



PUBLIC DISCLOSURE

January 13, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Northern Bank of Wyoming
RSSD# 868956

141 South Main Street
Buffalo, Wyoming 82834

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

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

First Northern Bank of Wyoming (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development tests:

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs.

Performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 12-quarter average NLTD ratio;
- A statistical sample of 151 home mortgage loans from a universe of 592 loans originated between January 1, 2023, and December 31, 2023;
- A statistical sample of 127 small business loans from a universe of 340 loans originated between January 1, 2023, and December 31, 2023;
- A statistical sample of 100 small farms loans from a universe of 198 loans originated between January 1, 2023, and December 31, 2023; and,
- CD loans, qualified investments and donations, and CD services from July 1, 2021 to June 30, 2024.

In addition, available aggregate data for the most recent three years available (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AA. For this evaluation, the bank's home mortgage and small business lending was given greater weight in the analysis, given the higher number of originations and the composition of the bank's loan portfolio. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is considered more representative of the number of entities served.

DESCRIPTION OF INSTITUTION

First Northern Bank of Wyoming is a community bank headquartered in Buffalo, Wyoming. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First National Buffalo Bankshares, Inc., a one-bank holding company also located in Buffalo, Wyoming.
- The bank has total assets of \$798.6 million as of June 30, 2024.
- In addition to the main office in Buffalo, the bank has four additional offices located in Sheridan, Gillette, Newcastle, and Douglas, Wyoming.
- The bank maintains four full-service ATMs located at the Buffalo, Sheridan, Douglas, and Gillette branches and one cash-only ATM located at the Newcastle branch.
- As shown in the table below, the bank's primary business focus is commercial, agricultural, and residential real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2024		
Loan Type	\$ (000)	%
Construction and Land Development	47,940	9.6
Farmland	75,860	15.3
1- to 4-Family Residential Real Estate	90,581	18.2
Multifamily Residential Real Estate	11,664	2.3
Nonfarm Nonresidential Real Estate	142,450	28.7
Agricultural	41,311	8.3
Commercial and Industrial	58,471	11.8
Consumer	24,586	4.9
Other	4,223	0.8
Gross Loans	497,086	100.0

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

The bank was rated Satisfactory under the CRA at its October 25, 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 Northern Wyoming AA consists of the entirety of Sheridan, Johnson, Campbell, Weston, and Converse Counties (see Appendix A for an AA map and Appendix B for additional demographic data).

- The bank's delineated AA has changed since the prior examination due to the bank acquiring a branch in Newcastle, Wyoming and converting an LPO to a full-service branch in Douglas, Wyoming. The bank added Weston County and Converse County to the Northern Wyoming AA in 2023.
- The AA is comprised of 5 moderate-, 19 middle-, and 2 upper-income census tracts. At the prior evaluation, the AA was comprised of 11 middle- and 4 upper-income census tracts. The changes in census tracts are due to the expansion of the AA and recategorization of existing tracts due to the 2016-2020 American Community Survey (ACS).
- According to the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Market Share Report, the bank has a market share of 15.6 percent, ranking 3rd out of 18 institutions operating from 40 offices in the AA.
- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic condition. The community member represents an organization focused on economic development.

Table 2

Population Change Assessment Area: Northern Wyoming			
Area	2015 Population	2020 Population	Percent Change
Northern Wyoming	107,604	106,983	(0.6)
Campbell County, WY	48,013	47,026	(2.1)
Converse County, WY	14,101	13,751	(2.5)
Johnson County, WY	8,600	8,447	(1.8)
Sheridan County, WY	29,738	30,921	4.0
Weston County, WY	7,152	6,838	(4.4)
NonMSA Wyoming	404,237	396,384	(1.9)
Wyoming	579,679	576,851	(0.5)

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

- The Northern Wyoming AA represents 18.5 percent of the entire state of Wyoming's population.
- The AA population decrease of 0.6 percent from 2015 to 2020 is less than the NonMSA Wyoming decrease of 1.9 percent.

Table 3

Median Family Income Change Assessment Area: Northern Wyoming			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northern Wyoming	85,698	82,656	(3.5)
Campbell County, WY	95,992	87,835	(8.5)
Converse County, WY	80,789	86,815	7.5
Johnson County, WY	70,308	70,737	0.6
Sheridan County, WY	77,595	83,570	7.7
Weston County, WY	87,406	63,315	(27.6)
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.

- Median family income within the AA has seen a decrease of 3.5 percent between 2015 and 2020 while NonMSA Wyoming has seen a 2.2 percent increase.
- Based on 2020 ACS data, the portion of AA households living below the poverty level, at 11.9 percent, was slightly above the state of Wyoming figure of 10.9 percent.

Table 4

Housing Cost Burden Assessment Area: Northern Wyoming						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northern Wyoming	58.8	12.0	30.7	52.2	29.8	18.2
Campbell County, WY	62.2	19.4	33.6	66.9	21.0	17.6
Converse County, WY	38.8	2.5	20.9	38.8	37.2	14.8
Johnson County, WY	33.8	0.0	21.7	47.3	21.7	15.1
Sheridan County, WY	68.6	12.3	32.6	43.1	41.3	22.2
Weston County, WY	70.0	0.0	34.0	37.2	7.5	15.3
NonMSA Wyoming	62.3	19.6	32.1	48.0	25.7	16.3
Wyoming	64.9	22.2	34.1	51.1	27.6	16.9

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

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2020 Comprehensive Housing Affordability Strategy

- The housing cost burden of moderate-income renters in the AA and state of Wyoming, was a fraction of the respective figures for low-income renters, while the cost burden for home ownership was more favorable for low-income owners and all owners when compared to respective statistics for renters.

- The median housing value in the AA of \$235,875 was slightly above the Wyoming figure of \$228,000.
- A community member noted that there is a low supply of for-purchase and rental property residences, and there has been an increase in real estate prices.

Table 5

Area	Unemployment Rates				
	Assessment Area: Northern Wyoming				
	2018	2019	2020	2021	2022
Northern Wyoming	4.0	3.6	5.9	4.8	3.4
Campbell County, WY	4.1	3.8	7.0	5.4	3.6
Converse County, WY	3.7	2.9	6.0	5.0	3.1
Johnson County, WY	4.0	3.8	5.6	4.3	3.5
Sheridan County, WY	4.1	3.6	5.0	4.4	3.3
Weston County, WY	3.5	3.0	3.9	3.3	2.7
NonMSA Wyoming	4.0	3.7	5.7	4.5	3.5
Wyoming	4.1	3.7	5.9	4.6	3.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The 2022 unemployment figures in the AA and state of Wyoming have trended downward and are comparable with levels noted in 2019, immediately prior to the onset of the Coronavirus Disease 2019 pandemic in early 2020.
- The largest employment sectors in the AA include government (11,518), mining, quarrying, and oil and gas extraction (7,362), retail trade (5,206), and accommodation and food services (4,475).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's overall lending test performance is Satisfactory. This conclusion was reached based on a reasonable NLTD ratio, a majority of loans originated within the bank's AA, a reasonable geographic distribution of loans, and a reasonable borrower distribution of loans.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions, and geographic proximity.

The bank's NLTD ratio is reasonable. The bank's 12-quarter average NLTD ratio fell within the range of five similarly situated institutions with ratios ranging from 21.4 percent to 94.2 percent.

Table 6

Comparative NLTD Ratios September 30, 2021 – June 30, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			12 Quarter Average
First Northern Bank of Wyoming	Buffalo, WY	798,613	63.3
Similarly Situated Institutions			
Hilltop National Bank	Casper, WY	971,866	46.8
The Converse County Bank	Douglas, WY	936,122	27.7
First Federal Bank & Trust	Sheridan, WY	613,561	85.4
Firsttier Bank	Kimball, NE	951,557	94.2
First National Bank of Gillette	Gillette, WY	572,008	21.4

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)	\$%
Residential Loans	139	92.1	33,024	90.0	12	7.9	3,651	10.0
Small Business	106	83.5	10,640	76.2	21	16.5	3,332	23.8
Small Farm	71	71.0	5,260	56.4	29	29.0	4,060	43.6
Total Loans	316	83.6	48,924	81.6	62	16.4	11,042	18.4

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 reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage loans among moderate-income census tracts was comparable to the percentage of owner-occupied units in these census tracts. A review of the dispersion of loans among the various tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 8

Distribution of 2023 Residential Lending By Income Level of Geography					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$ (000)	\$ %	
Low	0	0.0	0	0.0	0.0
Moderate	29	20.9	5,713	17.3	19.0
Middle	83	59.7	21,234	64.3	69.9
Upper	27	19.4	6,077	18.4	11.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	139	100.0	33,024	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of small business loans among moderate-income census tracts was above the percentage of businesses operating in these census tracts. A review of the dispersion of loans among the various tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 9

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Northern Wyoming					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$ (000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	17	16.0	2,067	19.4	12.3
Middle	75	70.8	6,455	60.7	84.5
Upper	14	13.2	2,119	19.9	3.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	106	100.0	10,640	100.0	100.0

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.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm loans among moderate-income census tracts was comparable to the percentage of farms operating in these census tracts. A review of dispersion of loans among the various tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 10

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Northern Wyoming					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$ (000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	10	14.1	516	9.8	14.7
Middle	59	83.1	4,689	89.1	81.9
Upper	2	2.8	55	1.0	3.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	71	100.0	5,260	100.0	100.0

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.

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

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's lending to low-income borrowers is below demographic data, which represents the percentage of families by income level, while lending to moderate-income borrowers is above demographic data. The three-year average aggregate lending data from institutions required to report HMDA data was referenced to augment the evaluation and reflected lending to low-income borrowers at 5.5 percent by number and 3.0 percent by dollar in the bank's AA. Average aggregate lending to moderate-income borrowers was 15.9 percent by number and 12.0 percent by dollar. While the aggregate figure is not a direct comparator, as the bank does not report HMDA data, it is useful as a proxy to ascertain demand for credit. In particular, it reflects credit demand amongst low-income borrowers far below the level of low-income families in the AA.

Table 11**Distribution of 2023 Residential Lending By Borrower Income Level
Assessment Area: Northern Wyoming**

Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$ (000)	\$ %	
Low	9	6.5	933	2.8	21.0
Moderate	43	30.9	7,840	23.7	16.3
Middle	39	28.1	9,315	28.2	22.3
Upper	48	34.5	14,936	45.2	40.3
Unknown	0	0.0	0	0.0	0.0
Total	139	100.0	33,024	100.0	100.0

Source: 2023 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

Small Business Lending

The borrower distribution of small business lending is reasonable. Lending to businesses with gross annual revenues of \$1 million or less is comparable to the percentage of total small businesses operating in the AA. Additionally, 90.6 percent of loans were in amounts of \$250,000 or less, which are amounts typically associated with credit demands of smaller business entities and further demonstrates the bank's willingness to meet the needs of small businesses.

Table 12

Distribution of 2023 Small Business Lending By Revenue Size of Businesses						
Assessment Area: Northern Wyoming						
	Bank Loans				Total Businesses	
	#	#%	\$ (000)	\$ %		
By Revenue						
\$1 Million or Less	82	77.4	7,339	69.0	93.2	
Over \$1 Million	21	19.8	3,263	30.7	3.9	
Revenue Unknown	3	2.8	38	0.4	2.9	
Total	106	100.0	10,640	100.0	100.0	
By Loan Size						
\$100,000 or Less	76	71.7	2,828	26.6		
\$100,001 - \$250,000	20	18.9	3,308	31.1		
\$250,001 - \$1 Million	10	9.4	4,504	42.3		
Total	106	100.0	10,640	100.0		
By Loan Size and Revenues \$1 Million or Less						
\$100,000 or Less	63	76.8	2,337	31.8		
\$100,001 - \$250,000	11	13.4	1,758	24.0		
\$250,001 - \$1 Million	8	9.8	3,244	44.2		
Total	82	100.0	7,339	100.0		
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>						
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>						

Small Farm Lending

The borrower distribution of small farm lending is reasonable. Lending to farms with gross annual revenues of \$1 million or less is comparable to the percentage of total small farms operating in the AA.

Table 13

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northern Wyoming					
	Bank Loans				Total Farms %
	#	#%	\$ (000)	\$ %	
By Revenue					
\$1 Million or Less	63	88.7	4,263	81.0	99.5
Over \$1 Million	8	11.3	998	19.0	0.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	71	100.0	5,260	100.0	100.0
By Loan Size					
\$100,000 or Less	53	74.6	1,754	33.3	
\$100,001 - \$250,000	15	21.1	2,561	48.7	
\$250,001 - \$500,000	3	4.2	945	18.0	
Total	71	100.0	5,260	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	50	79.4	1,624	38.1	
\$100,001 - \$250,000	10	15.9	1,694	39.7	
\$250,001 - \$500,000	3	4.8	945	22.2	
Total	63	100.0	4,263	100.0	
<p>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

COMMUNITY DEVELOPMENT TEST

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

The bank's overall CD test performance is satisfactory and demonstrates adequate responsiveness.

Table 14

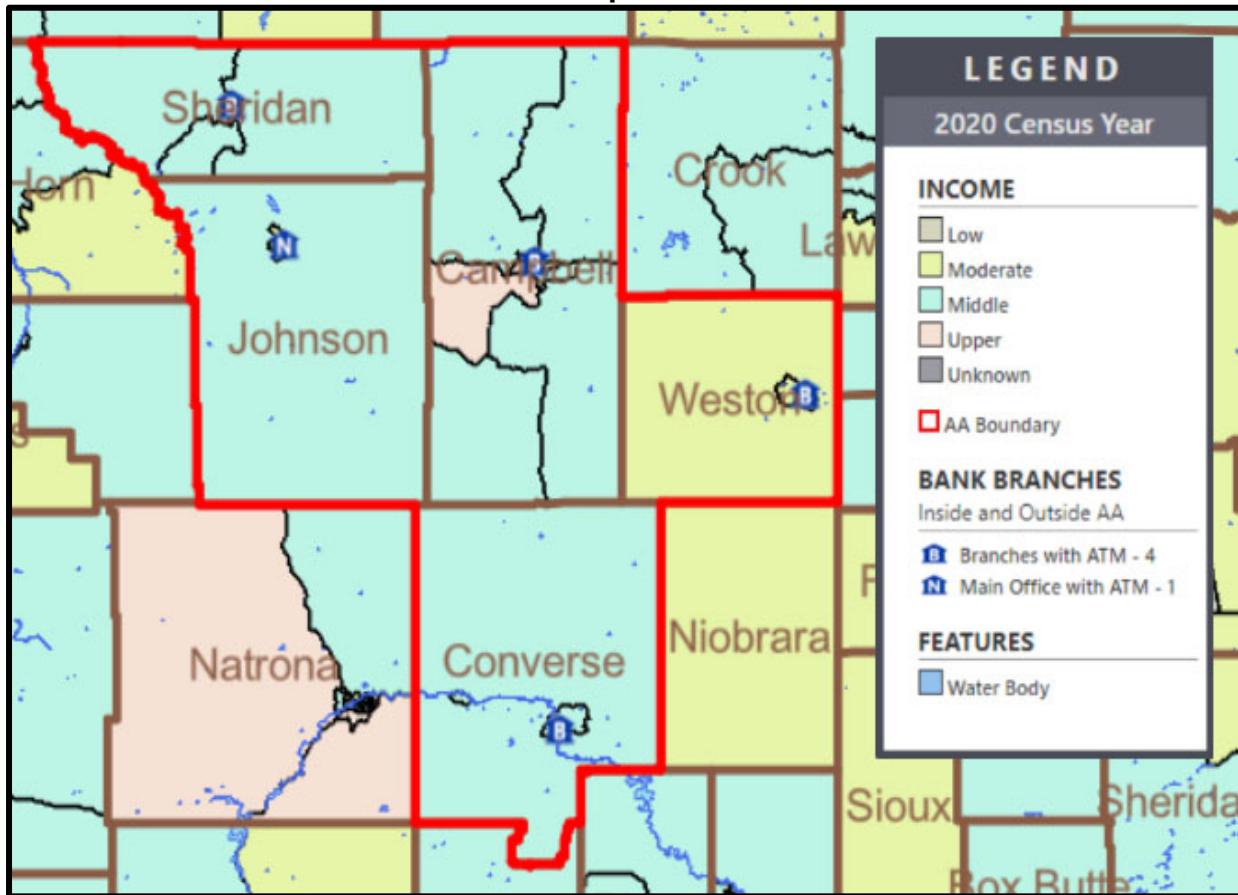
Community Development Activity Assessment Area: Northern Wyoming									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
	#	\$(000)	Investments		Donations		Total Investments		
#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#	
Affordable Housing	0	0	0	0	2	1	2	1	4
Community Services	0	0	0	0	34	40	34	40	31
Economic Development	7	4,665	0	0	1	0	1	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	7	4,665	0	0	37	41	37	41	35

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

2023 Northern 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	6,033	21.0
Moderate	5	19.2	5,738	20.0	765	13.3	4,691	16.3
Middle	19	73.1	19,650	68.5	1,332	6.8	6,411	22.3
Upper	2	7.7	3,310	11.5	117	3.5	11,563	40.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	28,698	100.0	2,214	7.7	28,698	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	10,046	5,984	19.0	59.6	2,817	28.0	1,245	12.4
Middle	35,595	21,972	69.9	61.7	8,065	22.7	5,558	15.6
Upper	4,658	3,495	11.1	75.0	771	16.6	392	8.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,299	31,451	100.0	62.5	11,653	23.2	7,195	14.3
	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	1,546	12.3	1,456	12.4	70	14.3	20	5.4
Middle	10,632	84.5	9,886	84.3	404	82.6	342	92.9
Upper	401	3.2	380	3.2	15	3.1	6	1.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12,579	100.0	11,722	100.0	489	100.0	368	100.0
Percentage of Total Businesses:			93.2		3.9			2.9
	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	56	14.7	56	14.7	0	0.0	0	0.0
Middle	313	81.9	311	81.8	2	100.0	0	0.0
Upper	13	3.4	13	3.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	382	100.0	380	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.5		0.5			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.								

APPENDIX C – 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.