PUBLIC DISCLOSURE

February 09, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

My Kind of Bank, National Association
Charter Number: 6906

106 MN Highway 78 N
Ottertail, MN 56571

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: Outstanding.

The major factors that support this rating include:

- The distribution of loans to borrowers of different income levels is excellent.
- A substantial majority of the bank's loans were inside its assessment area (AA).
- The distribution of loans throughout geographies of different income levels is reasonable.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- There are no complaints regarding the bank's CRA performance.

Loan-to-Deposit Ratio

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

My Kind of Bank, National Association's (MKB) LTD ratio averaged 72.57 percent from the first quarter of 2020 through the fourth quarter of 2024 (20 quarters). The quarterly LTD ratio ranged from a low of 60.98 percent in the second quarter of 2021 to a high of 82.19 percent in the fourth quarter of 2023.

MKB's average LTD ratio ranked fourth out of five similarly situated institutions. Similarly situated banks had total assets ranging from $110 million to $463 million and operated at least one location in the bank's AA. Similarly situated banks had average LTD ratios from 60.88 percent to 89.02 percent.

Lending in Assessment Area

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

The bank originated and purchased 80.00 percent of loans by number and 90.00 percent of loans by dollar inside its 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 its AAs, we sampled 40 home mortgage loans and 40 consumer loans.

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	33	82.50	7	17.50	40	7,879	92.27	660	7.73	8,539
Consumer	31	77.50	9	22.50	40	537	66.46	271	33.54	808
Total	**64**	**80.00**	**16**	**20.00**	**80**	**8,416**	**90.04**	**931**	**9.96**	**9,347**
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

MKB is a single-state national bank chartered in Ottertail, Minnesota (MN), with total assets of $379 million as of December 31, 2024. The bank is wholly owned by Henning Bancshares, Inc (HBI), a single bank holding company. MKB acquired branch locations in Detroit Lakes and Evansville, MN, as of January 26, 2024. MKB has five total locations, which are in Henning, Ottertail, Battle Lake, Detroit Lakes, and Evansville, and each location has an automated teller machine (ATM). The bank has no deposit-taking ATMs. For this evaluation, the bank had one AA and one state rating area.

MKB is a rural bank that offers traditional banking products and services. According to the Call Report as of December 31, 2024, the bank's loan portfolio totaled $280 million or 73.87 percent of total assets. The bank's loan portfolio by dollar consists of 43.83 percent residential real estate, 35.87 percent commercial, 13.35 percent agriculture, and 6.95 percent consumer. The bank's tier 1 leverage capital ratio was 8.75 percent.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AA. MKB received an "Outstanding" rating at the prior CRA evaluation dated October 19, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated MKB's CRA performance using small bank performance standards consisting of the Lending Test. The evaluation period for the Lending Test was January 1, 2022, through December 31, 2024.

For the Lending Test, we selected primary loan products for the AA based on the number and dollar volume of loan originations and purchases during the evaluation period. We determined the primary products to be home mortgage and consumer loans. Home mortgage loans represented the highest lending activity by dollar and consumer loans represented the highest lending by number. Home mortgage loans received marginally higher weight when determining combined conclusions due to slightly higher lending activity.

MKB's acquisitions led to an expansion of the bank's AA in 2024, resulting in separate analysis periods for 2022-2023 and 2024. The bank's performance in the 2022-2023 analysis period received more weight when determining combined conclusions because it accounted for a higher portion of the bank's lending activity.

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: Outstanding

The major factors that support this rating include:

- 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.

Description of Institution's Operations in Minnesota

During the evaluation period, MKB solely operated within the MN Non-MSA AA. In 2022-2023, the AA consisted of a portion of Otter Tail County. In 2024, the bank acquired two branches and the AA expanded to include portions of Otter Tail, Becker, Douglas, and Grant counties.

MN Non MSA AA 2022-2023
MKB's AA in 2022 and 2023 consisted of eight census tracts located in Otter Tail County. All CTs were middle-income for this analysis period. Competition in the bank's market was moderate. As of June 30, 2023, the FDIC Deposit Share Report indicated 18 deposit-taking institutions operated in Otter Tail County. MKB ranked first with a deposit share of 15.37 percent. Major competitors included Bell Bank, United Community Bank, Bremer Bank, and Wells Fargo, which together held 47.35 percent of the deposit market.

MN Non MSA AA 2024
MKB's AA in 2024 consisted of seventeen census tracts, which included eight in Otter Tail, six in Becker County, two in Douglas County, and one in Grant County. By geography income level, the AA consisted of one moderate-income, fourteen middle-income, and two upper-income CTs. As of June 30, 2024, the FDIC Deposit Share Report indicated 31 deposit-taking institutions operated in the four counties of the bank's AA. MKB ranked fifth with a deposit market share of 6.61 percent. Major competitors in the area included Bremer Bank, Bell Bank, Midwest Bank, Wells Fargo Bank, and United Community Bank, which held a combined deposit market share of 58.19 percent.

As part of this evaluation, we contacted a community member at an organization that focuses on solutions to family and socio-economic challenges within the AA, including aiding families with housing, finding employment, and providing emergency support. The contact stated that wages failed to keep up with rapid inflation during the evaluation period, which caused difficulties with affordable rent and home ownership. Poverty levels were high in some towns, up to three times the state average, while other parts of the AA were closer to state average. The area is largely agricultural with small towns scattered throughout. The contact perceived that financing for home repairs and improvements, first time homebuyers, and rent assistance were community needs. The contact said banks in the community were helpful and involved with community efforts, and indicated larger banks historically helped with tax credit financing and provided small grants.

The following tables provide demographic and economic data for the AA during each analysis period.

Assessment Area - MN Non-MSA 2022-2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	0.00	100.00	0.00	0.00
Population by Geography	24,960	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	16,366	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	8,593	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	1,404	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	6,369	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	917	0.00	0.00	100.00	0.00	0.00
Farms by Geography	183	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	7,146	16.51	20.15	24.36	38.97	0.00
Household Distribution by Income Level	9,997	19.21	16.87	18.84	45.09	0.00
Unemployment rate (%)	3.34	0.00	0.00	3.34	0.00	0.00
Households Below Poverty Level (%)	8.73	0.00	0.00	8.73	0.00	0.00
Median Family Income (Non-MSAs - MN)		$74,737	Median Housing Value			$224,250
Median Family Income (Non-MSAs - MN) for 2023		$90,400	Median Gross Rent			$798
			Families Below Poverty Level			5.09

FFIEC File - 2020 Census
2023 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

Assessment Area - MN Non-MSA 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.00	5.88	82.35	11.76	0.00
Population by Geography	57,481	0.00	8.37	81.03	10.60	0.00
Housing Units by Geography	34,480	0.00	6.04	83.62	10.35	0.00
Owner-Occupied Housing by Geography	19,092	0.00	5.66	83.62	10.72	0.00
Occupied Rental Units by Geography	4,327	0.00	19.53	73.45	7.03	0.00
Vacant Units by Geography	11,061	0.00	1.41	87.59	11.00	0.00
Businesses by Geography	2,699	0.00	12.97	75.29	11.75	0.00
Farms by Geography	341	0.00	3.81	88.27	7.92	0.00
Family Distribution by Income Level	16,048	17.02	18.86	23.66	40.46	0.00
Household Distribution by Income Level	23,419	20.87	16.10	18.48	44.55	0.00
Unemployment rate (%)	3.31	0.00	3.48	3.41	2.47	0.00
Households Below Poverty Level (%)	9.64	0.00	15.43	9.51	5.91	0.00
Median Family Income (Non-MSAs - MN)		$74,710	Median Housing Value			$204,900
Median Family Income (Non-MSAs - MN) for 2024		$90,300	Median Gross Rent			$781
			Families Below Poverty Level			5.78

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 state rating is based on the performance in the MN Non-MSA AA. The MN Non-MSA AA was selected for a full-scope review. The evaluation period was split into two distinct analysis periods of 2022-2023 and 2024, due to acquisitions and an expanded AA in 2024.

LENDING TEST

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

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 excellent.

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 across different income levels is reasonable. The geographic distribution of home mortgage loans for 2022-2023 is not meaningful because the AA contained no low- or moderate-income (LMI) geographies during this timeframe. In 2024, geographic distribution is reasonable. There were no low-income CTs in the AA, and the bank originated no home mortgage loans in moderate-income geographies. There was only one moderate-income CT in the bank's 2024 AA, which was added with the Detroit Lakes branch acquisition. At acquisition, the branch had minimal lending activity and a small market share. There was significant competition within the Detroit Lakes market, which included seven banks and several credit unions to serve a population of only ten thousand. MKB experienced difficulties breaking into the market and was only in the market for one year of the evaluation period. Home mortgage lending opportunities in the moderate-income CT were also limited by affordability and housing availability. The moderate-income CT had an estimated 2024 median family income of $69 thousand, 17.8 percent of families in the CT were in poverty, and the median value of owner-occupied housing in the CT was $266 thousand according to FFIEC and Census data. The housing unit vacancy rate in the CT was low at 7.50 percent.

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 across different income levels is reasonable. The geographic distribution of consumer loans for 2022-2023 is not meaningful because the AA contained no LMI geographies during this timeframe. In 2024, the bank did not lend to consumers in the moderate-income CT, and the AA contained no low-income geographies. As noted above, the bank operated in the moderate-income CT in Detroit Lakes for only one year and experienced difficulties penetrating the competitive market. Poverty levels also limited lending opportunities.

Lending Gap Analysis

There are no unexplainable conspicuous gaps in lending to LMI geographies within the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to individuals 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.

During the 2022-2023 and 2024 analysis periods, the distribution of loans to individuals of different income levels is excellent. The bank's percentage of home mortgage loans to low-income borrowers exceeded aggregate lending and was below the percentage of low-income families in the AA in each analysis period. In 2022-2023, the bank's percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA and aggregate lending. In 2024, the bank's percentage of home mortgage loans to moderate-income borrowers was somewhat below the percentage of moderate-income families and aggregate lending.

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.

Borrower distribution of consumer loans is excellent during the 2022-2023 and 2024 analysis periods. The bank's lending to LMI individuals significantly exceeded the percentages of LMI households in each analysis period.

Responses to Complaints

The bank received no CRA related complaints since the prior CRA evaluation.

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	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Minnesota		
MN Non-MSA AA	Full-scope	2022-2023: Otter Tail County (partial): CTs 9606, 9607, 9608, 9612, 9613, 9614, 9615, 9616 2024: Otter Tail County (partial): CTs 9606, 9607, 9608, 9612, 9613, 9614, 9615, 9616 Becker County (partial): CTs 4503, 4504, 4505, 4506, 4507, 4508 Douglas County (partial): CTs 4501, 4502 Grant County (partial): CT 701

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
My Kind of Bank, National Association	Outstanding
State:	
Minnesota	Outstanding

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**.**

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.

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.

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

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

Appendix D: Tables of Performance Data

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 - 2023
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 2023	20	4,559	100.00	1,059	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total	**20**	**4,559**	**100.00**	**1,059**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**100.00**	**100.00**	**100.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**		

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

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			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 2024	20	5,745	100.00	1,325	0.00	0.00	0.00	5.66	0.00	7.55	83.62	95.00	77.51	10.72	5.00	14.94	0.00	0.00	0.00
Total	**20**	**5,745**	**100.00**	**1,325**	**0.00**	**0.00**	**0.00**	**5.66**	**0.00**	**7.55**	**83.62**	**95.00**	**77.51**	**10.72**	**5.00**	**14.94**	**0.00**	**0.00**	**0.00**

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 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 - 2023
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 2023	20	4,559	100.00	1,059	16.51	10.00	8.69	20.15	25.00	20.11	24.36	30.00	17.28	38.97	35.00	37.47	0.00	0.00	14.45
Total	**20**	**4,559**	**100.00**	**1,059**	**16.51**	**10.00**	**8.69**	**20.15**	**25.00**	**20.11**	**24.36**	**30.00**	**17.28**	**38.97**	**35.00**	**37.47**	**0.00**	**0.00**	**14.45**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 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																					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 2024	20	5,745	100.00	1,325	17.02	15.00	7.70	18.86	15.00	19.09	23.66	35.00	20.00	40.46	35.00	40.38	0.00	0.00	12.83		
Total	**20**	**5,745**	**100.00**	**1,325**	**17.02**	**15.00**	**7.70**	**18.86**	**15.00**	**19.09**	**23.66**	**35.00**	**20.00**	**40.46**	**35.00**	**40.38**	**0.00**	**0.00**	**12.83**		

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 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 - 2023
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 2023	20	417	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00
Total	**20**	**417**	**100.00**	**0.00**	**0.00**	**0.00**	**0.00**	**100.00**	**100.00**	**0.00**	**0.00**	**0.00**	**0.00**

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

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													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 2024	20	271	100.00	0.00	0.00	8.22	0.00	81.74	95.00	10.04	5.00	0.00	0.00
Total	**20**	**271**	**100.00**	**0.00**	**0.00**	**8.22**	**0.00**	**81.74**	**95.00**	**10.04**	**5.00**	**0.00**	**0.00**

Source: FFIEC File - 2024 Census; 1/1/2024 - 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 - 2023
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 2023	20	417	100.00	19.21	35.00	16.87	30.00	18.84	15.00	45.09	20.00	0.00	0.00	
Total	**20**	**417**	**100.00**	**19.21**	**35.00**	**16.87**	**30.00**	**18.84**	**15.00**	**45.09**	**20.00**	**0.00**	**0.00**	

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

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														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 2024	20	271	100.00	20.87	35.00	16.10	30.00	18.48	20.00	44.55	15.00	0.00	0.00	
Total	**20**	**271**	**100.00**	**20.87**	**35.00**	**16.10**	**30.00**	**18.48**	**20.00**	**44.55**	**15.00**	**0.00**	**0.00**	

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