



PUBLIC DISCLOSURE

December 8, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Viking Bank, National Association
Charter Number: 25210

4277 Dakota Street
Alexandria, MN 56308

Office of the Comptroller of the Currency

222 South 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.

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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 bank's loan-to-deposit (LTD) ratio is more than reasonable.
- The bank originated and purchased a majority of its loans within its assessment area (AA).
- The distribution of loans among borrowers of different income levels and businesses of different sizes is reasonable.
- The distribution of loans by income level of geography is not meaningful.
- The bank received no CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

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

The bank's LTD ratio averaged 92.31 percent over the 12 quarters since the prior CRA evaluation. The LTD ratio ranged from a high of 98.71 percent in March 2023 to a low of 84.47 percent in March 2022. Viking Bank ranked second among similarly situated banks with similar asset size operating branch locations in Douglas or Grant County. The average LTD ratios for these banks during the evaluation period ranged from 67.97 percent to 105.90 percent.

Lending in Assessment Area

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

The bank originated and purchased 75.0 percent by number and 83.7 percent by dollar volume of its total loans inside its AA during the evaluation period. To evaluate lending within the AA, we selected a random sample of 20 home mortgage loans and 20 business loans originated during the evaluation period. The following table illustrates lending inside and outside of the AA during the evaluation period.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	16	80.00	4	20.00	20	2,513	79.12	663	20.88	3,176
Small Business	14	70.00	6	30.00	20	4,127	86.83	626	13.12	4,753
Total	30	75.00	10	25.00	40	6,640	83.74	1,289	16.26	7,929

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

Description of Institution

Viking Bank, National Association (Viking Bank) is a single-state national bank headquartered in Alexandria, Minnesota (MN). The bank had total assets of \$282 million as of December 31, 2024. Viking Bank is wholly owned by Viking Financial Corporation, a single bank holding company located in Alexandria, MN. Viking Bank does not have any subsidiaries and did not request the consideration of any affiliate activities. Viking Bank did not have any merger or acquisition activity during the evaluation period.

Viking Bank has three offices, with the main office located in Alexandria and two branches located in Ashby and Brandon. Viking Bank did not open or close any branches during the evaluation period. The Brandon branch opened December 8, 2025, which was after the evaluation period and activity from the branch was not considered in this evaluation. Viking has one deposit-taking automated teller machine (ATM) located at the main office location, and Viking participates in the Money Pass ATM program, which allows customers to utilize participating ATMs surcharge free.

Viking Bank offers traditional banking products and services. The bank's primary lending focus is commercial and home mortgage loans. As of December 31, 2024, the loan portfolio totaled \$227 million, which is 80.5 percent of total assets. The loan portfolio, by dollar volume reported in the Call Report, was comprised of 62.3 percent business loans, 27.4 percent home mortgages, 7.0 percent farm loans, and 3.3 percent consumer loans. Tier 1 capital totaled \$24.5 million, and the tier 1 leverage ratio was 8.70 percent.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AA. Viking Bank received an "Outstanding" rating at the prior CRA evaluation dated October 24, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated Viking Bank using the CRA small bank performance standards, which consists of the Lending Test. The evaluation period was January 1, 2022, through December 31, 2024. The complaint analysis period was January 1, 2022, to December 8, 2025.

To determine the bank's lending performance in its AA, we selected primary products based on the number and dollar volume of loan originations and purchases during the evaluation period. Viking Bank's primary products were business loans and home mortgage loans. Business loans represented 56 percent by dollar and 33 percent by number of total loan originations and purchases. Home mortgage loans represented 36 percent by dollar and 33 percent by number of total originations and purchases. Business lending performance was given slightly more weight than home mortgage as it accounted for a majority of the bank's dollar volume over the evaluation period.

Selection of Areas for Full-Scope Review

The bank has a single AA, within the State of Minnesota, 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 State of Minnesota rating as it is the only rating area.

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: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The distribution of loans among borrowers of different income levels and businesses of different sizes is reasonable.
- The distribution of loans by income level of geography is not meaningful.
- The bank received no CRA related complaints during the evaluation period.

Description of Institution's Operations in Minnesota

Viking Bank had one AA in Minnesota during the evaluation period. The AA, referred to as the MN Non-MSA, included Douglas and Grant counties. The AA was comprised of 13 census tracts (CTs), of which there were no low- or moderate-income (LMI), ten middle-income, and three upper-income CTs. Both middle-income tracts in Grant County were designated as underserved due to rural locations. During the evaluation period, the bank operated two branches within the AA, which were in Alexandria and Ashby.

Competition within the AA is moderate. The Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report identifies 19 deposit-taking institutions operating in Douglas and Grant Counties as of June 30, 2024. Viking Bank ranked third, with a 11.30 percent deposit market share. The largest deposit market shareholders were Bremer Bank at 23.72 percent and Bell Bank at 12.76 percent. The top five banks captured 65.47 percent of the deposit market.

As part of this evaluation, we contacted a member of the Alexandria Area Economic Development Commission (AAEDC) to better understand the local economy and the financial needs of the community. The contact indicated that primary industries in the AA consists of tourism, manufacturing, healthcare, and retail trade. The contact indicated local business growth has slowed but remains healthy when compared to the broader state of Minnesota. The contact identified affordable housing as a key need within Douglas County. The contact stated the growth in multifamily rental properties over the past two years has provided housing for LMI individuals, but there continues to be a shortage of affordable 1-4 family housing units due to increasing material and labor costs. The contact had no concerns with the level or quality of community participation by Viking Bank in particular or other financial institutions in general. The contact identified a credit gap for cannabis related businesses.

According to the U.S. Bureau of Labor Statistics, the average unemployment rate of Douglas County was 2.6 percent over the evaluation period, and the average rate for Grant County was 3.4 percent. Unemployment rates increased for both counties from 2022 to 2024.

MN Non-MSA AA

Assessment Area - MN Non-MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.00	0.00	76.92	23.08	0.00
Population by Geography	45,080	0.00	0.00	71.01	28.99	0.00
Housing Units by Geography	24,648	0.00	0.00	71.05	28.95	0.00
Owner-Occupied Housing by Geography	14,472	0.00	0.00	67.97	32.03	0.00
Occupied Rental Units by Geography	4,916	0.00	0.00	93.04	6.96	0.00
Vacant Units by Geography	5,260	0.00	0.00	58.95	41.05	0.00
Businesses by Geography	2,062	0.00	0.00	71.00	29.00	0.00
Farms by Geography	229	0.00	0.00	73.80	26.20	0.00
Family Distribution by Income Level	12,428	14.78	17.90	23.64	43.68	0.00
Household Distribution by Income Level	19,388	20.50	15.15	19.43	44.91	0.00
Unemployment rate (%)	2.72	0.00	0.00	3.15	1.64	0.00
Households Below Poverty Level (%)	9.05	0.00	0.00	10.62	4.52	0.00
Median Family Income (Non-MSAs - MN)		\$74,710			Median Housing Value	\$202,900
Median Family Income (Non-MSAs - MN) for 2024		\$90,300			Median Gross Rent	\$781
					Families Below Poverty Level	4.30
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Minnesota

The state rating is based solely on the results from the MN Non-MSA AA. This was the only AA, and it received a full-scope review. Refer to Appendix A, Scope of the Examination, for more information.

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 AA is reasonable.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is not meaningful because there were no LMI CTs within the bank's AA.

Refer to Table 7 and Table 9 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 and small business originations and purchases.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

The bank's home mortgage lending to borrowers of different income levels is poor. The percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families within the AA and near to the aggregate lending percentage. The AA had 4.30 percent of families below the poverty level during the evaluation period, and the low level of aggregate lending to low-income borrowers in the AA reflects the limited number of low-income families seeking and qualifying for home mortgage loans. The percentage of home mortgage loans to moderate-income borrowers was below the percentage of moderate-income families within the AA and the aggregate lending percentage. Aggregate lending performance exceeded the percentage of moderate-income families in the AA, which indicates there was opportunity to lend to moderate-income borrowers. It is worth noting that housing values in Douglas County are higher than surrounding areas. The median value of owner-occupied housing units in Douglas County was \$321,400 compared to \$191,000 in Grant County, according to the 2020 Census.

Small Loans to Businesses

Refer to Table 10 in the state of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The bank's distribution of loans to businesses of different sizes is excellent. The percentage of loans to small businesses was below the percentage of small businesses in the AA and exceeded the aggregate lending percentage. We put more weight on the bank's performance in comparison to aggregate lending given it was a better indicator of lending opportunities.

Responses to Complaints

The bank received no CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation 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:	1/1/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Minnesota		
MN Non-MSA	Full-scope	Douglas and Grant Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Viking Bank, National Association	Satisfactory
MMSA or State:	
Minnesota	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares 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 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 AA.
- Table 10. 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022-2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
MN Non-MSA	20	3,025	100.00	2,937	0.00	0.00	0.00	0.00	0.00	0.00	67.97	60.00	68.80	32.03	40.00	31.20	0.00	0.00	0.00
Total	20	3,025	100.00	2,937	0.00	0.00	0.00	0.00	0.00	0.00	67.97	60.00	68.80	32.03	40.00	31.20	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
MN Non-MSA	20	3,025	100.00	2,937	14.78	5.00	7.22	17.90	10.00	20.80	23.64	20.00	21.01	43.68	65.00	37.62	--	0.00	13.35
Total	20	3,025	100.00	2,937	14.78	5.00	7.22	17.90	10.00	20.80	23.64	20.00	21.01	43.68	65.00	37.62	--	0.00	13.35

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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022-2024**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
MN Non-MSA	20	8,147	100.00	1,724	0.00	0.00	0.00	0.00	0.00	0.00	71.00	75.00	65.66	29.00	25.00	34.34	0.00	0.00	0.00
Total	20	8,147	100.00	1,724	0.00	0.00	0.00	0.00	0.00	0.00	71.00	75.00	65.66	29.00	25.00	34.34	0.00	0.00	0.00

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022-2024**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
MN Non-MSA	20	8,147	100.00	1,724	79.83	60.00	53.02	9.80	40.00	10.38	0.00	
Total	20	8,147	100.00	1,724	79.83	60.00	53.02	9.80	40.00	10.38	0.00	

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