



PUBLIC DISCLOSURE

December 19, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Worthington Federal Savings Bank
Charter Number 703435

418 11th Street, Worthington, MN 56187

Office of the Comptroller of the Currency
Sioux Falls Office
4900 S Minnesota Avenue, Suite 300
Sioux Falls, SD 57108-2865

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.

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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 Lending Test rating is based on the performance in the State of Minnesota. Worthington Federal Savings Bank (Worthington FSB or bank) has one assessment area (AA) that includes all census tracts (CTs) in Murray, Nobles, and Jackson counties of Minnesota.

Loan-to-Deposit (LTD) Ratio

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

Worthington FSB's average LTD for the 16 quarters between January 1, 2018, and December 31, 2021, was 80 percent. The ratio ranged from a quarterly low of 70 percent to a quarterly high of 89 percent.

We compared Worthington FSB's LTD ratio to six similarly situated banks that operate in the bank's AA. The bank's average LTD ratio is similar to the comparator group's average LTD ratio of 84 percent. The comparator group's LTD ratios ranged from a low average quarterly ratio of 62 percent to a high average quarterly ratio of 108 percent.

Lending in AA

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

The bank originated and purchased 98 percent of its total loans inside the bank's AA during the evaluation period. The findings of this analysis factored into the overall assessment in a positive manner. These findings did not significantly influence the assessment of lending by income level of geography.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	19	95	1	5	20	2036	86	325	14	2361
Consumer	20	100	0	0	20	517	100	0	0	517
Total	39	98	1	3	40	2553	89	325	11	2878

Description of Institution

Worthington FSB is a single-state institution headquartered in Worthington, Minnesota. Worthington is located in southwestern Minnesota in Nobles County. Worthington FSB has \$101 million in total assets and \$14 million in tier one capital as of December 31, 2021. Worthington FSB is a mutual thrift that is wholly owned by its depositors.

Worthington FSB operates in one rating area and one AA. Worthington FSB's rating area is the State of Minnesota. The AA is the Minnesota non-metropolitan statistical area (non-MSA) AA. The Minnesota non-MSA AA includes all CTs in Murray, Nobles, and Jackson counties. The AA meets regulatory requirements and does not arbitrarily exclude low to moderate income (LMI) CTs.

Worthington FSB is a full-service community savings and loan that offers traditional deposit and lending products and services. Primary lending products for the institution are home mortgage and consumer loans.

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AA. Worthington FSB received a Satisfactory rating in its prior CRA Performance Evaluation dated April 2, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated Worthington FSB using the Small Bank CRA examination procedures, which are limited to the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period is January 1, 2018, to December 31, 2021. To determine the bank's primary loan products, we analyzed the number and dollar volume of loans originated or purchased during the evaluation period by loan product type. We determined home mortgage and consumer loans are the primary products in Worthington FSB's AA. Refer to Appendix A, Scope of Examination, for a list of primary products identified in the AA.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

Given Worthington FSB has operations in a single state, all weight was applied to the State of Minnesota rating.

The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's lending activity demonstrated excellent penetration of geographies of different income levels.
- The bank originated a substantial majority of loans within their AA.
- The bank's lending activity demonstrated reasonable penetration of borrowers of different income levels.
- The bank's quarterly average LTD ratio is reasonable and consistent with similarly situated banks.

Description of Institution's Operations in Minnesota

The bank's operations in the State of Minnesota are centered in its only AA, the Minnesota non-MSA AA. The Minnesota non-MSA AA includes Murray, Nobles, and Jackson counties. The bank's two branches are located in Worthington and Lakefield. Worthington FSB's primary lending products are home mortgages and consumer loans.

Competition in the AA includes national, regional, and local community banks. As of June 30, 2021, there were 17 institutions in the AA. Worthington FSB had \$82.5 million in deposits inside the AA, as of June 30, 2021, which represents 100 percent of the bank's total deposits. Worthington FSB ranked 7th in deposit market share with 5.7 percent.

The Minnesota non-MSA AA includes one moderate-income, 12 middle-income, and one upper-income CTs. As of the 2015 United States Census, 40,427 people, or 15,933 households live in the AA. The AA includes 10,734 families and 38.3 percent of families are LMI.

The economy in the AA fluctuated during the period. According to the Bureau of Labor Statistics, the average unemployment rate for the AA counties was 4.9 percent in January 2018 and 2.5 percent in December 2021. The highest average monthly unemployment rate for the AA during the evaluation period was 7.0 percent in May 2020, and the lowest average was 1.9 percent in October and November of 2021.

We completed one community contact for the Minnesota Non-MSA AA in conjunction with this evaluation. The contact was an employee of a local service provider. The contact did not identify any specific unmet credit needs in the AA. The contact stated there are enough banks in the area to serve the needs of local communities. The contact identified affordable housing or access to housing loans as a potential need in the community.

Minnesota Non-MSA AA

Table A – Demographic Information of the AA						
AA: 2018-2021 Minnesota Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	7.7	84.6	7.7	0.0
Population by Geography	40,427	0.0	11.5	82.5	5.9	0.0
Housing Units by Geography	18,152	0.0	7.9	86.0	6.1	0.0
Owner-Occupied Units by Geography	12,024	0.0	6.4	86.8	6.8	0.0
Occupied Rental Units by Geography	3,909	0.0	13.9	82.5	3.6	0.0
Vacant Units by Geography	2,219	0.0	5.3	87.4	7.3	0.0
Businesses by Geography	3,070	0.0	12.3	82.7	5.0	0.0
Farms by Geography	797	0.0	1.8	85.2	13.0	0.0
Family Distribution by Income Level	10,734	19.9	18.4	23.5	38.2	0.0
Household Distribution by Income Level	15,933	22.9	16.6	18.8	41.6	0.0
Median Family Income Non-MSA – MN		\$63,045	Median Housing Value			\$108,917
			Median Gross Rent			\$582
			Families Below Poverty Level			9.4%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Minnesota

As the bank identifies a sole AA, it was selected for a full-scope review. During the evaluation period, the bank’s primary products were mortgage loans and consumer loans. Evaluation results for mortgage loans and consumer loans were given equal weight in the final rating decision.

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 Minnesota non-MSA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O 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 distribution of mortgage loans to geographies of different income levels in the Minnesota non-MSA AA is excellent. There are no low-income CTs in the AA. Management originated 10 percent of mortgage loans by number to borrowers located in moderate-income CTs. Aggregate data indicates six percent of mortgage loans in the AA were made to borrowers located in moderate-income CTs. American Community Survey (ACS) data from 2015 indicates six percent of AA owner-occupied housing units are located in moderate-income CTs.

Consumer Loans

Refer to Table U 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 distribution of consumer loans to geographies of different income levels in the Minnesota non-MSA AA is satisfactory. There are no low-income CTs in the AA. Management originated ten percent of consumer loans by number to borrowers located in moderate-income CTs. ACS data from 2015 indicates eight percent of households within the AA are located in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P 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 distribution of home mortgage loans to LMI families in the MN Non-MSA AA is indicative of excellent penetration. Management originated 15 percent of home mortgage loans to low-income families. Aggregate data indicates nine percent of home mortgage loans within the AA were made to low-income families. ACS data from 2015 indicates twenty percent of families in the AA are low-income. Management originated 30 percent of home mortgage loans to moderate-income families. Aggregate data indicates 20 percent of home mortgage loans within the AA were originated to moderate-income families. ACS data from 2015 indicates 18 percent of families in the AA are moderate-income.

Consumer Loans

Refer to Table V 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 distribution of consumer loans to LMI families in the MN Non-MSA AA is indicative of poor penetration. Management originated ten percent of consumer loans to low-income families. ACS data from 2015 indicates 23 percent of families in the AA are low-income. Management originated 18 percent of consumer loans to moderate-income families. ACS data from 2015 indicates 17 percent of families in the AA are moderate-income.

Responses to Complaints

Worthington FSB did not receive any complaints related to their CRA performance within the state.

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:	01/01/2018 to 12/31/2021	
Bank Products Reviewed:	Home mortgage and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of AAs and Type of Examination		
Rating and AAs	Type of Exam	Other Information
State of Minnesota		
Minnesota Non-MSA AA	Full-scope	Includes Nobles County, Jackson County, and Murray County. Primary products are home mortgage and consumer loans.

Appendix B: Summary of MMSA and State Ratings

RATINGS: Worthington Federal Savings Bank	
Overall Bank:	Lending Test Rating
Worthington Federal Savings Bank	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/assessment area.

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 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 LMI 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): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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.

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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. 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 V. 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/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2018-2021		
Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% 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	
2018-2021 Minnesota Non-MSA	20	2284	100	927	0.0	0.0	6.4	10.0	5.5	86.8	90.0	88.0	6.8	0.0	6.5	0.0	0.0	0.0	
Total	20	2284	100	927	0.0	0.0	6.4	10.0	5.5	86.8	90.0	88.0	6.8	0.0	6.5	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2018-2021		
Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
2018-2021 Minnesota Non-MSA	20	2284	100.0	19.9	15.0	9.1	18.4	30.0	21.1	23.5	20.0	22.2	38.2	35.0	28.2	0.0	0.0	19.4	
Total	20	2284	100.0	19.9	15.0	9.1	18.4	30.0	21.1	23.5	20.0	22.2	38.2	35.0	28.2	0.0	0.0	19.4	

*Source: 2015 ACS; 01/01/2018 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2018	
													-	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Household	% Bank Loans	% of Household	% Bank Loans	% of Household	% Bank Loans	% of Household	% Bank Loans	% of Household	% Bank Loans	
2018-2021 Minnesota Non-	20	517	100	0.0	0.0	8.3	10.0	85.8	90.0	6.0	0.0	0.0	0.0	
Total	20	517	100	0.0	0.0	8.3	10.0	85.8	90.0	6.0	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2018 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2018	
													-	
													2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2018-2021 Minnesota Non-MSA	60	1558	100.0	22.9	10.0	16.6	18.0	18.8	25.0	41.6	45.0	0.0	2.0	
Total	60	1558	100.0	22.9	10.0	16.6	18.0	18.8	25.0	41.6	45.0	0.0	2.0	

*Source: 2015 ACS; 01/01/2018 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*