PUBLIC DISCLOSURE

April 13, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of River Falls
Charter Number: 7087

104 East Locust Street
River Falls, WI 54022

Office of the Comptroller of the Currency

222 S 9th Street, 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 **Satisfactory.**

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank originated majority of its loans inside of its assessment areas (AA).
- The distribution of loans throughout geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels is excellent.
- The 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.

The First National Bank of River Falls' (FNB River Falls) average quarterly LTD ratio was 50.43 percent for the 12 quarters since the previous CRA evaluation. The LTD ratio ranged from a high of 61.22 percent in the fourth quarter of 2024 to a low of 45.45 percent in the first quarter of 2022.

FNB River Falls' LTD ratio ranked fourth among four similarly situated banks operating in St. Croix and Pierce counties with total assets ranging from $141 million to $453 million. Comparable banks had average LTD ratios between 64.80 percent and 92.91 percent. The bank sells home mortgage loans to the secondary market, totaling $35 million during the evaluation period. We adjusted the quarterly LTD ratio for the sale of home mortgage loans to the secondary market. The adjusted average quarterly LTD ratio was 57.06 percent, which is closer to similarly situated banks.

Lending in Assessment Area

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

The bank originated and purchased 66.81 percent by number and 65.30 percent by dollar of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

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	153	66.81	76	33.19	229	38,842	65.30	20,638	34.70	59,480
Total	**153**	**66.81**	**76**	**33.19**	**229**	**38,842**	**65.30**	**20,638**	**34.70**	**59,480**

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

Description of Institution

As of December 31, 2024, FNB River Falls was a $320 million single-state national bank headquartered in River Falls, Wisconsin (WI). FNB River Falls is wholly owned by the First National Bancorp of River Falls Inc., a one-bank holding company, and does not have any subsidiaries or affiliates.

FNB River Falls operates as a traditional community bank and offers a full range of credit products within its AA, including commercial, consumer, residential real estate, and agricultural loans. As of December 31, 2024, the bank's outstanding loan portfolio totaled $165 million, representing 51 percent of total assets. The loan portfolio is comprised, by dollar volume, of 68 percent commercial, 26 percent residential real estate, three percent agriculture, and three percent consumer loans. FNB River Falls' primary focus is home mortgage lending. Although the residential real estate loan portfolio was the second largest, management sells a significant amount of the bank's home mortgage loans to the secondary market. At the end of the evaluation period, tier one capital totaled $32 million, and the leverage ratio was 9.69 percent.

FNB River Falls received a "Satisfactory" CRA rating at the prior CRA evaluation dated April 18, 2022. There are no legal, financial, or other factors impeding FNB River Falls' ability to meet the credit needs of its AA during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB River Falls' CRA performance using small bank performance standards consisting of the Lending Test. The evaluation period for the Lending Test covered January 1, 2022, through December 31, 2024. The evaluation period for the complaint review spanned from April 18, 2022, through April 12, 2026, to cover the full timeframe since the prior CRA evaluation.

To evaluate the bank's lending performance, we selected a primary product based on the number and dollar volume of loan originations and purchases during the evaluation period. Home mortgage loans were determined to be the bank's primary product given the product type represented the largest portion of total lending by number and dollar. Home mortgage loans accounted for 55.88 percent of originations by dollar and 49.25 percent of originations by number. We used HMDA data to analyze home mortgage lending because we previously determined the data was accurate and reliable.

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 of the State of Wisconsin. Wisconsin was the bank's only rating area and is based on the lending performance within 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 Wisconsin

CRA rating for the State of Wisconsin: Satisfactory.

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.

Description of Institution's Operations in Wisconsin

During the evaluation period, FNB River Falls had one AA in Wisconsin, which is referred to throughout this evaluation as the Minneapolis AA.

The bank's AA included Pierce County and a portion of St. Croix County in WI. Those counties are part of the Minneapolis-St. Paul-Bloomington, MN-WI multistate metropolitan statistical area (MMSA). The bank's AA consisted of no low-income census tracts (CTs), four moderate-income CTs, 19 middle-income CTs, and two upper-income CTs. The four moderate-income CTs are located on the east side of Pierce County and the east and north sides of St. Croix County. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income (LMI) CTs. FNB River Falls reasonably excluded one CT on the far east side of St. Croix County given the distance from the bank and presence of other financial institutions in closer proximity. The CT is about 30 miles from the bank.

At the end of the evaluation period, the bank had two full-service locations, which include the main office in River Falls and a branch in Prescott, WI. The bank operated two automated teller machines (ATMs) and no deposit-taking ATMs. The bank also offered a limited-service location at the Bay Harbor assisted living community in River Falls that operated on the second and fourth Tuesday of each month. The bank closed one branch during the evaluation period located on the University of Wisconsin River Falls (UWRF) campus due to limited deposit growth. The branch had no loan origination services and was closed on May 9, 2024. The bank closed its ATM located at the UWRF location in tandem with the branch closure.

Competition in the market was significant. The 2024 FDIC Deposit Market Share Report noted 16 deposit-taking institutions with 34 locations within St. Croix and Pierce counties. FNB River Falls ranked fourth with a deposit market share of 9.85 percent. Competitors included community, regional, and large banks. The top three institutions by market share were Hiawatha National Bank, Associated Bank, and Citizens State Bank. These institutions had a combined deposit market share of 43.99 percent.

As part of this evaluation, we contacted two individuals from local community organizations to discuss the local economic conditions, lending opportunities, and bank involvement in meeting community needs. Both contacts indicated that economic conditions in the assessment area were generally favorable during the evaluation period, with low unemployment levels and increasing median household income. The contacts noted that the housing market exhibited some softening; however, home prices continued to rise throughout the evaluation period. Additionally, there was significant growth in residential multi-family housing within the area. Demand for credit remains strong across residential, commercial, and agricultural sectors, and is supported by a competitive banking environment with multiple institutions serving the area. Both contacts stated that local financial institutions, including community banks and credit unions, are responsive to the credit needs of the community. These institutions were described as civic-minded and actively involved in community development efforts.

The table below provides the AA demographic and economic data.

Assessment Area - Minneapolis AA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	25	0.00	16.00	76.00	8.00	0.00
Population by Geography	130,982	0.00	13.79	79.10	7.11	0.00
Housing Units by Geography	51,114	0.00	14.21	79.61	6.18	0.00
Owner-Occupied Housing by Geography	36,778	0.00	13.51	78.36	8.13	0.00
Occupied Rental Units by Geography	12,003	0.00	14.99	83.82	1.19	0.00
Vacant Units by Geography	2,333	0.00	21.22	77.63	1.16	0.00
Businesses by Geography	4,121	0.00	13.61	77.02	9.37	0.00
Farms by Geography	379	0.00	23.22	70.45	6.33	0.00
Family Distribution by Income Level	34,195	18.52	21.08	27.83	32.57	0.00
Household Distribution by Income Level	48,781	21.15	17.90	21.53	39.42	0.00
Unemployment rate (%)	2.36	0.00	2.32	2.39	2.01	0.00
Households Below Poverty Level (%)	6.38	0.00	9.09	6.29	1.69	0.00
Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA)		$103,977			**Median Housing Value**	$239,400
Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) for 2024		$123,700			**Median Gross Rent**	$944
					Families Below Poverty Level	3.21
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 Wisconsin

The rating for Wisconsin is based on the performance of the Minneapolis AA. The AA received a full-scope review. Refer to Appendix A, Scope of Examination, for details on the bank's AA. Home mortgage loans were the primary lending product. We reviewed the full population of home mortgage loans using HMDA data to evaluate the bank's lending performance inside its AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to Table 7 in the State of Wisconsin 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 bank exhibits reasonable geographic distribution of home mortgage loans in the Minneapolis AA. The bank's percentage of home mortgage loans in moderate income CTs was significantly below the aggregate lending performance and percentage of owner-occupied housing units in moderate-income CTs. However, the four moderate-income CTs are on the far boundaries of the AA, approximately 17-23 miles from the nearest FNB River Falls branch. These moderate-income CTs are closer in distance to other financial institutions in the towns of New Richmond, Hudson, Spring Valley, Elmwood, and Menomonie, WI. According to bank management, the majority of the bank's customers near the far boundaries of the AA previously lived closer to River Falls, Prescott, or attended UWRF. There were no low-income geographies within the AA during the evaluation period.

Lending Gap Analysis

There are no unexplainable conspicuous gaps in lending to moderate-income geographies within the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table 8 in the State of Wisconsin 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 exhibits an excellent distribution of home mortgage loans to individuals of different income levels in the Minneapolis AA. The bank's percentage of home mortgage loans to low-income borrowers exceeded aggregate lending performance and was below the percentage of low-income families in the AA. The bank's lending to moderate-income borrowers exceeded both the aggregate lending performance and the percentage of moderate-income families in the AA.

For the low-income category, we place more weight on the bank's performance compared to aggregate performance since aggregate performance was more representative of lending opportunity. Demographic data showed 6.38 percent of households were below poverty level. Households in poverty were less likely to qualify for a loan, which limited lending opportunities to low-income borrowers. Additionally, Census data indicates the median housing value for the AA during the evaluation period was $239,400 and low-income families made less than $61,850. The cost of housing in the AA further contributes to the limited lending opportunities to low-income borrowers.

Responses to Complaints

There were 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 loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Wisconsin		
Minneapolis MSA	Full-scope	Pierce County (full) St. Croix County (partial): census tracts 1201.00, 1202.01, 1202.02, 1203.00, 1204.01, 1204.02, 1205.01, 1205.02, 1206.01, 1206.02, 1208.01, 1208.02, 1209.01, 1209.04, 1209.05, 1209.06, 1210.00

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First National Bank of River Falls	Satisfactory
MMSA or State:	
Wisconsin	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.

Wisconsin

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
Minneapolis MSA	153	38,842	100.00	11,464	0.00	0.00	0.00	13.51	3.92	13.27	78.36	93.46	79.44	8.13	2.61	7.29	0.00	0.00	0.00
Total	**153**	**38,842**	**100.00**	**11,464**	**0.00**	**0.00**	**0.00**	**13.51**	**3.92**	**13.27**	**78.36**	**93.46**	**79.44**	**8.13**	**2.61**	**7.29**	**0.00**	**0.00**	**0.00**

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 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
Minneapolis MSA	153	38,842	100.00	11,464	18.52	11.11	10.24	21.08	23.53	23.34	27.83	26.80	25.94	32.57	15.69	26.87	--	22.88	13.61
Total	**153**	**38,842**	**100.00**	**11,464**	**18.52**	**11.11**	**10.24**	**21.08**	**23.53**	**23.34**	**27.83**	**26.80**	**25.94**	**32.57**	**15.69**	**26.87**	**--**	**22.88**	**13.61**

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%