022-2023 evaluation period slightly exceeds demographic averages which indicate 31.5 percent of businesses are located in moderate-income CTs.

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

### ***Consumer Loans***

The geographic distribution of consumer loans reflects excellent distribution of credit within the AA.

For the 2021 evaluation period, our sample found 36.4 percent of consumer loans were originated within moderate-income CTs and exceeds the demographic average of 31.7 percent. According to 2015 U.S. Census data, this is above the percentage of population in moderate-income CTs at 31.5 percent. Additionally, 95.4 percent of consumer loans originated within the evaluation period were within moderate-income and underserved geographies.

For the 2022-2023 evaluation period, our sample found 36 percent of consumer loans were originated within moderate-income CTs and exceeds the demographic average of 30.9 percent. According to 2020 U.S. Census data, this is above the percentage population in moderate-income CTs at 31 percent. Additionally, 92 percent of consumer loans originated within the evaluation period were within moderate-income and underserved geographies.

Refer to Table U in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

The distribution of mortgage loans within our sample reflects reasonable penetration among consumers of different income levels.

For the 2021 evaluation period, our sample found 10.0 percent of home mortgage loans were to low-income borrowers, which is below the percentage of low-income families in the AA at 20.9 percent but slightly exceeds aggregate peer performance of 9.3 percent. Additionally, our sample found that 30.0 percent of home mortgage loans were to moderate-income borrowers, exceeding the percentage of moderate-income families in the AA at 22.1 percent and aggregate peer performance of 20.3 percent.

For the 2022-2023 evaluation period, our sample found 16.0 percent of home mortgage loans were to low-income borrowers, which is below the percentage of low-income families in the AA at 19.0 percent and exceeds aggregate peer performance of 9.3 percent. Additionally, our sample found that 23.9 percent of home mortgage loans were to moderate-income borrowers, which is comparable to the percentage of moderate-income families in the AA at 24.0 percent and exceeds aggregate peer performance of 19.8 percent.

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

### *Small Loans to Businesses*

The distribution of business loans within our sample reflects excellent distribution of credit among businesses of different sizes. The percentage of loans benefitting small businesses exceeds peer performance and is reasonable relative to the demographics of the AA.

For the 2021 evaluation period, our sample found 76.2 percent of loans were originated to small businesses within the AA having revenues less than or equal to \$1 million, which compares favorably to aggregate peer performance at 56.5 percent.

For the 2022-2023 evaluation period, our sample found 75.0 percent of loans were originated to small businesses within the AA having revenues less than or equal to \$1 million, which compares favorably to aggregate peer performance at 52.7 percent.

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

### *Consumer Loans*

The distribution of consumer loans within our sample reflects excellent penetration among consumers of different income levels. By number, consumer loans constitute the largest volume of originations during the evaluation period.

For the 2021 evaluation period, our sample found 22.7 percent of consumer loans were originated to low-income borrowers. Additionally, our sample found 36.4 of consumer loans were originated to moderate-income borrowers. Within our sample, consumer loan originations to low- and moderate-income individuals totaled 59.1 percent and exceed demographic data indicating 43.6 percent of households are designated low- or moderate-income.

For the 2022-2023 evaluation period, our sample found 36.0 percent of consumer loans were originated to low-income borrowers. Additionally, our sample found 24.0 percent of consumer loans were originated to moderate-income borrowers. Within our sample, consumer loan originations to low- and moderate-income individuals totaled 60.0 percent and exceed demographic data indicating 42.2 percent of households are designated low- or moderate-income.

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

### **Responses to Complaints**

The bank did not receive any CRA-related complaints during the evaluation period.

## **COMMUNITY DEVELOPMENT**

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA. Performance related to community development activities had a positive effect on the bank's overall rating.

## Number and Amount of Community Development Loans

During the evaluation period, the bank originated seven loans totaling \$1.1 million to support rural underserved school districts by providing leases for buses and other transportation. The bank originated four loans totaling \$220 thousand to support local organizations providing mental health services within the AA. The bank originated two loans totaling \$361 thousand in collaboration with the Wyoming Business Council to provide funding for a local processing plant that provides critical support to farms and livestock producers within the AA. The bank originated one loan totaling \$62 thousand to support benefits for a local police department within the AA.

Refer to the Community Development Loan table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Wyoming	15	100	1,758	100

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Wyoming AA	1	750	11	4,475	12	100	5,225	100	0	0

\* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The amount of CD qualified investments totals \$5.2 million. BHFSB purchased four bonds from school districts within the AA totaling \$2.2 million. The bonds provide necessary support for facilities and operations of rural underserved schools within the AA. The bank also purchased seven bonds totaling \$2.3 million to support rural community colleges. The bonds provide necessary support for facilities improvements, and support State of Wyoming initiatives promoting investment in education within rural and underserved geographies. The bank also held prior bond purchases totaling \$750 thousand from the Wyoming Community Development Association (WCDA) and held these assets for the current evaluation period. The bond provides support for WCDA's first-time home buyer program for low- and moderate-income families and supports ongoing development of affordable housing units within the assessment area.

## **Extent to Which the Bank Provides Community Development Services**

During the evaluation period, employees donated 2,359 hours of qualifying services to CD eligible organizations within the AA. Examples of BHFSB's CD service hours include officers and members of the bank serving as members of the Board of Directors for local economic development and housing associations, serving as Board members for local education and medical organizations, serving as Board members and Treasurers for local agricultural development organizations and local fire departments, serving as trustees for community trusts, and providing financial education and career outreach to local school districts. Additionally, the bank made 11 donations totaling \$6,850 to local CD organizations to include organizations that assist low- and moderate-income families in need, economic development associations, and organizations supporting local schools.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2021 to December 31, 2023	
<b>Bank Products Reviewed:</b>	Home mortgage, consumer, and business loans Community development loans, qualified investments, and services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Wyoming AA	Full-scope	Big Horn, Hot Springs, Park, and Washakie Counties in Wyoming

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Big Horn Federal Savings Bank
Overall Bank:	Lending Test Rating
Big Horn Federal Savings Bank	Outstanding
MMSA or State:	
Wyoming	Outstanding

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Wyoming AA	20	3,141	100	2,639	0.0	0.0	0.0	30.2	15.0	32.8	69.8	85.0	67.2	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>3,141</b>	<b>100</b>	<b>2,639</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>30.2</b>	<b>15.0</b>	<b>32.8</b>	<b>69.8</b>	<b>85.0</b>	<b>67.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: Bank data is derived from loan sample. 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Wyoming AA	25	3,221	100	948	0.0	0.0	0.0	30.1	24.0	33.7	69.9	76.0	66.4	0.0	0.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>25</b>	<b>3,221</b>	<b>100</b>	<b>948</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>30.1</b>	<b>24.0</b>	<b>33.7</b>	<b>69.9</b>	<b>76.0</b>	<b>66.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Wyoming AA	20	3,141	100	2,639	20.9	10.0	9.3	22.1	30.0	20.3	25.0	30.0	23.1	31.9	30.0	26.2	0.0	0.0	21.1
<b>Total</b>	<b>20</b>	<b>3,141</b>	<b>100</b>	<b>2,639</b>	<b>20.9</b>	<b>10.0</b>	<b>9.3</b>	<b>22.1</b>	<b>30.0</b>	<b>20.3</b>	<b>25.0</b>	<b>30.0</b>	<b>23.1</b>	<b>31.9</b>	<b>30.0</b>	<b>26.2</b>	<b>0.0</b>	<b>0.0</b>	<b>21.1</b>

Source: Bank data is derived from loan sample. 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Wyoming AA	25	3,221	100	948	19.0	16.0	9.3	23.9	24.0	19.8	26.3	20.0	26.7	30.8	40.0	28.7	0.0	0.0	15.5
<b>Total</b>	<b>25</b>	<b>3,221</b>	<b>100</b>	<b>948</b>	<b>19.0</b>	<b>16.0</b>	<b>9.3</b>	<b>23.9</b>	<b>24.0</b>	<b>19.8</b>	<b>26.3</b>	<b>20.0</b>	<b>26.7</b>	<b>30.8</b>	<b>40.0</b>	<b>28.7</b>	<b>0.0</b>	<b>0.0</b>	<b>15.5</b>

Source: Bank data is derived from loan sample. 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2021</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Wyoming AA	21	5,719	100	1,295	0.0	0.0	0.0	30.7	23.8	31.9	69.3	76.2	68.1	0.0	0.0	0.0	
<b>Total</b>	<b>21</b>	<b>5,719</b>	<b>100</b>	<b>1,295</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>30.7</b>	<b>23.8</b>	<b>31.9</b>	<b>69.3</b>	<b>76.2</b>	<b>68.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: Bank data is derived from loan sample. 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2022-2023</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Wyoming AA	24	4,299	100	1,038	0.0	0.0	0.0	31.5	33.3	27.1	68.5	66.7	72.9	0.0	0.0	0.0	
<b>Total</b>	<b>24</b>	<b>4,299</b>	<b>100</b>	<b>1,038</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>31.5</b>	<b>33.3</b>	<b>27.1</b>	<b>68.5</b>	<b>66.7</b>	<b>72.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: Bank data is derived from loan sample. 2020 U.S. Census ; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Wyoming AA	21	5,719	100	1,295	80.6	76.2	56.5	4.8	23.8	14.6	0.0
<b>Total</b>	<b>21</b>	<b>5,719</b>	<b>100</b>	<b>1,295</b>	<b>80.6</b>	<b>76.2</b>	<b>56.5</b>	<b>4.8</b>	<b>23.8</b>	<b>14.6</b>	<b>0.0</b>

Source: Bank data derived from loan sample. 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Wyoming AA	24	4,299	100	1,038	87.4	75.0	52.7	3.1	20.8	9.5	4.2
<b>Total</b>	<b>24</b>	<b>4,299</b>	<b>100</b>	<b>1,038</b>	<b>87.4</b>	<b>75.0</b>	<b>52.7</b>	<b>3.1</b>	<b>20.8</b>	<b>9.5</b>	<b>4.2</b>

Source: Bank data derived from loan sample. 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Wyoming AA	22	421	--	24.9	22.7	18.7	36.4	21.1	22.7	35.3	18.2	0.0	0.0	
<b>Total</b>	<b>22</b>	<b>421</b>	<b>--</b>	<b>24.9</b>	<b>22.7</b>	<b>18.7</b>	<b>36.4</b>	<b>21.1</b>	<b>22.7</b>	<b>35.3</b>	<b>18.2</b>	<b>0.0</b>	<b>0.0</b>	

Source: Bank data derived from loan sample. 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2022-23</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Wyoming AA	25	488	100	24.3	36.0	17.9	24.0	23.5	28.0	34.2	12.0	0.0	0.0	
<b>Total</b>	<b>25</b>	<b>488</b>	<b>100</b>	<b>24.3</b>	<b>36.0</b>	<b>17.9</b>	<b>24.0</b>	<b>23.5</b>	<b>28.0</b>	<b>34.2</b>	<b>12.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: Bank data derived from loan sample. 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Wyoming AA	22	421	100	0.0	0.0	31.7	36.4	68.3	63.6	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>22</b>	<b>421</b>	<b>100</b>	<b>0.0</b>	<b>0.0</b>	<b>31.7</b>	<b>36.4</b>	<b>68.3</b>	<b>63.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: Bank data derived from loan sample.2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>													<b>2022-23</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Wyoming AA	25	488	100	0.0	--	30.9	36.0	69.1	64.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>25</b>	<b>488</b>	<b>100</b>	<b>0.0</b>	<b>--</b>	<b>30.9</b>	<b>36.0</b>	<b>69.1</b>	<b>64.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.