Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

February 9, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Citizens National Bank of Park Rapids
Charter Number: 13692

300 1st St W
Park Rapids MN 56470

Office of the Comptroller of the Currency

222 S 9th St, Suite 800
Minneapolis MN 55402

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.

Contents

Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- A majority of the bank's loans are inside its assessment area (AA).
- The bank's loan-to-deposit (LTD) ratio is more than reasonable.
- The distribution of loans to borrowers of different income levels is excellent.
- The distribution of loans throughout geographies of different income levels is reasonable.
- There are no complaints regarding the bank's CRA performance.
- The bank's community development (CD) services demonstrate excellent responsiveness. Performance related to these activities has a positive effect on the institution's CRA rating.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable.

The Citizens National Bank of Park Rapids (CNB) had an average quarterly LTD ratio of 91.48 percent for the 12 quarters since the prior CRA evaluation. The LTD ratio ranged from a high of 97.46 percent in the first quarter of 2024 to a low of 80.98 percent in the first quarter of 2022. CNB ranked first amongst five similarly situated banks operating in the bank's AA counties with total assets between $120 million and $813 million. Similarly situated banks had an average LTD ratio between 58.12 percent and 88.55 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 75.00 percent of its total loans by number and 69.78 percent by dollar inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. To evaluate the bank's lending inside and outside of its AA, we sampled 20 loans for each primary product.

Table 1: Lending Inside and Outside of the Assessment Area										**2022-2024**
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage	14	70.00	6	30.00	20	3,196	70.18	1,358	29.82	4,554
Consumer	16	80.00	4	20.00	20	198	63.87	112	36.13	310
Total	**30**	**75.00**	**10**	**25.00**	**40**	**3,394**	**69.78**	**1,470**	**30.22**	**4,864**

Source: 1/1/2022 - 12/31/2024 Bank Data.

Due to rounding, totals may not equal 100.0%

Description of Institution

CNB is a single state national bank headquartered in Park Rapids, Minnesota (MN). As of December 31, 2024, CNB had total assets of $354 million and tier 1 capital of $41.9 million. CNB is wholly owned by Park Rapids Bancshares, Inc., a single bank holding company. The bank does not have affiliates or subsidiaries. CNB has one location and no deposit-taking automated teller machines.

CNB is a full-service bank offering traditional community banking products and services. As of December 31, 2024, the bank's loan portfolio totaled $291 million, and net loans and leases represented 80.70 percent of total assets. The loan portfolio by dollar volume was comprised of 43.75 percent home mortgage, 39.48 percent business, 11.09 percent agriculture, and 5.68 percent consumer.

The bank has one AA for this evaluation. Refer to the "Description of Institution's Operations in Minnesota" for details on the AA. There were no mergers or acquisitions and no branch openings or closings since the prior CRA evaluation.

There are no legal, financial, or other factors impending the bank's ability to help meet the credit needs in its AA. The bank received an Outstanding rating at the prior CRA evaluation dated January 17, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated CNB's CRA performance using small bank performance standards consisting of the Lending Test and optional CD activities. The evaluation period for the Lending Test and CD activities was January 1, 2022, through December 31, 2024. The evaluation period for the complaint review was January 18, 2023, through February 8, 2026, to cover the full timeframe since the prior CRA evaluation.

We analyzed originated and purchased loans during the evaluation period to determine primary products. CNB's primary products were consumer and home mortgage loans. Consumer loans represented 65.62 percent of total originations and purchases by number. Home mortgage loans represented 51.84 percent of total originations and purchases by dollar. We sampled home mortgage and consumer loans to complete the Lending Test. The bank's consumer and home mortgage lending performance were weighted equally when determining conclusions.

Selection of Areas for Full-Scope Review

The bank has a single AA, which received a full-scope review. Refer to Appendix A, Scope of Examination, for details on the bank's AA.

Ratings

The bank's overall rating is based on the rating for the State of Minnesota since it is the only rating area. The State of Minnesota rating is based on performance in the bank's single AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or 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 Consumer Financial Protection Bureau, 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 Minnesota

CRA rating for the State of Minnesota: Outstanding

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans throughout geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels is excellent.
- There are no complaints regarding the bank's CRA performance.
- The bank's CD services demonstrate excellent responsiveness. Performance related to these activities has a positive effect on the CRA rating.

Description of Institution's Operations in Minnesota

During the evaluation period, the bank operated solely within the MN Non-MSA AA. The AA consisted of the southern portion of Hubbard County, the northern portion of Wadena County, the eastern portion of Becker County, and western portion of Cass County. The AA consisted of ten census tracts (CT), of which two were moderate-income and eight were middle-income. There were no distressed or underserved middle-income geographies in the AA.

Competition was strong in the bank's market and included national, regional, and community banks. The 2024 FDIC Deposit Market Share Report showed 22 deposit-taking institutions with 35 locations in Becker, Cass, Wadena, and Hubbard counties. CNB ranked fourth with an 11.07 percent deposit market share. The three largest competitors by deposit market share were First National Bank North, Bremer Bank, and Midwest Bank with a combined deposit market share of 44.03 percent.

As part of this evaluation, we contacted a community member at a healthcare organization serving the local area. The contact stated the area has suffered from high poverty rates despite low unemployment, and economically is reliant on agriculture, industrial, and hospitality sectors. The contact indicated local banks are doing well to meet credit needs within the community. However, lending needs still exist in all sectors, particularly affordable housing.

The table on the following page provides AA demographic and economic data.

Assessment Area – MN Non-MSA						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.00	20.00	80.00	0.00	0.00
Population by Geography	30,321	0.00	23.12	76.88	0.00	0.00
Housing Units by Geography	22,087	0.00	20.85	79.15	0.00	0.00
Owner-Occupied Housing by Geography	10,075	0.00	20.42	79.58	0.00	0.00
Occupied Rental Units by Geography	2,439	0.00	50.06	49.94	0.00	0.00
Vacant Units by Geography	9,573	0.00	13.87	86.13	0.00	0.00
Businesses by Geography	1,405	0.00	25.62	74.38	0.00	0.00
Farms by Geography	89	0.00	17.98	82.02	0.00	0.00
Family Distribution by Income Level	8,290	21.66	22.21	23.67	32.46	0.00
Household Distribution by Income Level	12,514	25.25	17.45	20.07	37.23	0.00
Unemployment rate (%)	4.50	0.00	4.88	4.36	0.00	0.00
Households Below Poverty Level (%)	12.14	0.00	16.35	10.64	0.00	0.00
Median Family Income (Non-MSAs - MN)		$74,710			Median Housing Value	$202,100
Median Family Income (Non-MSAs - MN) for 2024		$90,300			Median Gross Rent	$775
					Families Below Poverty Level	7.85

FFIEC File - 2020 Census
FFIEC File – 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Minnesota

The Minnesota rating is solely based on the performance of the MN Non-MSA AA. Refer to Appendix A for more information on the AA.

LENDING TEST

The bank's performance under the Lending Test in Minnesota is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the MN Non-MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State of Minnesota.

Home Mortgage Loans

Refer to Table 7 in the State of Minnesota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is reasonable. The bank's percentage of home mortgage loans in moderate-income geographies was lower than the percentage of owner-occupied housing in moderate-income CTs and aggregate lending in moderate-income CTs. There were two moderate-income CTs in the bank's AA during the evaluation period. The bank has reasonable lending within moderate-income CT 706, which contains Park Rapids and the bank's main office. The bank made 10.00 percent of sampled loans in this CT, which exceeds the 7.92 percent of the owner-occupied housing in this CT. The bank made no loans in the other moderate-income CT. The CT is away from the bank's only location and there are other banks in closer proximity. CT 9606 in Cass County contains the small towns of Hackensack and Backus, which are 30 and 40 miles, respectively, from CNB and both towns contain a different bank. There were no low-income tracts in the AA.

Consumer Loans
Refer to Table 13 in the State of Minnesota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans in the AA is excellent. The bank's percentage of consumer loans originated in moderate-income CTs exceeded the percentage of households in moderate-income CTs. There were no low-income tracts in the AA.

Lending Gap Analysis
There are no unexplainable conspicuous lending gaps in low- or moderate-income (LMI) geographies.

Distribution of Loans by Income Level of the Borrower
The bank exhibits excellent distribution of loans to borrowers of different income levels.

Home Mortgage Loans
Refer to Table 8 in the State of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's home mortgage lending to borrowers of different income levels is reasonable. The bank's percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families in the AA and exceeded aggregate lending performance. The bank's percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and aggregate lending performance.

Consumer Loans
Refer to Table 14 in the State of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The bank's distribution of consumer loans among borrowers of different income levels is excellent. The bank's lending to low-income borrowers significantly exceeded the percentage of low-income households in the AA. The bank's lending to moderate-income borrowers exceeded the percentage of moderate-income households in the AA.

Responses to Complaints
CNB did not receive any CRA-related complaints during the evaluation period.

ADDITIONAL CONSIDERATION

Extent to Which the Bank Provides Services
CNB exhibits excellent responsiveness through CD services provided during the evaluation period. Employees provided 963 hours of qualified CD services to ten organizations, primarily in leadership roles. The following are examples of qualified CD services in the AA:

- An employee served 240 hours as the chair of a local chamber of commerce that promoted economic development for small businesses and revitalization of a moderate-income geography.
- An employee served 108 hours as a Board member of a community food shelf serving LMI individuals.

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and consumer loans Community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Minnesota		
MN Non-MSA	Full-scope	Hubbard County (partial): CTs 702, 703, 704, 705, 706, 707 Becker County (partial): CT 4501 Cass County (partial): CTs 9400.01, 9606 Wadena County (partial): CT 4801

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The Citizens National Bank of Park Rapids	Satisfactory
State:	
Minnesota	Satisfactory

Appendix C: Definitions and Common Abbreviations

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/AA.

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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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**.**

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

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/AA. Deposit data are compiled by the FDIC and are available as of June 30th 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 7. **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 8. **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/AA. The table also presents aggregate peer data for the years the data is available.

Table 13. **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 14. **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/AA.

Minnesota

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	$	% of Total Number	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	
MN Non-MSA	60	13,410	100.00	1,857	0.00	0.00	0.00	20.42	10.00	24.82	79.58	90.00	75.18	0.00	0.00	0.00	0.00	0.00	0.00	
Total	**60**	**13,410**	**100.00**	**1,857**	**0.00**	**0.00**	**0.00**	**20.42**	**10.00**	**24.82**	**79.58**	**90.00**	**75.18**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	

Source: FFIEC File - 2022 Census; 1/1/2022 - 12/31/2024 Bank Data, 202,2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	
MN Non-MSA	20	4,203	100.00	1,857	21.66	10.00	8.83	22.21	20.00	21.86	23.67	25.00	21.00	32.46	45.00	36.40	0.00	0.00	11.90	
Total	**20**	**4,203**	**100.00**	**1,857**	**21.66**	**10.00**	**8.83**	**22.21**	**20.00**	**21.86**	**23.67**	**25.00**	**21.00**	**32.46**	**45.00**	**36.40**	**0.00**	**0.00**	**11.90**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2024
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
MN Non-MSA	20	198	100.00	0.00	0.00	26.19	30.00	73.81	70.00	0.00	0.00	0.00	0.00
Total	**20**	**198**	**100.00**	**0.00**	**0.00**	**26.19**	**30.00**	**73.81**	**70.00**	**0.00**	**0.00**	**0.00**	**0.00**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-2024
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
MN Non-MSA	20	198	100.00	25.25	60.00	17.45	20.00	20.07	15.00	37.23	5.0	0.00	0.00
Total	**20**	**198**	**100.00**	**25.25**	**60.00**	**17.45**	**20.00**	**20.07**	**15.00**	**37.23**	**5.0**	**0.00**	**0.00**

Source: FFIEC File – 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%