



SMALL BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

June 25, 2012

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Bridger, National Association
Charter Number: 10844

101 South Main Street
Bridger, Montana 59014

Office of the Comptroller of the Currency

Salt Lake City Field Office
2795 Cottonwood Parkway, Suite 390
Salt Lake City, UT 84121

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

State Name: Montana Rating: Satisfactory

State Name: Wyoming Rating: Satisfactory

Major factors supporting this rating include:

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and credit needs of the Assessment Areas (AAs).
- The institution originates a substantial majority of its loans within its AAs.
- The distribution of borrowers reflects excellent penetration among individuals of different income and businesses of different sizes and exceeds the standard for satisfactory performance.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs and meets the standard for satisfactory performance.

Scope of Examination

We evaluated the bank's Community Reinvestment Act (CRA) performance under the Small Bank Lending Test. In evaluating the bank's lending performance we reviewed lending data for the bank's two primary loan products. Accordingly, we reviewed random samples of 20 loans for small business loans and consumer loans originated or purchased during the period of January 1, 2010 through March 31, 2012 in each of the bank's four AAs. For demographic comparisons, we used the most recent demographic data available from Dunn and Bradstreet data for business loans and HMDA data for consumer loans for the same period. We selected all four of the bank's AAs for full-scope evaluations.

Description of Institution

Bank of Bridger, National Association (BBNA) is a \$311 million financial institution headquartered in Bridger, Montana. The institution's primary owner is Bridger Company, a one-bank holding company located in Bridger, Montana. The bank operates eight branches in addition to the main office in Bridger, Montana. The Montana bank locations are located in Butte, Bridger, Harlem, Joliet, and Red Lodge. Bank locations in the state of Wyoming are in the cities of Lovell, Greybull, Powell, and Thermopolis. The bank opened one new branch in Thermopolis, Wyoming, and closed no branches during our evaluation period. The hours of operation as well as products and services offered at the branches are all similar. All locations have 24-hour Automated Teller Machines (ATMs). In addition, BBNA has 24-hour ATMs at other

retail locations. The bank has 11 ATMs in the state of Montana and 10 ATMs in the state of Wyoming.

The bank offers traditional community bank products and services. As of March 31, 2012, the loan portfolio represented 48 percent of total assets. The primary loan products are business (commercial real estate and commercial & industrial) loans and consumer loans. By dollar volume, the loan portfolio consists of commercial real estate (22 percent), residential real estate (19 percent), agricultural real estate (18 percent), commercial & industrial (12 percent), agriculture (10 percent), consumer (8 percent), construction & land development (6 percent), and all other loans (6 percent) as of March 31, 2012. Net tier one capital totaled \$26 million at March 31, 2012.

The bank's business strategy has historically been in general community banking, with a primary niche in agricultural banking. As the bank has merged other banks that focused more on small business and consumer loans into their organization, the bank's primary lending products have transitioned to some extent. We selected business loans and consumer loans as BBNA's primary loan products. From January 1, 2010 through March 31, 2012, business loans (commercial real estate and commercial & industrial) totaled 45 percent of the dollar amount of loans made, followed by agricultural (agricultural production and agricultural real estate) loans that totaled 32 percent of the total dollar amount of loans in the period. When measuring lending activity by number of loans made, consumer loans dominated with 67 percent of the number of loans the bank made during the period being consumer loans.

There are no legal or financial impediments limiting the bank's ability to meet community credit needs. BBNA's last CRA evaluation was on December 12, 2007, using "CRA Small Bank" procedures. The bank received a "Satisfactory" rating.

Competition from other financial institutions is significant in AAs in both states. Three financial institutions, including BBNA, serve Carbon County Montana where the towns of Bridger, Red Lodge, and Joliet are located. As of June 30, 2011, BBNA had a deposit market share of 50 percent and ranked first among its competitors. Three financial institutions, including BBNA, serve Blaine County Montana where the city of Harlem is located. As of June 30, 2011, BBNA had a deposit market share of 23 percent and ranked second among its competitors. Eight financial institutions, including BBNA, serve Silver Bow County Montana where the city of Butte is located. As of June 30, 2011, BBNA had a deposit market share of 3 percent and ranked eighth among its competitors. Nine financial institutions, including BBNA, serve Big Horn, Hot Springs, and Park counties in Wyoming, the Wyoming AA. As of June 30, 2011, BBNA had a deposit market share of 13 percent and ranked fifth among its competitors.

Conclusions with Respect to Performance Tests

Small business lending is the bank's primary business line. Therefore, more weight was given to small business lending than home mortgage lending when evaluating lending performance under the performance criteria detailed below.

LENDING TEST

Loan-to-Deposit Ratio

BBNA's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and AA credit needs. BBNA's average quarterly loan-to-deposit ratio is 65 percent for all quarters since the prior CRA public evaluation dated December 12, 2007.

To achieve a comparison with similarly situated banks, we identified five similarly situated commercial banks or state savings banks headquartered within or in counties contiguous to at least one of the four AAs. We then compared BBNA's average quarterly loan-to-deposit ratio for all quarters since the prior CRA public evaluation with the average loan-to-deposit ratio of these banks for the same period. BBNA's quarterly LTD ratio averaged 65 percent over 18 quarters from December 31, 2007 to March 31, 2012. BBNA ranks fourth out of the six total banks based on average LTD ratio. These banks had loan-to-deposit ratios during the same time period averaging 73 percent and individually fell within a range of 95 percent on the high side and 51 percent on the low side.

Lending in Assessment Area

BBNA originates a substantial majority of its lending within its AAs. Ninety-three percent of the number loans originated and more than half of its loan dollar volume to borrowers located within its defined AAs. Our sample included 80 business and 80 consumer loans originated during the evaluation period. Of those loans, 93 percent by number and 56 percent by total dollar value were within the AAs.

Loan Type	Number of Loans				Dollars of Loans			
	Inside		Outside		Inside		Outside	
	#	%	#	%	\$(000s)	%	\$(000s)	%
Consumer	77	96%	3	4%	763	95%	42	5%
Business	71	89%	9	11%	4,378	52%	4,012	48%
Totals	148	93%	12	7%	5,141	56%	4,054	44%

Source: Loan samples and bank-reported HMDA data January 1, 2010, to March 31, 2012.

Responses to Complaints

The bank has not received any CRA-related complaints since the last CRA examination.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State Rating

State of Montana

CRA Rating for Montana: Satisfactory

BBNA has excellent penetration in its distribution of loans to borrowers of different incomes and to businesses of different sizes. The institution's lending to consumers compares very favorably to demographics in its Montana AAs. The penetration of BBNA's loans to businesses of different revenue levels compares favorably to AA demographics; however, a significant portion of businesses in the AAs do not report revenues. BBNA's dispersion of loans in different geographies of its Montana AAs is reasonable. The bank's geographic distribution of loans to small businesses exceeds the standard for satisfactory performance. BBNA's geographic distribution of consumer loans meets the standard for satisfactory performance with a range of performance from lower than AA demographics to near AA demographics.

Description of Assessment Areas

BBNA has three AAs in Montana, which are not contiguous.

Bridger-Red Lodge-Joliet Assessment Area

The Bridger, Joliet, Red Lodge AA is located in the Billings Montana Metropolitan Statistical Area (MSA). The MSA includes all of Carbon and Yellowstone Counties. The cities of Bridger, Joliet, and Red Lodge are all located in Carbon County, and the AA includes all of Carbon County. The Bridger-Red Lodge-Joliet AA has a total of 5 census tracts; 2 moderate-income tracts and 3 middle-income tracts. Based on 2000 US Census data, the Bridger-Red Lodge-Joliet AA has a population of 9,552. The median family income (MFI) was \$44,809 according to 2000 census data and the 2011 updated Department of Housing and Urban Development (HUD) estimated MFI is \$63,700. A breakdown of family income levels in the Bridger-Red Lodge-Joliet AA shows 23 percent as low-income (626 families), 23 percent as moderate-income (619 families), 24 percent as middle-income (661 families), and 30 percent as upper-income (809 families). Two hundred twenty-two families, or 8 percent, have income levels that fall below the poverty level in the Bridger-Red Lodge-Joliet AA. The unemployment rate in Carbon County (5.7 percent) is lower than the state average in 2011 of 6.6 percent.

Harlem Assessment Area

The Harlem AA includes all of Blaine County, which includes the city of Harlem. The Harlem AA has a total of 4 census tracts; 2 moderate-income tracts and 2 middle-income tracts. Based on 2000 U.S. Census data, the Harlem AA has a population of 7,009. The median family income (MFI) for non-MSA counties in Montana was \$39,050 according to 2000 census data and the 2011 updated Department of Housing and Urban Development (HUD) estimated MFI is \$55,900. A breakdown of family income levels in the Harlem AA shows 32 percent as low-income (583 families), 19 percent as

moderate-income (344 families), 20 percent as middle-income (365 families), and 29 percent as upper-income (521 families). Four hundred twenty-four families, or 23 percent, have income levels that fall below the poverty level in the Harlem AA. The unemployment rate in Blaine County (6.3 percent) is lower than the state average in 2011 of 6.6 percent.

Butte Assessment Area

The Butte AA includes all of Silver Bow County, which includes the city of Butte. The Butte AA has a total of 8 census tracts; 1 moderate-income tract, 4 middle-income tracts, and 3 upper-income tracts. Based on 2000 U.S. Census data, the Harlem AA has a population of 34,606. The median family income (MFI) for non-MSA counties in Montana was \$39,050 according to 2000 census data and the 2011 updated Department of Housing and Urban Development (HUD) estimated MFI is \$55,900. A breakdown of family income levels in the Butte AA shows 18 percent as low-income (1,598 families), 19 percent as moderate-income (1,674 families), 22 percent as middle-income (1,949 families), and 42 percent as upper-income (3,749 families). Nine hundred sixty-one families, or 11 percent, have income levels that fall below the poverty level in the Butte AA. The unemployment rate in Silver Bow County (6.3 percent) is lower than the state average in 2011 of 6.6 percent.

As part of this CRA examination, we interviewed a community contact from a community development organization in the state of Montana to determine a community profile, identify opportunities for participation by local financial institutions, and determine the performance of local financial institutions. According to the contact, the immediate credit needs of the community are being met satisfactorily by local financial institutions. The contact identified credit needs in the local community as loans to small businesses and start-up funding for small businesses.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

BBNA had excellent penetration in its distribution of loans to borrowers of different incomes and to businesses of different sizes.

Based on the sample of consumer loans for the Bridger-Red Lodge-Joliet AA, the bank’s lending significantly exceeds AA demographics for low-income households and was near AA demographics for moderate-income households. Please refer to Table 2 below. For the Harlem AA, the bank’s consumer loan performance significantly exceeded demographics for moderate-income households and was near AA demographics for low-income households. Please refer to Table 2A below. For the Butte AA, the bank’s consumer loan performance significantly exceeded the demographics for moderate-income households and was near demographics for low-income households. Please refer to Table 2B below.

Table 2 - Borrower Distribution of Consumer Loans in the Bridger-Red Lodge-Joliet AA				
Borrower Income Level	Low	Moderate	Middle	Upper

	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	22%	45%	17%	15%	20%	15%	41%	25%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 2A - Borrower Distribution of Consumer Loans in the Harlem AA								
Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	31%	25%	20%	40%	17%	15%	32%	20%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 2B - Borrower Distribution of Consumer Loans in the Butte AA								
Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	25%	20%	18%	50%	19%	15%	39%	15%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

The penetration of BBNA’s loans to businesses of different revenue levels is reasonable. The distribution of BBNA’s loans to businesses of different revenue levels significantly exceeds area demographic data for the Bridger-Red Lodge-Joliet and Harlem AAs. BBNA’s distribution of loans to businesses with gross revenue levels of less than \$1 million for the Butte AA is considerably below demographic data. Based on our samples, the following tables illustrate the bank’s distribution of business loans based on whether the businesses had less than \$1 million in gross revenue or more than \$1 million. Although the percentage of loans the bank made to businesses with revenues less than \$1 million generally compares favorably to the percentage of businesses reporting revenues less than \$1 million, there was a significant number of businesses that did not report revenues.

Table 3 - Borrower Distribution of Loans to Businesses in the Bridger-Red Lodge-Joliet AA				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	71%	2%	27%	100%
% of Bank Loans in AA by #	90%	10%	0%	100%

% of Bank Loans in AA by \$	78%	22%	0%	100%
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Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 3A - Borrower Distribution of Loans to Businesses in the Harlem AA				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	63%	1%	36%	100%
% of Bank Loans in AA by #	100%	0%	0%	100%
% of Bank Loans in AA by \$	100%	0%	0%	100%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 3B - Borrower Distribution of Loans to Businesses in the Butte AA				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	69%	3%	28%	100%
% of Bank Loans in AA by #	40%	60%	0%	100%
% of Bank Loans in AA by \$	48%	52%	0%	100%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Geographic Distribution of Loans

BBNA’s dispersion of loans in different geographies of its Montana AAs is reasonable. The bank’s geographic distribution of loans to small businesses exceeds the standard for satisfactory performance. BBNA’s geographic distribution of consumer loans meets the standard for satisfactory performance with a range of performance from lower than AA demographics to near AA demographics.

The bank’s lending to small businesses in the Bridger-Red Lodge-Joliet AA significantly exceeds geographic demographics. Consumer lending in the AA is significantly below than the demographic for moderate-income CTs. There are no low-income CTs in the AA. Please refer to Table 4 and Table 5 below.

In the Harlem AA, lending to small businesses in moderate-income CTs significantly exceeds AA demographics. Consumer lending in moderate-income areas is lower than AA demographics and does not meet the standard for satisfactory performance. There are no low-income CTs in the Harlem AA. Please refer to Table 4A and Table 5A below.

BBNA’s distribution of loans to small businesses in the Butte AA significantly exceeds demographics for moderate-income CTs and is more than reasonable. Consumer lending in moderate-income CTs in the Butte AA is near than AA demographics and meets the standard for satisfactory performance. There are no low-income CTs in the

Butte AA. Please refer to Table 4B and Table 5B below.

Table 4 - Geographic Distribution of Consumer Loans in the Bridger-Red Lodge-Joliet AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	0%	0%	40%	20%	60%	80%	0%	0%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 5 - Geographic Distribution of Loans to Businesses in the Bridger-Red Lodge-Joliet AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
% of Total	0%	0%	18%	40%	82%	60%	0%	0%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 4A - Geographic Distribution of Consumer Loans in the Harlem AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	0%	0%	32%	15%	68%	85%	0%	0%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 5A - Geographic Distribution of Loans to Businesses in the Harlem AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
% of Total	0%	0%	18%	40%	82%	60%	0%	0%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 4B - Geographic Distribution of Consumer Loans in the Butte AA						
Census Tract Income Level	Low		Moderate		Middle	Upper

	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	0%	0%	16%	10%	48%	40%	36%	50%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 5B - Geographic Distribution of Loans to Businesses in the Butte AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
% of Total	0%	0%	25%	50%	38%	30%	37%	20%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.

State Rating

State of Wyoming

CRA Rating for Wyoming: Satisfactory

Overall, BBNA had excellent penetration in its distribution of loans to borrowers of different incomes and to businesses of different sizes in its Wyoming AA. The bank's consumer lending significantly exceeds area demographics for moderate-income households and is near area demographics for low-income households. The penetration of BBNA's loans to businesses of different revenue levels compares favorably to AA demographics. However, a significant portion of AA businesses do not report revenues.

BBNA's dispersion of loans in different geographies of its Wyoming AA is more than reasonable. BBNA's geographic distribution of loans to small businesses in the Wyoming AA significantly exceeds AA demographics. Consumer lending in moderate-income CTs in the Wyoming AA is near AA demographics and meets the standard for satisfactory performance

Description of Assessment Area

BBNA has one AA in Wyoming consisting of three contiguous counties as follows:

Wyoming Assessment Area

The Wyoming AA includes all of Bighorn, Park, and Hot Springs Counties, which are contiguous. Greybull is located in Bighorn County; the cities of Lovell and Powell are in Park County; and the city of Thermopolis is in Hot Springs County. The Wyoming AA has a total of 11 census tracts; 1 moderate-income tract, 9 middle-income tracts, and 1 upper-income tract. Based on 2000 U.S. Census data, the Wyoming AA has a population of 42,129. The median family income (MFI) for non-MSA counties in Wyoming was \$45,456 according to 2000 census data and the 2011 updated Department of Housing and Urban Development (HUD) estimated MFI is \$67,400. A breakdown of family income levels in the Wyoming AA shows 22 percent as low-income (2,317 families), 22 percent as moderate-income (2,346 families), 24 percent as middle-income (2,778 families), and 32 percent as upper-income (3,727 families). One thousand twenty-seven families, or 9 percent, have income levels that fall below the poverty level in the Wyoming AA. Unemployment rates in Big Horn and Park counties in Wyoming (6.8 and 6.1 percent respectively) were higher than the state average of 5.6 percent in 2011, while the unemployment rate in Hot Springs County was 5.1 percent.

As part of this CRA examination, we interviewed a community contact from a community development organization in the state of Wyoming to determine a community profile, identify opportunities for participation by local financial institutions, and determine the performance of local financial institutions. According to the contact, the immediate credit needs of the community are being met satisfactorily by local financial institutions. The contact identified AA credit needs as small business lending

and affordable housing programs.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

BBNA had excellent penetration in its distribution of loans to borrowers of different incomes and to businesses of different sizes in the state of Wyoming. Based on the sample of consumer loans for the Wyoming AA, the bank’s lending significantly exceeded area demographics for moderate-income households and was near area demographics for low-income households. The following table shows the borrower distribution of consumer loans based on the income level of the borrower.

Table 2C - Borrower Distribution of Consumer Loans in the Wyoming AA								
Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	25%	20%	18%	35%	22%	30%	34%	15%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

The penetration of BBNA’s loans to businesses of different revenue levels is reasonable. Based on the Wyoming AA business loan sample, the bank’s distribution of business loans based on gross revenues of \$1 million or less exceeds AA demographics. Although the percentage of loans the bank made to businesses with gross revenues less than \$1 million compares favorably to the percentage of businesses reporting revenues less than \$1 million, there is a significant number of businesses that do not report revenues. Refer to Table 3C below.

Table 3C - Borrower Distribution of Loans to Businesses in the Wyoming AA				
Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	71%	2%	28%	100%
% of Bank Loans in AA by #	90%	10%	0%	100%
% of Bank Loans in AA by \$	78%	22%	0%	100%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data %from business loan sample of loans originated January 1, 2010, to March 31, 2012.

Geographic Distribution of Loans

BBNA’s dispersion of loans in different geographies of its Wyoming AA is more than reasonable overall. The bank’s geographic distribution of loans to small businesses in the Wyoming AA significantly exceeds demographics for moderate-income CTs and is more than reasonable. Consumer lending in moderate-income CTs in the Wyoming AA

is near AA demographics and meets the standard for satisfactory performance. There are no low-income CTs in the Wyoming AA. Please refer to Table 4C and Table 5C below.

Table 4C - Geographic Distribution of Consumer Loans in the Wyoming AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
% of Total	0%	0%	13%	10%	87%	90%	0%	0%

Source: AA data from 2000 U.S. Census data. Bank data from consumer loan sample of loans originated January 1, 2010, to March 31, 2012.

Table 5C - Geographic Distribution of Loans to Businesses in the Wyoming AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
% of Total	0%	0%	18%	40%	82%	60%	0%	0%

Source: Assessment Area (AA) data from 2011 Dunn and Bradstreet. Bank data from business loan sample of loans originated January 1, 2010, to March 31, 2012.