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Part 1 – Public Comments

Copy of any written comments or complaints received from the public relating to the Bank's CRA performance and any response by Luminate Bank. (Prior two years)

Part 2 – Public Disclosure

Public Disclosure of the most recent exam by the FDIC.

Part 3 – Branches with addresses and census tracts

Part 3a - Branches opened/closed past two years

Part 4 – Services

A list of services including loan and deposit products and transaction fees, generally offered at branches and descriptions of material differences in availability or costs. Optionally, information on alternative retail delivery (ATM, phone, computer, mail and off-site banking)

Part 4a – Fee Schedule

Part 5 – Assessment Area Map

A map of each assessment area showing the boundaries of the area. The geographies included must either show on the map or be listed separately.

Part 6 – Loan to Deposit Ratio

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Community Reinvestment Act

Part 1 – Written comments received from the public

Copy of any written comments or complaints received from the public related to the Bank's CRA performance and any response by Luminate Bank management. (Prior two years)

Date	Received From	Subject	Response By
None			

Please make copies of any public comment for CRA books at all branches include a copy of the complaint as well as the answer.

PUBLIC DISCLOSURE

January 5, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Equity Bank
Certificate Number: 16635

5900 Green Oak Drive
Minnetonka, Minnesota 55343

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

American Equity Bank's satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the assessment areas' credit needs.
- A majority of the small business loans reviewed were located inside the assessment areas.
- The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

American Equity Bank is headquartered in Minnetonka, Minnesota. The financial institution is owned by Equity Bank Holding Company, Inc., a one-bank holding company also based in Minnetonka, Minnesota. In addition to the main office, the bank continues to operate a full-service branch located in Claremont, Minnesota. American Equity Bank received a “Needs to Improve” rating at its previous FDIC Performance Evaluation dated December 30, 2019, based on Interagency Small Institution Examination Procedures.

American Equity Bank’s business focus continues to be commercial lending, followed by home mortgage lending, and then agricultural lending to a far lesser extent. The institution also offers a variety of consumer loan products. American Equity Bank continues to provide long-term mortgage financing options through a variety of secondary market referral programs and offers commercial loans through the Federal Reserve’s Main Street Lending Program and the Small Business Administration (SBA), including participation in the SBA Paycheck Protection Program (PPP). Since the previous examination, the bank originated 420 PPP loans totaling approximately \$26.8 million.

The institution provides a variety of deposit services such as checking, savings, and money market accounts as well as certificates of deposit. In addition to traditional banking services, customers have access to surcharge-free ATMs; online banking, including electronic bill pay and online periodic statements; and mobile banking and mobile deposit.

As of September 30, 2021, assets totaled approximately \$96,199,000, loans totaled \$71,562,000, and deposits totaled \$83,194,000.

Loan Portfolio Distribution as of September 30, 2021		
Loan Category	\$(000s)	%
Construction and Land Development	4,755	6.6
Secured by Farmland	1,137	1.6
Secured by 1-4 Family Residential Properties	18,689	26.1
Secured by Multifamily (5 or more) Residential Properties	600	0.8
Secured by Nonfarm Nonresidential Properties	6,281	8.8
Total Real Estate Loans	31,462	43.9
Commercial and Industrial Loans	40,049	56.0
Agricultural Loans	0	0.0
Consumer Loans	362	0.5
Other Loans	2	0.0
Less: Unearned Income	(313)	-0.4
Total Loans	71,562	100.0
<i>Source: Reports of Condition</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet the credit needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. American Equity Bank designated two non-contiguous assessment areas. The assessment areas remain the same as the previous CRA evaluation and are referred to as the Minnetonka Assessment Area and Claremont Assessment Area. All seven counties in the Minnetonka Assessment Area are part of the Minneapolis-St. Paul-Bloomington, MN-WI, Metropolitan Statistical Area (MSA). In the Claremont Assessment Area, Dodge and Olmsted County are part of the Rochester, MN MSA, while Freeborn, Mower, and Steele counties are part of the nonmetropolitan area of Minnesota. Additional details regarding assessment area demographics and other information can be found in the Conclusions on Performance section for each respective assessment area. The following table describes the two assessment areas in more depth by counties, census tracts (tracts), and branches.

Description of Assessment Areas			
Assessment Area	Counties	# of Tracts	# of Branches
Minnetonka	Carver, Dakota, Hennepin, Ramsey, Scott, Washington, and Wright	638	1
Claremont	Dodge, Freeborn, Mower, Olmsted, and Steele	67	1

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated December 30, 2019, to the current evaluation dated January 5, 2022. Examiners used Interagency Small Institution Examination Procedures to evaluate American Equity Bank's CRA performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria appendix. The evaluation did not include any lending activity performed by affiliates.

Examiners determined it was most appropriate to complete full scope reviews for both assessment areas considering the institution's previous CRA performance, volume of loan and deposit activity, and distribution of offices. When reaching overall conclusions, the Minnetonka Assessment Area received the most weight since this is where the majority of the bank's deposit and lending activity occurs.

Activities Reviewed

Based on review of the Consolidated Report of Condition and Income (Report of Condition), the bank's major product lines are commercial and home mortgage loans. However, review of bank records and discussion with management revealed the majority of home mortgage loans originated during the evaluation period were actually commercial purpose loans originated to non-natural entities. Examiners determined the low volume of consumer purpose home mortgages loans originated would not provide material support for conclusions; therefore, examiners' focused solely on the bank's small business lending activity for this evaluation. This is consistent with the bank's loan portfolio composition, volume of loans originated, and management's stated business focus over the

CRA review period. Examiners did not review small farm lending activities because management indicated that agricultural lending is not a primary business focus of the bank and represents a very small portion of the total loan portfolio.

Examiners reviewed all small business loans originated, renewed, extended, or purchased in 2020 and 2021, as this is representative of nearly the entire CRA review period. Bank records revealed consistent lending activity throughout both years; therefore, only 2021 data is presented in this evaluation. D&B data for 2021 provided a standard of comparison for the bank's small business lending performance.

For the Lending Test, examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. All loans inside the assessment areas were further reviewed to evaluate the Geographic Distribution criterion. To evaluate the Borrower Profile criterion, examiners reviewed a sample of small business loans originated or renewed inside the Minnetonka Assessment Area. Considering the lower volume of loans, examiners reviewed all small business loans originated inside the Claremont Assessment Area. The table below provides information on the total number and dollar volume of the small business loans reviewed.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business	290	32,723	64	3,366
<i>Source: 2021 Bank Records</i>				

While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

American Equity Bank demonstrated satisfactory performance under the Lending Test. The bank's performance under all of the evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and credit needs in the assessment areas. The bank's ratio, calculated from Report of Condition data, averaged 86.7 percent over the past 8 calendar quarters from December 31, 2019, to September 30, 2021. The ratio ranged from a high of 102.5 percent as of March 31, 2020, to a low of 66.5 percent as of March 31, 2021. Management attributed the decrease in the net loan-to-deposit ratio to the repayment of SBA PPP loans and an influx of deposits. Examiners confirmed deposits have increased by approximately 119.5 percent from March 31, 2020, to September 30, 2021. Overall, American Equity Bank maintained a ratio that reasonably compares to the similarly situated institutions shown in the following table. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/21 \$(000s)	Average Net LTD Ratio (%)
American Equity Bank Minnetonka, Minnesota	96,199	86.7
Citizens State Bank of Norwood Young America Norwood Young America, Minnesota	114,064	70.2
Key Community Bank Inver Grove Heights, Minnesota	79,976	67.2
ONB Bank Rochester, Minnesota	145,762	100.0
Source: Reports of Condition 12/31/2019 through 9/30/2021		

Assessment Area Concentration

American Equity Bank originated a majority of small business loans within its assessment areas as shown in the following table.

Lending Inside and Outside of the Assessment Areas										
	Number of Loans					Dollar Amount of Loans \$(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business										
2020	179	80.6	43	19.4	222	14,680	78.9	3,921	21.1	18,601
2021	212	73.1	78	26.9	290	16,410	50.1	16,313	49.9	32,723
Source: 1/1/2020-12/31/2021 Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion, indicating the bank's willingness to extend loans throughout its assessment areas. When reaching an overall conclusion, the bank's performance in the Minnetonka Assessment Area received the most weight, although the bank's performance was consistent among both assessment areas. Refer to comments specific to each assessment area later in this evaluation for further information.

Borrower Profile

The distribution of borrowers reflects reasonable penetration of loans among businesses of different sizes. When reaching an overall conclusion, the bank's performance in the Minnetonka Assessment Area received the most weight, although the bank's performance was consistent among both assessment areas. Refer to comments specific to each assessment area later in this evaluation for further information.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

MINNETONKA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN MINNETONKA ASSESSMENT AREA

The Minnetonka Assessment Area contains all census tracts in Carver, Dakota, Hennepin, Ramsey, Scott, Washington, and Wright counties. All seven counties are located within the Minneapolis-St. Paul-Bloomington, MN-WI MSA. This assessment area remains unchanged since the previous CRA evaluation.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, the assessment area is comprised of 54 low-income, 131 moderate-income, 264 middle-income, and 182 upper-income census tracts. Further, there are 7 census tracts without income designations. The bank’s main office in Minnetonka is located in a middle-income census tract within this assessment area. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	638	8.5	20.5	41.4	28.5	1.1
Population by Geography	2,742,041	7.0	18.0	42.8	31.9	0.4
Housing Units by Geography	1,127,588	6.5	18.6	44.1	30.4	0.4
Owner-Occupied Units by Geography	723,368	2.6	13.8	46.1	37.5	0.1
Occupied Rental Units by Geography	347,574	13.9	28.4	40.0	16.8	0.9
Vacant Units by Geography	56,646	10.2	21.2	44.3	23.4	0.9
Businesses by Geography	310,275	5.7	16.1	42.7	35.2	0.3
Farms by Geography	6,885	2.2	10.8	51.3	35.6	0.1
Family Distribution by Income Level	675,877	20.4	16.9	21.5	41.2	0.0
Household Distribution by Income Level	1,070,942	24.1	16.0	18.0	41.9	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA	\$84,589	Median Housing Value				\$235,255
		Median Gross Rent				\$964
		Families Below Poverty Level				7.2%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2021 D&B data, service industries represent the largest portion of business and farm operations at 39.8 percent; followed by non-classifiable establishments at 20.6 percent; finance, insurance, and real estate at 10.7 percent; and retail trade at 9.3 percent. Additionally, 63.6 percent of assessment area businesses and farms have 4 or fewer employees, and 92.4 percent operate from a single location.

Competition

The assessment area is a highly competitive market for credit products and financial services. According to FDIC Deposit Market Share data as of June 30, 2021, there were 117 financial institutions operating 603 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. The top 2 institutions by total deposits were large financial institutions and captured 66.8 percent of the market share within the assessment area. American Equity Bank ranked 94th with 0.03 percent of the deposit market share.

American Equity Bank is not required to collect or report small business data and has elected not to do so. Therefore, examiners did not compare the bank's lending performance to aggregate CRA data within this evaluation. However, aggregate CRA data provides an indication of the level of demand for loans as well as the level of competition within the assessment area. According to 2019 aggregate lending data (most recent available) from CRA reporters, 159 CRA reporters collectively reported 61,055 small business loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report lending data but operate within assessment area. The overall volume of small business lending in the assessment area is reflective of a highly competitive market.

Credit Needs

Considering information from bank management, and demographic and economic data, examiners determined that small business and home mortgage lending represent the primary credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN MINNETONKA ASSESSMENT AREA

LENDING TEST

American Equity Bank demonstrated reasonable performance under the Lending Test in the Minnetonka Assessment Area. The bank's Geographic Distribution and Borrower Profile performance support this conclusion.

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the percentage of small business loans located in low- and moderate-income census tracts within the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As illustrated in the following table, the bank's level of lending in both low- and

moderate-income census tracts slightly lagged demographic data. However, the Minnetonka office is located in a middle-income census tract and is primarily surrounded by middle- and upper-income census tracts. Although there are some moderate-income tracts in close proximity located within the city of Hopkins, there is significant competition for small business loans throughout the assessment area. Considering these factors, the bank's performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.7	5	2.5	109	0.7
Moderate	16.1	21	10.3	1,348	8.3
Middle	42.7	86	42.3	9,263	57.3
Upper	35.2	91	44.8	5,435	33.6
Not Available	0.3	0	0.0	0	0.0
Total	100.0	203	100.0	16,155	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes. Examiners focused on the percentage of small business loans to businesses with gross annual revenues of \$1 million or less.

Small Business Loans

The bank's lending performance demonstrates reasonable penetration among businesses of different revenue sizes. As illustrated in the following table, the bank's lending performance to businesses with gross annual revenues of \$1 million or less is lower than demographic data. However, the table illustrating performance includes 45 loans to borrowers in which revenues were not available. These loans were originated as part of the SBA's PPP loan program and revenue information for these loan types is not required to be collected. In total, 44 of these loans were originated to customers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Considering this factor, performance is reasonable.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	88.0	7	12.7	502	16.1
>1,000,000	4.4	3	5.5	1,365	43.8
Revenue Not Available	7.6	45	81.8	1,245	40.0
Totals	100.0	55	100.0	3,112	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0%</i>					

CLAREMONT ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CLAREMONT ASSESSMENT AREA

The Claremont Assessment Area contains all census tracts in Dodge, Freeborn, Mower, Olmsted, and Steele counties in Minnesota. As previously stated, Dodge and Olmsted counties are part of the Rochester, MSA, while Freeborn, Mower, and Steele counties are part of the nonmetropolitan area of Minnesota. American Equity Bank does not have any offices or deposit-taking ATMs located in the nonmetropolitan counties; therefore, examiners combined performance in these counties with the adjacent tracts in the Rochester MSA counties for analysis purposes.

Economic and Demographic Data

According to 2015 ACS data, the assessment area includes 14 moderate-income, 35 middle-income, and 18 upper-income census tracts. The Claremont branch is located in Dodge County in a middle-income census tract. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	67	0.0	20.9	52.2	26.9	0.0
Population by Geography	275,673	0.0	20.7	46.7	32.6	0.0
Housing Units by Geography	116,026	0.0	22.1	47.3	30.6	0.0
Owner-Occupied Units by Geography	80,873	0.0	15.9	48.8	35.3	0.0
Occupied Rental Units by Geography	27,271	0.0	40.0	41.1	18.9	0.0
Vacant Units by Geography	7,882	0.0	24.0	52.6	23.4	0.0
Businesses by Geography	22,105	0.0	23.1	46.6	30.3	0.0
Farms by Geography	1,757	0.0	5.6	69.6	24.8	0.0
Family Distribution by Income Level	72,046	18.0	17.5	22.9	41.6	0.0
Household Distribution by Income Level	108,144	22.5	15.7	18.6	43.2	0.0
Median Family Income MSA - 40340 Rochester, MN MSA	\$81,036		Median Housing Value			\$160,458
Median Family Income Non-Metropolitan Minnesota	\$63,045		Median Gross Rent			\$787
			Families Below Poverty Level			6.5%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2021 D&B data, service industries represent the largest portion of business and farm operations at 35.5 percent; followed by non-classifiable establishments at 14.5 percent; retail trade at 12.1 percent; and finance, insurance, and real estate at 10.2 percent. Additionally, 66.8 percent of

assessment area businesses and farms have 4 or fewer employees, and 89.6 percent operate from a single location.

Competition

The assessment area is a highly competitive market for credit products and financial services. Competing institutions range from small community banks to larger national financial institutions. According to FDIC Deposit Market Share data as of June 30, 2021, 39 financial institutions collectively operate 105 branches in the assessment area and hold deposits ranging from \$1.7 billion to \$10.7 million within the area. American Equity Bank ranked 34th with approximately 0.2 percent of the deposit market share.

According to 2019 aggregate lending data from CRA reporters, 66 lenders reported 4,224 small business loans totaling \$164.1 million inside the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report lending data but operate within assessment area. The overall volume of small business lending in the assessment area reflects a highly competitive market.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For this evaluation, examiners conducted an interview with a representative from a Government agency that serves the assessment area.

The contact discussed the Coronavirus Pandemic and its effect on the area noting that Government assistance programs such as the SBA PPP loan program helped minimize the impact of the pandemic. The contacted further commented on the rural nature of area and pointed out how agriculture is the primary driver of the local economy. The contact noted farmers are currently financially stronger than they have been in years due in part to recent Government assistance programs and record high commodity prices. Although input costs and land prices have increased significantly, farmers have been able to offset the costs without the need for additional financing. The contacted further commented on the strength of the agricultural sector and its impact on the overall economic condition of the area.

In regards to housing, the contact stated the housing market is extremely tight and there is a shortage of affordable housing in the area. The contact stated that because of the competitive nature of the housing market, many potential buyers take out second lien loans on their existing homes to ensure they have cash on hand in the event their offer is accepted.

Finally, the contact stated there were no unmet credit needs in the area and that local financial institutions are doing a good job meeting the credit needs of the area. The contacted also commented that area individuals and businesses seemed to have plenty of cash on hand as the result of the various Government assistance programs.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural and home mortgage loans represent the primary credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN CLAREMONT ASSESSMENT AREA

LENDING TEST

American Equity Bank demonstrated reasonable performance under the Lending Test in the Claremont Assessment Area. The bank's Geographic Distribution and Borrower Profile performance support this conclusion.

Geographic Distribution

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As illustrated below, the bank's level of lending in moderate-income census tracts lagged demographic data. However, as previously stated, the Claremont branch office is located in and surrounded by middle-income census tracts. The distance from the bank's office to the moderate-income areas limits the bank's ability to penetrate these areas, especially when considering the level of competition present. Additionally, management stated they have made efforts to reach small businesses in these areas, but their efforts have not resulted in additional credit requests. Considering these factors, the bank's performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	23.1	1	11.1	115	45.1
Middle	46.6	8	88.9	139	54.9
Upper	30.3	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
Total	100.0	9	100.0	254	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes.

Small Business Loans

The bank's lending performance demonstrates reasonable penetration among businesses of different revenue sizes. As illustrated in the following table, the bank's lending performance to businesses

with gross annual revenues of \$1 million or less is lower than demographic data. However, all loans originated in which revenues were collected were originated to borrowers with gross annual revenues of \$1 million or less. Additionally, the table includes 5 SBA PPP loans to borrowers in which revenues were not required to be collected. All 5 of these loans were originated to customers with loan sizes of \$100,000 or less, thus further indicating the bank's willingness to serve the needs of smaller businesses. Considering these factors, performance is reasonable.

Distribution of Small Business Loans by Gross Annual Revenue Category Claremont					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	84.7	4	44.4	182	71.6
>1,000,000	4.2	0	0.0	0	0.0
Revenue Not Available	11.1	5	55.6	72	28.4
Totals	100.0	9	100.0	254	100.0
<i>Source: 2021 D&B Data; 2021 Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

Rated Area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Community Reinvestment Act

Part 3 – Bank Branch Locations

Luminate Bank
2523 Wayzata Blvd S, Suite #100
Minneapolis, MN 55405
952.939.7200
Lobby Hours: 9:00 a.m. – 4:00 p.m. Monday through Friday
Census Tract Code 1051.00 | MSA: 33460 | County Code: 053

Luminate Bank
208 Front Street
Claremont, MN 55927
507.528.2133
Lobby Hours: 9:00 a.m. – 4:00 p.m. Monday through Friday
Drive Thru: 8:30 a.m. – 5:00 p.m. Monday through Friday
Census Tract Code: 9503.00 | MSA: 40340 | County Code: 039

Loan Production Offices:

Branch Address	Suite	City	State	Zip	MSA	State	County	Tract Code
201 Columbine St.	Suite 300, Office #7	Denver	CO	80206	19740	8	31	0038.01
1001 W. 120th Avenue	Suite 205	Westminster	CO	80234	19740	08	001	0602.00
106 S Harrison Ave		Lafayette	CO	80026	14500	08	0013	0608.02
26 West Dry Creek Circle	#400	Littleton	CO	80120	19740	08	005	0056.24
716 16th St.	Office #7	Greeley	CO	80631	24540	08	123	0002.00
28437 DuPont Blvd		Millsboro	DE	19966	NA	10	005	0506.03
206-210 Southwind Place	Suite 2E	Manhattan	KS	66503	31740	20	161	0006.02
1717 Dixie Highway	Suite 220	Ft. Wright	KY	41011	17140	21	117	0649.00
444 Lewis Hargett Circle	Suite 220	Lexington	KY	40303	30460	21	067	0042.04
100 E Main St.	First Floor, Suite 1	Westminster	MD	21157	12580	24	0013	5078.01
6200 Coastal Highway	Suite 101, Office 112	Ocean City	MD	21842	NA	24	047	9501.00
888 W. Big Beaver Rd	Suite 200 Office #278	Troy	MI	48084	47664	26	125	1969.00
404 Whiskey Rd N	Suite K	Isanti	MN	55040	33460	27	059	1305.02
1101 Stinson Blvd	Suite 100	Minneapolis	MN	55413	33460	27	053	1040.02
2523 S Wayzata Blvd	Suite 200	Minneapolis	MN	55405	33460	27	053	1051.00

25 Lake St. S	#125	Forest Lake	MN	55025	33460	27	163	0701.03
1720 Adams Street	Suite 100	Mankato	MN	56001	31860	27	013	1704.00
13845 Hwy 13 South Frontage Rd	Suite #225	Savage	MN	55378				
14300 Nicollet Ct.	Suite 300	Burnsville	MN	55306	33460	27	037	0601.11
9240 Baltimore St. NE	#110	Blaine	MN	55449	33460	27	003	0508.29
15175 Edgewood Dr.	Suite 160	Baxter	MN	56425	NA	27	035	9513.01
205 SW Jefferson St.		Lee's Summitt	MO	64063	28140	29	095	0180.00
207 W Jackson St.	Suite 200	Ridgeland	MS	39157	27140	28	089	0301.09
1014 N Gloster St.	Suite 1D	Tupelo	MS	38804	NA	28	081	9505.01
701 N Green Valley Parkway	2nd Floor, Suite 269	Henderson	NV	89074	29820	32	003	0053.17
400 Executive Center Drive	Suite 108	Greenville	SC	29615	24860	45	045	0028.05
832 W Poplar Ave	Suite 2	Collierville	TN	38017	32820	47	157	0215.30
96 W University Parkway	Suite B	Jackson	TN	38305	27180	47	113	0016.12
5605 112th St. East	Suite 600	Puyallup	WA	98373	45104	53	053	0712.06
20300 Water Tower Blvd	Suite 215	Brookfield	WI	53045	33340	55	133	2012.04
2149 Velp Ave 1st & 2nd Floor	Suite 206	Green Bay	WI	54303	24580	55	009	0205.02

Branch Openings and Closings

2022:

No branches opened or closed.

Loan Production Office closed in Iowa on August 5, 2022

2023:

No branches opened or closed.

2024:

No bank branches were opened. 31 Loan Production Offices were opened.

Branch Address	Suite	City	State	Zip	MSA	State	County	Tract Code
201 Columbine St.	Suite 300, Office #7	Denver	CO	80206	19740	8	31	0038.01
1001 W. 120th Avenue	Suite 205	Westminster	CO	80234	19740	08	001	0602.00
106 S Harrison Ave		Lafayette	CO	80026	14500	08	0013	0608.02
26 West Dry Creek Circle	#400	Littleton	CO	80120	19740	08	005	0056.24
716 16th St.	Office #7	Greeley	CO	80631	24540	08	123	0002.00
28437 DuPont Blvd		Millsboro	DE	19966	NA	10	005	0506.03
206-210 Southwind Place	Suite 2E	Manhattan	KS	66503	31740	20	161	0006.02
1717 Dixie Highway	Suite 220	Ft. Wright	KY	41011	17140	21	117	0649.00
444 Lewis Hargett Circle	Suite 220	Lexington	KY	40303	30460	21	067	0042.04
100 E Main St.	First Floor, Suite 1	Westminster	MD	21157	12580	24	0013	5078.01
6200 Coastal Highway	Suite 101, Office 112	Ocean City	MD	21842	NA	24	047	9501.00
888 W. Big Beaver Rd	Suite 200 Office #278	Troy	MI	48084	47664	26	125	1969.00
404 Whiskey Rd N	Suite K	Isanti	MN	55040	33460	27	059	1305.02
1101 Stinson Blvd	Suite 100	Minneapolis	MN	55413	33460	27	053	1040.02
2523 S Wayzata Blvd	Suite 200	Minneapolis	MN	55405	33460	27	053	1051.00
25 Lake St. S	#125	Forest Lake	MN	55025	33460	27	163	0701.03
1720 Adams Street	Suite 100	Mankato	MN	56001	31860	27	013	1704.00
13845 Hwy 13 South Frontage Rd	Suite #225	Savage	MN	55378				
14300 Nicollet Ct.	Suite 300	Burnsville	MN	55306	33460	27	037	0601.11
9240 Baltimore St. NE	#110	Blaine	MN	55449	33460	27	003	0508.29
15175 Edgewood Dr.	Suite 160	Baxter	MN	56425	NA	27	035	9513.01
205 SW Jefferson St.		Lee's Summit	MO	64063	28140	29	095	0180.00
207 W Jackson St.	Suite 200	Ridgeland	MS	39157	27140	28	089	0301.09
1014 N Gloster St.	Suite 1D	Tupelo	MS	38804	NA	28	081	9505.01
701 N Green Valley Parkway	2nd Floor, Suite 269	Henderson	NV	89074	29820	32	003	0053.17
400 Executive Center Drive	Suite 108	Greenville	SC	29615	24860	45	045	0028.05
832 W Poplar Ave	Suite 2	Collierville	TN	38017	32820	47	157	0215.30
96 W University Parkway	Suite B	Jackson	TN	38305	27180	47	113	0016.12
5605 112th St. East	Suite 600	Puyallup	WA	98373	45104	53	053	0712.06
20300 Water Tower Blvd	Suite 215	Brookfield	WI	53045	33340	55	133	2012.04
2149 Velp Ave 1st & 2nd Floor	Suite 206	Green Bay	WI	54303	24580	55	009	0205.02



Community Reinvestment Act

Part 4 – Services Provided

All Bank branches offer the same list of accounts, products and services at the same price with the exception of Safe Deposit Boxes and Night Depository. Claremont is the only branch offering Safe Deposit Box services and Night Depository.

- Checking
- Savings
- Certificates of Deposit
- Safe Deposit Box (Claremont location only)
- Loans
- Internet Banking
- Mobile Banking
- Treasury Management
- Cash Management
- Remote Deposit
- Mobile Deposit
- Debit Cards
- Individual Retirement Accounts
- Electronic Statements
- ACH Services
- Wire Transfer
- Cashiers Checks (for purchase by customers)
- Bill Pay
- External Transfer Capability & Bill Pay (includes Zelle)
- Positive Pay
- DirectLine Wires
- Web Escrow (Agiletics)
- Intrafi & CDARS
- ACH (automated clearinghouse)
- HSA accounts
- Night Depository (Claremont location only)

FEE SCHEDULE

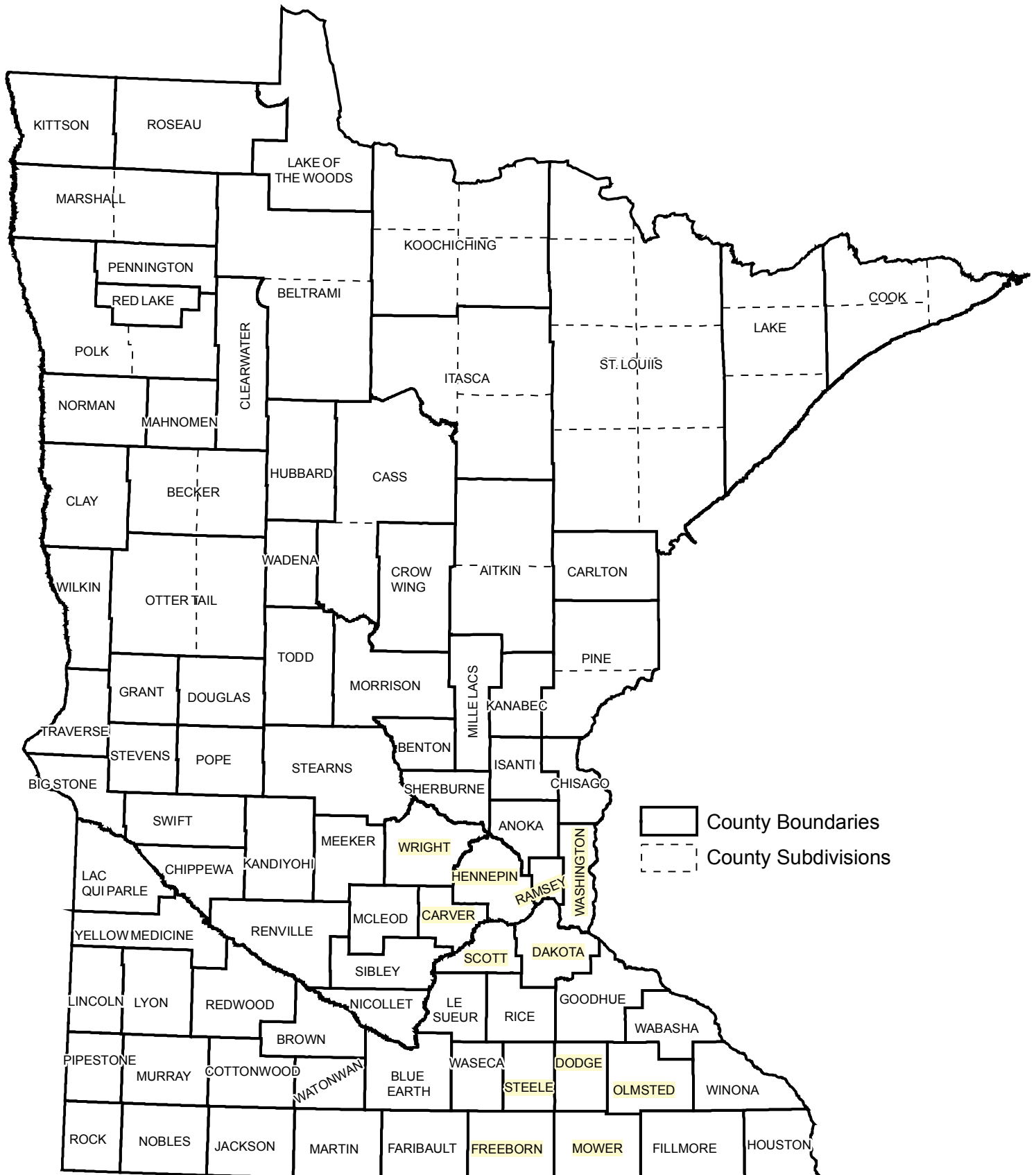


An overdraft fee of \$34.00 may be charged for covering overdrafts created by check or draft, in person withdrawal or other electronic means. Multiple fees may be incurred on a single transaction if presented for payment multiple times.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Abandoned Account	\$50.00
Account Research (Includes Statement Balancing) (per hour with a \$1 hour minimum + \$.50 per copy)	\$25.00
Canadian Checks Deposited (per check)	\$5.00
Cashier's Checks	\$5.00
Check Copies (per item)	\$1.00
Collection Items (per item)	\$20.00
Counter checks (first 5 at no charge)	\$1.00
Debit Card Order with expedited shipping	\$50.00
Debit Card Replacement Order	\$25.00
Dormant Account (after 12 months of inactivity)	\$10.00
Early Account Closing (during the first 6 months)	\$20.00
Faxes (per page)	\$1.00
Garnishment or Levy	\$40.00
Overdraft Fee	\$34.00
Photocopies (per page)	\$0.50
Returned Item Fee (for example a returned loan payment)	\$34.00
Safe Deposit Box (Large Box - per year)	\$40.00
Safe Deposit Box (Medium Box - per year)	\$35.00
Safe Deposit Box (Small Box - per year)	\$30.00
Safe Deposit Box Drilling - Actual Cost	
Safe Deposit Box Late Fee	\$5.00
Statement Copy (per statement)	\$5.00
Stop Payment (per item)	\$34.00
Wire Transfer - Domestic Outgoing (per item)	\$30.00
Wire Transfer - Incoming (per item)	\$20.00
Wire Transfer - International outgoing (per item)	\$45.00





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	019	0901.01	Middle	No	119.66	\$123,700	\$148,019	\$124,425	3077	5.49	169	874	983
27	019	0901.02	Middle	No	88.96	\$123,700	\$110,044	\$92,500	3001	9.16	275	911	1082
27	019	0902.00	Middle	No	96.25	\$123,700	\$119,061	\$100,081	4687	7.28	341	1386	1565
27	019	0903.02	Middle	No	115.11	\$123,700	\$142,391	\$119,688	6412	10.98	704	1615	1807
27	019	0903.03	Middle	No	83.68	\$123,700	\$103,512	\$87,015	3773	9.20	347	1093	1334
27	019	0903.04	Upper	No	147.00	\$123,700	\$181,839	\$152,856	3144	6.74	212	1123	1203
27	019	0904.01	Upper	No	162.59	\$123,700	\$201,124	\$169,063	7624	10.15	774	2049	2228
27	019	0904.02	Upper	No	169.16	\$123,700	\$209,251	\$175,889	6500	9.97	648	1898	2088
27	019	0905.01	Upper	No	160.62	\$123,700	\$198,687	\$167,009	2750	11.67	321	898	956
27	019	0905.02	Upper	No	195.87	\$123,700	\$242,291	\$203,669	3056	12.83	392	921	1055
27	019	0905.03	Upper	No	182.99	\$123,700	\$226,359	\$190,276	2606	13.35	348	925	984
27	019	0906.01	Middle	No	91.14	\$123,700	\$112,740	\$94,773	4000	17.78	711	1324	1606
27	019	0906.02	Upper	No	143.94	\$123,700	\$178,054	\$149,665	2949	11.87	350	1009	1086
27	019	0907.02	Upper	No	173.90	\$123,700	\$215,114	\$180,824	3723	23.23	865	1094	1052
27	019	0907.03	Upper	No	121.42	\$123,700	\$150,197	\$126,250	4728	15.91	752	1439	1449
27	019	0907.04	Middle	No	98.98	\$123,700	\$122,438	\$102,917	2139	14.59	312	648	785
27	019	0908.01	Middle	No	86.63	\$123,700	\$107,161	\$90,083	7300	20.95	1529	1714	2361
27	019	0908.02	Upper	No	193.44	\$123,700	\$239,285	\$201,141	2371	10.42	247	628	712
27	019	0909.01	Upper	No	139.45	\$123,700	\$172,500	\$145,000	3188	20.29	647	1037	1046
27	019	0909.02	Middle	No	104.40	\$123,700	\$129,143	\$108,558	2044	11.15	228	653	871
27	019	0910.01	Middle	No	93.59	\$123,700	\$115,771	\$97,321	5280	41.61	2197	1048	1334
27	019	0910.02	Upper	No	121.20	\$123,700	\$149,924	\$126,026	6768	19.75	1337	1793	1913
27	019	0911.00	Middle	No	110.54	\$123,700	\$136,738	\$114,939	7554	13.70	1035	2141	2437
27	019	0912.01	Middle	No	82.00	\$123,700	\$101,434	\$85,268	5112	9.74	498	1409	1635
27	019	0912.02	Middle	No	112.21	\$123,700	\$138,804	\$116,681	3136	7.65	240	1059	1204

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 037 - DAKOTA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0601.01	Middle	No	89.89	\$123,700	\$111,194	\$93,472	3776	38.59	1457	1130	1263
27	037	0601.02	Middle	No	86.42	\$123,700	\$106,902	\$89,864	2890	28.65	828	876	946
27	037	0601.03	Middle	No	113.72	\$123,700	\$140,672	\$118,250	2793	18.44	515	964	1046
27	037	0601.04	Moderate	No	72.17	\$123,700	\$89,274	\$75,041	5849	35.84	2096	1216	1281
27	037	0601.05	Moderate	No	58.44	\$123,700	\$72,290	\$60,771	5307	48.11	2553	844	807
27	037	0602.01	Moderate	No	71.63	\$123,700	\$88,606	\$74,479	2670	31.05	829	962	1011
27	037	0602.02	Middle	No	92.56	\$123,700	\$114,497	\$96,250	3534	25.30	894	820	984
27	037	0603.01	Moderate	No	64.44	\$123,700	\$79,712	\$67,008	4437	32.54	1444	859	1376
27	037	0603.02	Middle	No	87.34	\$123,700	\$108,040	\$90,817	3654	27.81	1016	1119	1266
27	037	0604.01	Moderate	No	76.77	\$123,700	\$94,964	\$79,826	2601	31.14	810	832	980
27	037	0604.02	Moderate	No	63.07	\$123,700	\$78,018	\$65,583	3594	35.06	1260	921	1195
27	037	0605.02	Moderate	No	74.77	\$123,700	\$92,490	\$77,750	4489	32.01	1437	1199	1451
27	037	0605.03	Middle	No	86.42	\$123,700	\$106,902	\$89,866	4994	32.74	1635	1492	1909
27	037	0605.05	Middle	No	88.82	\$123,700	\$109,870	\$92,357	6704	38.47	2579	782	839
27	037	0605.06	Middle	No	103.56	\$123,700	\$128,104	\$107,688	5499	25.00	1375	1561	1881
27	037	0605.07	Middle	No	110.48	\$123,700	\$136,664	\$114,875	3285	21.92	720	1187	1235
27	037	0605.08	Upper	No	139.28	\$123,700	\$172,289	\$144,826	5886	20.85	1227	1811	1959
27	037	0605.09	Middle	No	107.32	\$123,700	\$132,755	\$111,590	5735	21.85	1253	2136	2607
27	037	0606.03	Upper	No	135.31	\$123,700	\$167,378	\$140,694	4590	11.00	505	1551	1499
27	037	0606.04	Upper	No	153.14	\$123,700	\$189,434	\$159,236	3394	9.46	321	1344	1065
27	037	0606.05	Middle	No	81.85	\$123,700	\$101,248	\$85,110	1850	20.76	384	421	703
27	037	0606.06	Upper	No	154.89	\$123,700	\$191,599	\$161,050	2902	10.92	317	963	982
27	037	0607.09	Middle	No	104.00	\$123,700	\$128,648	\$108,141	5898	38.93	2296	1576	1795
27	037	0607.10	Moderate	No	79.30	\$123,700	\$98,094	\$82,454	4468	50.58	2260	723	882
27	037	0607.11	Moderate	No	51.65	\$123,700	\$63,891	\$53,708	4821	38.33	1848	887	589
27	037	0607.13	Middle	No	91.14	\$123,700	\$112,740	\$94,775	3211	27.25	875	1059	1107

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0607.14	Middle	No	93.35	\$123,700	\$115,474	\$97,071	4594	28.93	1329	1376	1378
27	037	0607.16	Upper	No	133.30	\$123,700	\$164,892	\$138,611	3650	28.38	1036	1007	1159
27	037	0607.17	Middle	No	113.00	\$123,700	\$139,781	\$117,500	2408	33.89	816	482	586
27	037	0607.21	Middle	No	103.53	\$123,700	\$128,067	\$107,656	2671	33.58	897	592	749
27	037	0607.25	Middle	No	88.03	\$123,700	\$108,893	\$91,540	4314	40.24	1736	854	769
27	037	0607.26	Moderate	No	65.24	\$123,700	\$80,702	\$67,841	3158	42.24	1334	461	577
27	037	0607.27	Middle	No	82.87	\$123,700	\$102,510	\$86,176	3570	39.89	1424	614	801
27	037	0607.28	Upper	No	134.67	\$123,700	\$166,587	\$140,035	5477	30.25	1657	1619	1643
27	037	0607.29	Upper	No	151.74	\$123,700	\$187,702	\$157,782	3930	23.18	911	1320	1347
27	037	0607.31	Upper	No	129.83	\$123,700	\$160,600	\$135,000	5142	21.92	1127	1668	1807
27	037	0607.32	Upper	No	149.53	\$123,700	\$184,969	\$155,481	5526	19.33	1068	1660	1769
27	037	0607.33	Middle	No	80.54	\$123,700	\$99,628	\$83,750	4118	30.16	1242	1346	1583
27	037	0607.34	Upper	No	134.50	\$123,700	\$166,377	\$139,856	4683	24.62	1153	1716	1893
27	037	0607.35	Moderate	No	68.10	\$123,700	\$84,240	\$70,810	5113	36.06	1844	1403	1690
27	037	0607.37	Moderate	No	73.48	\$123,700	\$90,895	\$76,406	5078	40.37	2050	1473	1184
27	037	0607.38	Middle	No	93.84	\$123,700	\$116,080	\$97,578	3771	41.69	1572	796	987
27	037	0607.39	Middle	No	90.24	\$123,700	\$111,627	\$93,836	5857	43.35	2539	1697	1903
27	037	0607.42	Middle	No	112.00	\$123,700	\$138,544	\$116,458	3704	18.30	678	1252	1312
27	037	0607.43	Middle	No	85.07	\$123,700	\$105,232	\$88,456	1544	57.38	886	333	388
27	037	0607.44	Upper	No	126.99	\$123,700	\$157,087	\$132,045	1688	22.33	377	497	541
27	037	0607.45	Middle	No	83.95	\$123,700	\$103,846	\$87,292	4719	44.46	2098	842	1035
27	037	0607.46	Moderate	No	73.69	\$123,700	\$91,155	\$76,625	3524	36.10	1272	897	841
27	037	0607.47	Middle	No	89.56	\$123,700	\$110,786	\$93,125	3818	39.37	1503	952	1109
27	037	0607.48	Middle	No	101.82	\$123,700	\$125,951	\$105,875	3583	38.65	1385	989	998
27	037	0607.49	Middle	No	83.47	\$123,700	\$103,252	\$86,797	1558	30.30	472	523	387
27	037	0607.50	Moderate	No	68.76	\$123,700	\$85,056	\$71,500	4361	35.43	1545	1008	1150
27	037	0607.51	Upper	No	174.58	\$123,700	\$215,955	\$181,531	2609	22.42	585	700	700
27	037	0607.52	Upper	No	143.56	\$123,700	\$177,584	\$149,272	3335	16.07	536	1028	1028
27	037	0607.53	Moderate	No	59.38	\$123,700	\$73,453	\$61,742	2340	47.18	1104	426	487

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	037	0607.54	Middle	No	92.54	\$123,700	\$114,472	\$96,228	4931	40.99	2021	1350	1789
27	037	0608.05	Middle	No	81.26	\$123,700	\$100,519	\$84,500	3671	59.68	2191	514	663
27	037	0608.06	Middle	No	116.56	\$123,700	\$144,185	\$121,205	5813	21.78	1266	1874	2022
27	037	0608.11	Middle	No	83.18	\$123,700	\$102,894	\$86,493	5632	27.63	1556	1480	1650
27	037	0608.12	Middle	No	95.42	\$123,700	\$118,035	\$99,223	6085	31.68	1928	1980	2195
27	037	0608.13	Upper	No	122.70	\$123,700	\$151,780	\$127,580	4752	20.52	975	1443	1653
27	037	0608.14	Middle	No	102.95	\$123,700	\$127,349	\$107,054	6051	18.44	1116	1849	1961
27	037	0608.15	Upper	No	128.30	\$123,700	\$158,707	\$133,409	5376	18.84	1013	1610	1720
27	037	0608.16	Upper	No	153.32	\$123,700	\$189,657	\$159,421	6776	17.10	1159	2056	2192
27	037	0608.19	Upper	No	130.45	\$123,700	\$161,367	\$135,638	6341	18.62	1181	2012	2268
27	037	0608.22	Middle	No	109.90	\$123,700	\$135,946	\$114,271	1416	17.73	251	522	589
27	037	0608.23	Upper	No	137.65	\$123,700	\$170,273	\$143,125	4297	18.87	811	1243	1363
27	037	0608.24	Middle	No	99.59	\$123,700	\$123,193	\$103,558	3609	19.42	701	1162	1203
27	037	0608.28	Middle	No	80.84	\$123,700	\$99,999	\$84,063	5335	41.63	2221	866	1095
27	037	0608.29	Middle	No	81.39	\$123,700	\$100,679	\$84,630	3948	42.38	1673	1019	1321
27	037	0608.30	Middle	No	99.43	\$123,700	\$122,995	\$103,387	4146	26.97	1118	1030	1272
27	037	0608.31	Upper	No	147.58	\$123,700	\$182,556	\$153,452	7174	23.24	1667	2066	2183
27	037	0608.32	Middle	No	104.59	\$123,700	\$129,378	\$108,750	5436	29.78	1619	1684	1775
27	037	0608.33	Middle	No	95.42	\$123,700	\$118,035	\$99,222	4362	25.47	1111	1072	1099
27	037	0608.34	Upper	No	161.63	\$123,700	\$199,936	\$168,065	2837	12.58	357	827	960
27	037	0608.35	Middle	No	117.65	\$123,700	\$145,533	\$122,330	5642	16.16	912	1713	1840
27	037	0608.36	Middle	No	88.72	\$123,700	\$109,747	\$92,250	5015	27.42	1375	1412	1576
27	037	0608.37	Upper	No	127.38	\$123,700	\$157,569	\$132,446	5582	20.14	1124	1130	1320
27	037	0608.38	Middle	No	90.60	\$123,700	\$112,072	\$94,212	4431	23.04	1021	1641	1698
27	037	0608.39	Upper	No	126.04	\$123,700	\$155,911	\$131,058	5263	34.35	1808	1259	1303
27	037	0608.40	Upper	No	137.99	\$123,700	\$170,694	\$143,480	3408	15.85	540	1319	1330
27	037	0608.41	Middle	No	102.45	\$123,700	\$126,731	\$106,528	3466	18.44	639	1135	1261
27	037	0609.02	Upper	No	120.61	\$123,700	\$149,195	\$125,411	4495	12.86	578	1439	1608

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27	037	0609.04	Moderate	No	71.88	\$123,700	\$88,916	\$74,740	3797	18.96	720	1072	1281
27	037	0609.05	Middle	No	90.16	\$123,700	\$111,528	\$93,750	5974	20.12	1202	1404	1824
27	037	0609.06	Upper	No	125.51	\$123,700	\$155,256	\$130,509	3212	16.13	518	1123	1124
27	037	0609.07	Middle	No	116.23	\$123,700	\$143,777	\$120,854	8103	19.23	1558	2298	2439
27	037	0610.01	Middle	No	117.21	\$123,700	\$144,989	\$121,875	4283	8.76	375	1321	1483
27	037	0610.03	Upper	No	152.40	\$123,700	\$188,519	\$158,462	2674	19.52	522	630	683
27	037	0610.05	Moderate	No	78.99	\$123,700	\$97,711	\$82,132	2356	25.34	597	535	718
27	037	0610.07	Middle	No	112.88	\$123,700	\$139,633	\$117,377	4800	22.08	1060	1732	1753
27	037	0610.08	Middle	No	87.12	\$123,700	\$107,767	\$90,588	2294	23.06	529	567	594
27	037	0610.09	Upper	No	131.33	\$123,700	\$162,455	\$136,563	7316	21.98	1608	2043	2279
27	037	0610.10	Upper	No	170.80	\$123,700	\$211,280	\$177,596	3575	19.58	700	1113	1291
27	037	0610.11	Middle	No	98.94	\$123,700	\$122,389	\$102,875	2635	14.84	391	807	839
27	037	0611.02	Middle	No	94.13	\$123,700	\$116,439	\$97,875	4560	14.63	667	1206	1518
27	037	0611.05	Moderate	No	78.50	\$123,700	\$97,105	\$81,630	2502	11.43	286	722	841
27	037	0611.06	Middle	No	83.19	\$123,700	\$102,906	\$86,500	2839	10.67	303	798	814
27	037	0611.09	Middle	No	82.68	\$123,700	\$102,275	\$85,972	3239	15.90	515	688	1002
27	037	0611.10	Middle	No	84.79	\$123,700	\$104,885	\$88,171	3100	14.23	441	1221	1352
27	037	0611.11	Middle	No	113.71	\$123,700	\$140,659	\$118,235	3083	6.68	206	977	1110
27	037	0611.12	Middle	No	107.82	\$123,700	\$133,373	\$112,113	3279	9.70	318	1047	1115
27	037	0614.01	Middle	No	117.72	\$123,700	\$145,620	\$122,411	3111	8.20	255	1014	1076
27	037	0614.02	Middle	No	96.17	\$123,700	\$118,962	\$100,000	3774	6.15	232	1310	1503
27	037	0615.01	Middle	No	102.58	\$123,700	\$126,891	\$106,667	2357	5.81	137	765	879
27	037	0615.02	Middle	No	101.88	\$123,700	\$126,026	\$105,938	3055	8.87	271	884	1111

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27	039	9501.00	Upper	No	122.92	\$112,700	\$138,531	\$116,406	4445	6.66	296	1486	1654
27	039	9502.00	Middle	No	83.93	\$112,700	\$94,589	\$79,485	4030	15.93	642	1297	1503
27	039	9503.00	Moderate	No	77.10	\$112,700	\$86,892	\$73,015	2320	11.81	274	746	961
27	039	9504.00	Middle	No	84.14	\$112,700	\$94,826	\$79,688	3546	6.18	219	1084	1400
27	039	9505.00	Middle	No	96.01	\$112,700	\$108,203	\$90,929	6526	9.64	629	2023	2239
27	039	9999.99	Middle	No	94.98	\$112,700	\$107,042	\$89,949	20867	9.87	2060	6636	7757

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27	047	1801.00	Middle	No	110.05	\$90,300	\$99,375	\$82,222	2851	8.84	252	1038	1245
27	047	1802.00	Middle	No	107.74	\$90,300	\$97,289	\$80,500	2594	6.28	163	1017	1189
27	047	1803.00	Middle	No	110.59	\$90,300	\$99,863	\$82,629	3352	8.98	301	1196	1455
27	047	1804.00	Middle	No	108.41	\$90,300	\$97,894	\$81,000	3216	14.24	458	1105	1303
27	047	1805.00	Moderate	No	79.91	\$90,300	\$72,159	\$59,706	4350	18.71	814	1481	1791
27	047	1806.00	Moderate	No	71.50	\$90,300	\$64,565	\$53,419	4049	38.43	1556	1089	1567
27	047	1807.00	Upper	No	120.96	\$90,300	\$109,227	\$90,375	2440	11.64	284	780	966
27	047	1808.00	Moderate	No	68.77	\$90,300	\$62,099	\$51,382	2452	35.24	864	630	993
27	047	1809.00	Moderate	No	66.02	\$90,300	\$59,616	\$49,325	3416	28.69	980	888	1334
27	047	1810.00	Middle	No	93.69	\$90,300	\$84,602	\$70,000	2175	6.99	152	818	1035

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 053 - HENNEPIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0001.01	Moderate	No	79.00	\$123,700	\$97,723	\$82,143	3351	67.26	2254	951	1129
27	053	0001.02	Low	No	46.38	\$123,700	\$57,372	\$48,229	5178	65.01	3366	1132	1710
27	053	0003.00	Middle	No	85.45	\$123,700	\$105,702	\$88,854	3264	35.29	1152	1184	1421
27	053	0006.01	Middle	No	81.68	\$123,700	\$101,038	\$84,935	4760	26.53	1263	1460	1818
27	053	0006.03	Upper	No	136.64	\$123,700	\$169,024	\$142,083	2955	20.27	599	1268	1406
27	053	0011.00	Moderate	No	66.96	\$123,700	\$82,830	\$69,625	2219	31.91	708	467	846
27	053	0017.00	Moderate	No	65.82	\$123,700	\$81,419	\$68,438	2482	48.39	1201	403	797
27	053	0022.00	Low	No	45.76	\$123,700	\$56,605	\$47,583	1695	88.08	1493	164	395
27	053	0024.00	Moderate	No	79.55	\$123,700	\$98,403	\$82,714	2746	28.26	776	346	851
27	053	0027.00	Moderate	No	62.89	\$123,700	\$77,795	\$65,398	2816	82.46	2322	572	820
27	053	0032.00	Moderate	No	58.41	\$123,700	\$72,253	\$60,742	1844	71.37	1316	457	642
27	053	0033.00	Low	No	36.88	\$123,700	\$45,621	\$38,355	2633	91.80	2417	279	660
27	053	0038.01	Moderate	No	64.14	\$123,700	\$79,341	\$66,700	3085	34.75	1072	34	154
27	053	0038.02	Unknown	No	0.00	\$123,700	\$0	\$0	3462	23.60	817	0	247
27	053	0059.01	Low	No	32.42	\$123,700	\$40,104	\$33,715	3069	61.84	1898	30	103
27	053	0059.02	Low	No	39.09	\$123,700	\$48,354	\$40,648	3619	79.97	2894	71	369
27	053	0068.00	Low	No	15.77	\$123,700	\$19,507	\$16,402	4211	41.44	1745	168	443
27	053	0077.00	Unknown	No	0.00	\$123,700	\$0	\$0	5710	41.45	2367	221	400
27	053	0078.01	Low	No	43.16	\$123,700	\$53,389	\$44,886	1972	70.89	1398	75	199
27	053	0081.00	Moderate	No	66.90	\$123,700	\$82,755	\$69,563	3497	19.27	674	441	1001
27	053	0082.00	Moderate	No	54.93	\$123,700	\$67,948	\$57,119	4277	56.65	2423	290	556
27	053	0083.00	Low	No	45.80	\$123,700	\$56,655	\$47,622	2106	71.84	1513	207	529
27	053	0084.00	Moderate	No	71.93	\$123,700	\$88,977	\$74,792	2896	72.03	2086	406	749
27	053	0085.00	Moderate	No	50.30	\$123,700	\$62,221	\$52,308	4069	59.50	2421	829	1312
27	053	0095.00	Moderate	No	70.25	\$123,700	\$86,899	\$73,047	2865	58.74	1683	589	962
27	053	0096.00	Middle	No	88.30	\$123,700	\$109,227	\$91,818	3321	37.55	1247	964	1198

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27	053	0106.00	Upper	No	137.45	\$123,700	\$170,026	\$142,917	2844	12.48	355	916	1124
27	053	0107.00	Upper	No	161.20	\$123,700	\$199,404	\$167,619	2491	12.65	315	716	868
27	053	0110.00	Upper	No	122.24	\$123,700	\$151,211	\$127,105	3539	23.40	828	1218	1468
27	053	0117.03	Upper	No	149.42	\$123,700	\$184,833	\$155,363	4274	13.76	588	1500	1610
27	053	0117.04	Upper	No	146.89	\$123,700	\$181,703	\$152,742	3379	21.07	712	1175	1275
27	053	0118.00	Upper	No	131.27	\$123,700	\$162,381	\$136,500	4721	17.28	816	1838	1912
27	053	0119.98	Middle	No	95.32	\$123,700	\$117,911	\$99,114	4292	21.46	921	1454	1587
27	053	0120.01	Upper	No	131.86	\$123,700	\$163,111	\$137,105	6331	18.97	1201	2066	2451
27	053	0120.03	Middle	No	90.37	\$123,700	\$111,788	\$93,972	5290	44.80	2370	1211	1625
27	053	0121.01	Middle	No	89.63	\$123,700	\$110,872	\$93,203	3004	49.33	1482	557	834
27	053	0121.02	Middle	No	98.77	\$123,700	\$122,178	\$102,705	2935	29.71	872	1065	1374
27	053	0201.01	Upper	No	131.63	\$123,700	\$162,826	\$136,875	3386	16.42	556	1130	1192
27	053	0201.02	Middle	No	91.98	\$123,700	\$113,779	\$95,645	2226	15.36	342	761	694
27	053	0202.01	Moderate	No	72.90	\$123,700	\$90,177	\$75,808	2996	74.20	2223	277	425
27	053	0202.02	Low	No	49.59	\$123,700	\$61,343	\$51,563	5278	72.93	3849	712	964
27	053	0203.01	Moderate	No	68.52	\$123,700	\$84,759	\$71,250	2973	63.57	1890	671	772
27	053	0203.02	Low	No	49.95	\$123,700	\$61,788	\$51,938	2670	68.95	1841	552	844
27	053	0203.03	Moderate	No	78.14	\$123,700	\$96,659	\$81,250	4361	65.86	2872	986	1167
27	053	0203.04	Moderate	No	58.63	\$123,700	\$72,525	\$60,972	3841	74.25	2852	676	704
27	053	0204.00	Moderate	No	64.26	\$123,700	\$79,490	\$66,818	5169	61.17	3162	972	1075
27	053	0205.00	Moderate	No	69.94	\$123,700	\$86,516	\$72,731	4090	62.20	2544	943	1120
27	053	0206.00	Moderate	No	73.16	\$123,700	\$90,499	\$76,071	2404	60.07	1444	509	615
27	053	0207.00	Middle	No	83.64	\$123,700	\$103,463	\$86,974	4342	38.48	1671	1444	1506
27	053	0208.01	Moderate	No	74.02	\$123,700	\$91,563	\$76,964	2167	36.09	782	711	845
27	053	0208.04	Middle	No	87.80	\$123,700	\$108,609	\$91,300	3037	39.64	1204	818	1050
27	053	0209.02	Middle	No	102.06	\$123,700	\$126,248	\$106,125	2314	26.66	617	853	904
27	053	0209.03	Middle	No	91.81	\$123,700	\$113,569	\$95,469	3263	27.86	909	988	1121
27	053	0210.01	Moderate	No	76.51	\$123,700	\$94,643	\$79,557	5835	31.14	1817	1854	2159
27	053	0210.02	Middle	No	85.44	\$123,700	\$105,689	\$88,839	2104	34.70	730	409	486

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27	053	0211.00	Moderate	No	76.10	\$123,700	\$94,136	\$79,132	1957	32.55	637	576	696
27	053	0212.00	Middle	No	92.48	\$123,700	\$114,398	\$96,167	4532	24.74	1121	1548	1581
27	053	0213.00	Moderate	No	79.82	\$123,700	\$98,737	\$83,002	4853	39.62	1923	1110	1260
27	053	0214.00	Middle	No	85.71	\$123,700	\$106,023	\$89,120	3304	34.84	1151	861	1141
27	053	0215.01	Middle	No	98.04	\$123,700	\$121,275	\$101,944	4550	39.23	1785	971	1041
27	053	0215.02	Low	No	45.47	\$123,700	\$56,246	\$47,287	3965	58.79	2331	523	529
27	053	0215.03	Moderate	No	74.30	\$123,700	\$91,909	\$77,258	5203	38.67	2012	919	1033
27	053	0215.04	Moderate	No	71.28	\$123,700	\$88,173	\$74,125	3717	30.62	1138	1091	1220
27	053	0215.05	Middle	No	97.14	\$123,700	\$120,162	\$101,005	4819	34.59	1667	1059	1176
27	053	0216.01	Middle	No	85.12	\$123,700	\$105,293	\$88,512	4573	21.82	998	1688	1721
27	053	0216.02	Upper	No	122.81	\$123,700	\$151,916	\$127,695	5984	23.45	1403	1614	1933
27	053	0217.00	Upper	No	149.30	\$123,700	\$184,684	\$155,245	5160	18.91	976	1917	2126
27	053	0218.00	Upper	No	162.76	\$123,700	\$201,334	\$169,234	2351	16.33	384	743	868
27	053	0219.00	Upper	No	140.25	\$123,700	\$173,489	\$145,833	4484	16.84	755	1021	1024
27	053	0220.00	Upper	No	123.58	\$123,700	\$152,868	\$128,500	2119	19.21	407	620	399
27	053	0221.01	Middle	No	106.20	\$123,700	\$131,369	\$110,430	2990	30.74	919	581	651
27	053	0221.02	Middle	No	106.09	\$123,700	\$131,233	\$110,313	2647	27.05	716	969	889
27	053	0222.00	Middle	No	102.45	\$123,700	\$126,731	\$106,528	4888	20.34	994	1526	1368
27	053	0223.01	Upper	No	136.34	\$123,700	\$168,653	\$141,765	2506	16.60	416	719	713
27	053	0223.02	Moderate	No	61.31	\$123,700	\$75,840	\$63,750	3315	43.44	1440	762	716
27	053	0224.00	Middle	No	90.00	\$123,700	\$111,330	\$93,586	3863	27.05	1045	1276	1462
27	053	0227.00	Middle	No	94.58	\$123,700	\$116,995	\$98,347	3632	25.44	924	1099	1260
27	053	0228.01	Upper	No	158.82	\$123,700	\$196,460	\$165,139	2235	8.95	200	1045	1086
27	053	0228.02	Upper	No	142.20	\$123,700	\$175,901	\$147,857	3703	21.58	799	515	534
27	053	0229.01	Upper	No	144.07	\$123,700	\$178,215	\$149,808	5635	18.30	1031	941	894
27	053	0229.02	Upper	No	151.12	\$123,700	\$186,935	\$157,139	1837	9.96	183	699	727
27	053	0230.00	Middle	No	113.70	\$123,700	\$140,647	\$118,229	4609	18.92	872	1086	1344
27	053	0231.00	Upper	No	191.94	\$123,700	\$237,430	\$199,583	1943	13.84	269	654	717

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27	053	0232.01	Middle	No	118.69	\$123,700	\$146,820	\$123,419	2357	29.32	691	379	484
27	053	0232.02	Moderate	No	58.51	\$123,700	\$72,377	\$60,841	3926	53.90	2116	177	612
27	053	0233.00	Middle	No	97.25	\$123,700	\$120,298	\$101,125	6362	29.80	1896	1253	1756
27	053	0234.01	Moderate	No	57.63	\$123,700	\$71,288	\$59,922	4521	37.12	1678	777	721
27	053	0234.02	Moderate	No	67.07	\$123,700	\$82,966	\$69,744	1913	45.22	865	335	497
27	053	0235.01	Middle	No	112.40	\$123,700	\$139,039	\$116,875	3864	20.55	794	1023	1010
27	053	0235.02	Upper	No	132.00	\$123,700	\$163,284	\$137,250	6434	16.75	1078	1997	1740
27	053	0236.00	Upper	No	240.43	\$123,700	\$297,412	\$250,001	3900	10.74	419	1356	1408
27	053	0237.00	Upper	No	198.16	\$123,700	\$245,124	\$206,042	5366	13.01	698	1750	1763
27	053	0238.01	Upper	No	207.29	\$123,700	\$256,418	\$215,536	5439	15.94	867	1742	1914
27	053	0238.02	Upper	No	143.81	\$123,700	\$177,893	\$149,531	3064	18.31	561	834	1047
27	053	0239.01	Upper	No	145.58	\$123,700	\$180,082	\$151,375	3715	17.63	655	1343	1413
27	053	0239.02	Upper	No	192.53	\$123,700	\$238,160	\$200,188	2071	23.80	493	598	664
27	053	0239.03	Upper	No	131.61	\$123,700	\$162,802	\$136,845	3513	26.10	917	1179	903
27	053	0240.03	Middle	No	111.40	\$123,700	\$137,802	\$115,833	4886	43.29	2115	919	714
27	053	0240.04	Moderate	No	57.75	\$123,700	\$71,437	\$60,050	4473	30.14	1348	885	378
27	053	0240.05	Middle	No	106.91	\$123,700	\$132,248	\$111,171	2748	29.69	816	440	181
27	053	0240.06	Upper	No	187.88	\$123,700	\$232,408	\$195,357	2078	14.73	306	793	732
27	053	0241.00	Middle	No	83.70	\$123,700	\$103,537	\$87,038	3432	31.29	1074	1024	1119
27	053	0242.00	Middle	No	111.49	\$123,700	\$137,913	\$115,924	3190	21.13	674	1055	1217
27	053	0243.00	Middle	No	84.33	\$123,700	\$104,316	\$87,684	4510	42.46	1915	892	1096
27	053	0244.00	Moderate	No	69.12	\$123,700	\$85,501	\$71,875	4335	33.47	1451	1200	678
27	053	0245.00	Middle	No	97.91	\$123,700	\$121,115	\$101,813	2328	27.58	642	781	891
27	053	0246.00	Middle	No	92.16	\$123,700	\$114,002	\$95,833	4069	37.90	1542	1055	1162
27	053	0247.00	Middle	No	81.49	\$123,700	\$100,803	\$84,737	3433	35.80	1229	1009	1171
27	053	0248.01	Moderate	No	70.20	\$123,700	\$86,837	\$73,000	2576	49.30	1270	722	917
27	053	0248.02	Moderate	No	59.03	\$123,700	\$73,020	\$61,384	3106	62.04	1927	473	603
27	053	0249.03	Moderate	No	64.11	\$123,700	\$79,304	\$66,667	2378	66.65	1585	337	476
27	053	0249.04	Moderate	No	77.07	\$123,700	\$95,336	\$80,136	3637	50.78	1847	1023	1194

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27	053	0251.00	Middle	No	83.11	\$123,700	\$102,807	\$86,420	3343	46.75	1563	354	329
27	053	0252.01	Moderate	No	68.95	\$123,700	\$85,291	\$71,696	5225	67.29	3516	790	1074
27	053	0252.05	Middle	No	80.87	\$123,700	\$100,036	\$84,088	5234	42.72	2236	1351	1568
27	053	0253.01	Middle	No	111.27	\$123,700	\$137,641	\$115,703	3208	18.77	602	865	799
27	053	0253.02	Moderate	No	71.21	\$123,700	\$88,087	\$74,049	4438	41.96	1862	1118	1299
27	053	0254.01	Moderate	No	77.17	\$123,700	\$95,459	\$80,244	4165	47.47	1977	1051	1104
27	053	0254.03	Moderate	No	57.07	\$123,700	\$70,596	\$59,344	4089	45.44	1858	777	738
27	053	0256.01	Middle	No	96.82	\$123,700	\$119,766	\$100,679	2679	33.74	904	593	732
27	053	0256.03	Middle	No	97.20	\$123,700	\$120,236	\$101,071	3849	21.75	837	1246	1250
27	053	0256.05	Middle	No	86.15	\$123,700	\$106,568	\$89,583	3874	25.14	974	1007	938
27	053	0257.02	Middle	No	112.10	\$123,700	\$138,668	\$116,563	4989	24.69	1232	1496	1671
27	053	0257.03	Upper	No	125.42	\$123,700	\$155,145	\$130,417	2329	22.58	526	610	610
27	053	0257.04	Middle	No	98.52	\$123,700	\$121,869	\$102,443	4894	31.06	1520	1217	1147
27	053	0258.01	Middle	No	86.95	\$123,700	\$107,557	\$90,417	3448	32.77	1130	718	832
27	053	0258.02	Middle	No	110.00	\$123,700	\$136,070	\$114,375	2443	16.99	415	871	905
27	053	0258.03	Middle	No	80.69	\$123,700	\$99,814	\$83,902	3296	29.16	961	925	1117
27	053	0258.05	Middle	No	109.33	\$123,700	\$135,241	\$113,682	2931	17.64	517	879	1001
27	053	0259.05	Upper	No	125.61	\$123,700	\$155,380	\$130,606	3745	11.96	448	1200	1117
27	053	0259.06	Middle	No	97.27	\$123,700	\$120,323	\$101,141	6099	27.05	1650	1791	1872
27	053	0259.07	Upper	No	122.02	\$123,700	\$150,939	\$126,875	4952	18.30	906	1819	1679
27	053	0259.08	Upper	No	133.29	\$123,700	\$164,880	\$138,594	4026	16.87	679	1130	1208
27	053	0259.09	Middle	No	110.96	\$123,700	\$137,258	\$115,377	3024	26.75	809	1056	1086
27	053	0260.05	Middle	No	96.24	\$123,700	\$119,049	\$100,068	4005	27.14	1087	1171	1320
27	053	0260.06	Middle	No	100.46	\$123,700	\$124,269	\$104,464	3126	31.41	982	790	1094
27	053	0260.07	Upper	No	134.50	\$123,700	\$166,377	\$139,858	5072	30.56	1550	1083	1129
27	053	0260.13	Upper	No	148.71	\$123,700	\$183,954	\$154,625	4571	17.92	819	1662	1738
27	053	0260.14	Upper	No	127.75	\$123,700	\$158,027	\$132,833	5214	18.53	966	1786	1882
27	053	0260.15	Upper	No	128.14	\$123,700	\$158,509	\$133,237	5548	27.88	1547	1568	1696

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27	053	0260.19	Moderate	No	73.59	\$123,700	\$91,031	\$76,525	5123	67.50	3458	300	333
27	053	0260.20	Middle	No	94.87	\$123,700	\$117,354	\$98,648	4848	35.87	1739	1255	1456
27	053	0260.21	Upper	No	190.67	\$123,700	\$235,859	\$198,259	4136	19.17	793	1320	1407
27	053	0260.23	Middle	No	114.52	\$123,700	\$141,661	\$119,082	3810	35.28	1344	1142	1119
27	053	0260.24	Upper	No	124.25	\$123,700	\$153,697	\$129,194	3644	18.69	681	1425	1530
27	053	0260.25	Upper	No	196.65	\$123,700	\$243,256	\$204,479	2800	22.86	640	817	817
27	053	0260.26	Upper	No	236.76	\$123,700	\$292,872	\$246,181	4868	33.79	1645	1714	1779
27	053	0260.27	Upper	No	157.94	\$123,700	\$195,372	\$164,222	4267	19.17	818	1541	1591
27	053	0260.28	Upper	No	170.39	\$123,700	\$210,772	\$177,170	3166	44.95	1423	977	1091
27	053	0261.01	Middle	No	99.91	\$123,700	\$123,589	\$103,889	3487	14.48	505	1267	1325
27	053	0261.03	Upper	No	125.32	\$123,700	\$155,021	\$130,313	2830	12.16	344	1139	1227
27	053	0261.04	Middle	No	83.68	\$123,700	\$103,512	\$87,014	4433	26.82	1189	1048	1175
27	053	0262.01	Upper	No	145.86	\$123,700	\$180,429	\$151,667	3240	11.85	384	1288	1355
27	053	0262.02	Upper	No	159.62	\$123,700	\$197,450	\$165,972	2936	12.84	377	1096	1153
27	053	0262.05	Upper	No	147.86	\$123,700	\$182,903	\$153,750	3295	13.32	439	1081	1149
27	053	0262.06	Upper	No	143.72	\$123,700	\$177,782	\$149,444	3320	10.36	344	946	972
27	053	0262.07	Upper	No	124.28	\$123,700	\$153,734	\$129,231	4140	22.95	950	954	1177
27	053	0262.08	Upper	No	136.10	\$123,700	\$168,356	\$141,520	3141	11.24	353	1157	1196
27	053	0263.01	Upper	No	196.73	\$123,700	\$243,355	\$204,564	3820	12.93	494	983	973
27	053	0263.02	Middle	No	119.41	\$123,700	\$147,710	\$124,167	3417	9.92	339	1225	1375
27	053	0264.03	Middle	No	92.18	\$123,700	\$114,027	\$95,852	3551	33.85	1202	823	832
27	053	0264.04	Upper	No	145.03	\$123,700	\$179,402	\$150,806	5598	13.88	777	1934	2035
27	053	0264.05	Middle	No	106.27	\$123,700	\$131,456	\$110,500	2501	25.75	644	624	691
27	053	0264.06	Moderate	No	64.31	\$123,700	\$79,551	\$66,875	4072	25.86	1053	1038	426
27	053	0265.05	Upper	No	127.94	\$123,700	\$158,262	\$133,036	3581	19.63	703	1200	1519
27	053	0265.07	Middle	No	110.40	\$123,700	\$136,565	\$114,801	5185	24.59	1275	1040	1217
27	053	0265.08	Upper	No	132.01	\$123,700	\$163,296	\$137,262	4930	18.60	917	1523	1609
27	053	0265.09	Upper	No	148.78	\$123,700	\$184,041	\$154,702	4497	14.14	636	1692	1800
27	053	0265.10	Middle	No	98.42	\$123,700	\$121,746	\$102,344	3439	23.35	803	937	755

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27	053	0265.11	Moderate	No	66.73	\$123,700	\$82,545	\$69,391	3532	40.83	1442	736	786
27	053	0265.14	Middle	No	91.31	\$123,700	\$112,950	\$94,946	4801	38.87	1866	780	863
27	053	0265.15	Middle	No	104.80	\$123,700	\$129,638	\$108,971	2072	20.08	416	578	675
27	053	0265.16	Middle	No	109.74	\$123,700	\$135,748	\$114,107	3931	20.07	789	1064	1126
27	053	0266.05	Upper	No	145.77	\$123,700	\$180,317	\$151,577	4207	22.75	957	1292	1340
27	053	0266.06	Upper	No	141.10	\$123,700	\$174,541	\$146,719	5030	17.20	865	1329	1459
27	053	0266.09	Upper	No	126.39	\$123,700	\$156,344	\$131,420	3009	13.43	404	1095	1257
27	053	0266.10	Upper	No	174.97	\$123,700	\$216,438	\$181,932	4411	16.28	718	1500	1708
27	053	0266.11	Upper	No	136.46	\$123,700	\$168,801	\$141,892	4902	27.93	1369	1562	1959
27	053	0266.14	Upper	No	162.40	\$123,700	\$200,889	\$168,869	3925	19.49	765	1218	1240
27	053	0266.15	Upper	No	158.85	\$123,700	\$196,497	\$165,170	7806	31.87	2488	2080	2224
27	053	0266.16	Upper	No	195.20	\$123,700	\$241,462	\$202,965	9818	44.30	4349	2804	2905
27	053	0266.17	Upper	No	133.93	\$123,700	\$165,671	\$139,259	2287	25.97	594	599	789
27	053	0267.02	Moderate	No	69.54	\$123,700	\$86,021	\$72,308	2688	20.57	553	599	714
27	053	0267.06	Middle	No	115.51	\$123,700	\$142,886	\$120,104	3360	15.63	525	1338	1410
27	053	0267.07	Middle	No	103.34	\$123,700	\$127,832	\$107,457	5188	18.75	973	1859	1943
27	053	0267.08	Middle	No	106.89	\$123,700	\$132,223	\$111,143	5399	17.56	948	2082	2280
27	053	0267.11	Middle	No	98.82	\$123,700	\$122,240	\$102,756	3068	19.85	609	1454	1534
27	053	0267.12	Middle	No	88.46	\$123,700	\$109,425	\$91,984	3233	27.65	894	967	1186
27	053	0267.13	Upper	No	122.74	\$123,700	\$151,829	\$127,625	4190	19.36	811	1578	1705
27	053	0267.17	Upper	No	126.11	\$123,700	\$155,998	\$131,134	6408	29.71	1904	1958	2181
27	053	0267.18	Upper	No	127.31	\$123,700	\$157,482	\$132,375	3725	21.69	808	1001	1090
27	053	0267.19	Upper	No	157.14	\$123,700	\$194,382	\$163,395	5783	16.10	931	1863	1896
27	053	0267.20	Upper	No	146.93	\$123,700	\$181,752	\$152,780	5143	21.99	1131	1824	1878
27	053	0267.21	Middle	No	110.52	\$123,700	\$136,713	\$114,922	2833	12.71	360	1227	1242
27	053	0267.22	Upper	No	178.41	\$123,700	\$220,693	\$185,509	5286	32.56	1721	1632	1794
27	053	0267.23	Upper	No	191.51	\$123,700	\$236,898	\$199,132	4647	22.32	1037	1579	1655
27	053	0267.24	Upper	No	136.30	\$123,700	\$168,603	\$141,724	4134	31.16	1288	913	889

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27	053	0267.25	Middle	No	101.36	\$123,700	\$125,382	\$105,399	3591	23.61	848	1040	1288
27	053	0267.26	Middle	No	119.01	\$123,700	\$147,215	\$123,750	4265	27.50	1173	1413	1621
27	053	0268.07	Moderate	No	70.09	\$123,700	\$86,701	\$72,884	5977	48.32	2888	1122	1341
27	053	0268.09	Moderate	No	51.08	\$123,700	\$63,186	\$53,120	4834	85.58	4137	395	579
27	053	0268.11	Moderate	No	72.81	\$123,700	\$90,066	\$75,714	6398	69.74	4462	1365	1728
27	053	0268.12	Middle	No	97.97	\$123,700	\$121,189	\$101,875	8840	49.29	4357	2048	2124
27	053	0268.14	Middle	No	86.15	\$123,700	\$106,568	\$89,577	7225	69.62	5030	1969	2117
27	053	0268.15	Middle	No	84.73	\$123,700	\$104,811	\$88,100	5648	59.01	3333	1399	1497
27	053	0268.16	Middle	No	83.53	\$123,700	\$103,327	\$86,860	7087	71.12	5040	1543	1991
27	053	0268.18	Moderate	No	67.92	\$123,700	\$84,017	\$70,625	5255	70.49	3704	1286	1769
27	053	0268.19	Low	No	43.36	\$123,700	\$53,636	\$45,085	4578	84.82	3883	493	601
27	053	0268.22	Middle	No	100.56	\$123,700	\$124,393	\$104,567	5158	39.47	2036	1520	1507
27	053	0268.23	Upper	No	126.34	\$123,700	\$156,283	\$131,369	5133	51.14	2625	1575	1637
27	053	0268.24	Upper	No	131.90	\$123,700	\$163,160	\$137,146	6023	41.36	2491	1284	1378
27	053	0268.25	Middle	No	118.34	\$123,700	\$146,387	\$123,056	3337	56.19	1875	772	902
27	053	0268.26	Upper	No	158.07	\$123,700	\$195,533	\$164,364	4452	45.08	2007	1062	1141
27	053	0268.27	Low	No	30.85	\$123,700	\$38,161	\$32,087	2078	76.42	1588	451	467
27	053	0268.28	Moderate	No	52.89	\$123,700	\$65,425	\$55,000	4455	77.17	3438	676	876
27	053	0269.03	Middle	No	85.83	\$123,700	\$106,172	\$89,250	4696	19.27	905	1524	1619
27	053	0269.06	Middle	No	93.46	\$123,700	\$115,610	\$97,183	7580	24.20	1834	2700	2767
27	053	0269.07	Upper	No	133.19	\$123,700	\$164,756	\$138,490	5596	19.07	1067	1811	1945
27	053	0269.08	Middle	No	101.12	\$123,700	\$125,085	\$105,145	6047	23.66	1431	2050	2225
27	053	0269.10	Upper	No	121.35	\$123,700	\$150,110	\$126,184	7212	20.69	1492	2127	2279
27	053	0269.11	Upper	No	126.53	\$123,700	\$156,518	\$131,571	5250	14.17	744	1127	1340
27	053	0269.12	Upper	No	146.65	\$123,700	\$181,406	\$152,483	8711	9.08	791	2730	2956
27	053	0270.01	Upper	No	128.03	\$123,700	\$158,373	\$133,125	3358	9.74	327	1106	1205
27	053	0270.02	Upper	No	131.18	\$123,700	\$162,270	\$136,406	5498	8.44	464	1459	1644
27	053	0271.01	Upper	No	168.84	\$123,700	\$208,855	\$175,563	7483	18.12	1356	2351	2491
27	053	0271.02	Upper	No	141.72	\$123,700	\$175,308	\$147,361	6185	19.51	1207	2155	2307

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0272.02	Middle	No	114.80	\$123,700	\$142,008	\$119,375	1741	13.21	230	466	598
27	053	0272.03	Upper	No	124.78	\$123,700	\$154,353	\$129,750	3691	8.64	319	1001	1224
27	053	0272.04	Upper	No	195.54	\$123,700	\$241,883	\$203,320	3867	8.12	314	1298	1446
27	053	0272.05	Upper	No	230.92	\$123,700	\$285,648	\$240,104	3037	8.46	257	1064	1153
27	053	0273.00	Upper	No	124.56	\$123,700	\$154,081	\$129,514	4434	13.04	578	1363	1376
27	053	0274.00	Upper	No	158.37	\$123,700	\$195,904	\$164,676	4283	6.93	297	1509	1777
27	053	0275.01	Upper	No	139.85	\$123,700	\$172,994	\$145,417	4523	11.96	541	1240	1583
27	053	0275.03	Upper	No	172.18	\$123,700	\$212,987	\$179,028	4376	9.41	412	1501	1722
27	053	0275.04	Upper	No	170.43	\$123,700	\$210,822	\$177,212	3403	10.20	347	1299	1338
27	053	0276.01	Middle	No	108.89	\$123,700	\$134,697	\$113,221	4057	12.92	524	1361	1655
27	053	0276.02	Middle	No	113.96	\$123,700	\$140,969	\$118,500	5341	11.59	619	2003	2222
27	053	0277.01	Upper	No	178.61	\$123,700	\$220,941	\$185,714	3789	7.60	288	1214	1304
27	053	0277.02	Middle	No	110.56	\$123,700	\$136,763	\$114,958	2307	9.84	227	771	845
27	053	0277.03	Upper	No	139.24	\$123,700	\$172,240	\$144,778	4473	9.79	438	1400	1570
27	053	1002.00	Moderate	No	68.08	\$123,700	\$84,215	\$70,793	3764	55.05	2072	1191	1406
27	053	1004.00	Low	No	35.91	\$123,700	\$44,421	\$37,340	3388	75.30	2551	660	1073
27	053	1005.00	Moderate	No	65.31	\$123,700	\$80,788	\$67,917	1978	30.94	612	582	885
27	053	1007.00	Moderate	No	65.09	\$123,700	\$80,516	\$67,679	3139	54.09	1698	820	1189
27	053	1008.00	Moderate	No	69.45	\$123,700	\$85,910	\$72,222	4209	73.15	3079	909	1423
27	053	1009.00	Moderate	No	58.66	\$123,700	\$72,562	\$61,000	5005	78.20	3914	912	1541
27	053	1012.00	Middle	No	102.89	\$123,700	\$127,275	\$106,985	4913	21.62	1062	1567	1855
27	053	1013.00	Moderate	No	57.30	\$123,700	\$70,880	\$59,583	1887	83.89	1583	354	587
27	053	1016.00	Low	No	42.87	\$123,700	\$53,030	\$44,583	3174	83.59	2653	271	665
27	053	1018.00	Moderate	No	59.76	\$123,700	\$73,923	\$62,146	4153	47.34	1966	703	1382
27	053	1019.00	Middle	No	100.61	\$123,700	\$124,455	\$104,615	2833	30.57	866	542	1009
27	053	1020.00	Moderate	No	69.01	\$123,700	\$85,365	\$71,757	2317	72.12	1671	563	842
27	053	1021.00	Low	No	32.45	\$123,700	\$40,141	\$33,750	2809	84.76	2381	328	797
27	053	1025.00	Unknown	No	0.00	\$123,700	\$0	\$0	2746	29.61	813	372	864

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27	053	1026.00	Moderate	No	79.58	\$123,700	\$98,440	\$82,747	2023	37.77	764	340	732
27	053	1028.00	Low	No	43.71	\$123,700	\$54,069	\$45,455	2999	83.79	2513	454	808
27	053	1030.00	Upper	No	136.01	\$123,700	\$168,244	\$141,420	1779	22.60	402	323	539
27	053	1031.00	Middle	No	87.19	\$123,700	\$107,854	\$90,658	2161	31.56	682	403	708
27	053	1034.00	Low	No	34.06	\$123,700	\$42,132	\$35,417	3063	91.61	2806	464	291
27	053	1036.00	Upper	No	138.79	\$123,700	\$171,683	\$144,313	3093	16.17	500	914	673
27	053	1037.00	Upper	No	123.26	\$123,700	\$152,473	\$128,170	4282	27.37	1172	410	623
27	053	1039.00	Unknown	No	0.00	\$123,700	\$0	\$0	4320	27.64	1194	39	240
27	053	1040.01	Unknown	No	0.00	\$123,700	\$0	\$0	2756	35.16	969	82	476
27	053	1040.02	Moderate	No	67.82	\$123,700	\$83,893	\$70,524	4309	33.40	1439	250	876
27	053	1041.00	Low	No	46.63	\$123,700	\$57,681	\$48,487	3245	65.24	2117	378	921
27	053	1044.00	Upper	No	120.35	\$123,700	\$148,873	\$125,139	2576	49.57	1277	119	54
27	053	1048.01	Low	No	20.94	\$123,700	\$25,903	\$21,777	4314	95.83	4134	22	262
27	053	1048.02	Low	No	39.24	\$123,700	\$48,540	\$40,809	4709	50.14	2361	389	333
27	053	1049.01	Unknown	No	0.00	\$123,700	\$0	\$0	6900	29.38	2027	10	94
27	053	1049.02	Low	No	46.35	\$123,700	\$57,335	\$48,203	6121	53.52	3276	191	461
27	053	1051.00	Upper	No	126.60	\$123,700	\$156,604	\$131,635	2768	15.50	429	1154	1324
27	053	1052.01	Middle	No	105.45	\$123,700	\$130,442	\$109,647	3008	26.16	787	640	114
27	053	1052.04	Upper	No	142.04	\$123,700	\$175,703	\$147,697	2865	40.21	1152	212	80
27	053	1054.00	Middle	No	112.70	\$123,700	\$139,410	\$117,188	4440	41.01	1821	547	185
27	053	1055.00	Upper	No	209.82	\$123,700	\$259,547	\$218,173	3822	16.98	649	889	826
27	053	1056.00	Moderate	No	79.30	\$123,700	\$98,094	\$82,454	4920	38.52	1895	568	189
27	053	1057.00	Middle	No	99.78	\$123,700	\$123,428	\$103,750	3062	47.65	1459	354	199
27	053	1060.00	Low	No	32.13	\$123,700	\$39,745	\$33,417	3431	82.89	2844	136	583
27	053	1062.00	Moderate	No	51.84	\$123,700	\$64,126	\$53,906	3817	66.68	2545	239	538
27	053	1064.00	Upper	No	165.22	\$123,700	\$204,377	\$171,801	1817	53.94	980	474	600
27	053	1065.00	Upper	No	240.43	\$123,700	\$297,412	\$250,001	4872	14.59	711	1174	1186
27	053	1066.00	Upper	No	130.23	\$123,700	\$161,095	\$135,417	2517	16.33	411	597	602
27	053	1067.00	Middle	No	103.98	\$123,700	\$128,623	\$108,125	5075	23.57	1196	566	1042

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27	053	1069.00	Moderate	No	64.91	\$123,700	\$80,294	\$67,500	2842	40.53	1152	215	326
27	053	1070.00	Moderate	No	63.86	\$123,700	\$78,995	\$66,406	3971	51.60	2049	303	763
27	053	1074.00	Moderate	No	65.36	\$123,700	\$80,850	\$67,961	1799	43.41	781	467	696
27	053	1075.00	Middle	No	89.70	\$123,700	\$110,959	\$93,274	1882	22.32	420	540	831
27	053	1076.00	Middle	No	97.67	\$123,700	\$120,818	\$101,563	3566	17.92	639	1293	1537
27	053	1080.00	Upper	No	187.69	\$123,700	\$232,173	\$195,156	3585	19.30	692	517	824
27	053	1086.00	Moderate	No	53.01	\$123,700	\$65,573	\$55,125	2944	59.48	1751	587	976
27	053	1087.00	Middle	No	81.97	\$123,700	\$101,397	\$85,238	4013	45.18	1813	976	1184
27	053	1088.00	Moderate	No	55.70	\$123,700	\$68,901	\$57,917	3698	43.78	1619	753	1047
27	053	1089.00	Middle	No	83.17	\$123,700	\$102,881	\$86,488	2310	20.69	478	980	1129
27	053	1090.00	Upper	No	150.96	\$123,700	\$186,738	\$156,964	1805	14.52	262	811	848
27	053	1091.00	Upper	No	127.21	\$123,700	\$157,359	\$132,276	4998	15.93	796	1123	1043
27	053	1092.00	Middle	No	106.99	\$123,700	\$132,347	\$111,250	3473	22.63	786	527	640
27	053	1093.00	Middle	No	98.37	\$123,700	\$121,684	\$102,292	4032	32.81	1323	891	1246
27	053	1094.00	Moderate	No	63.71	\$123,700	\$78,809	\$66,250	2192	76.32	1673	289	545
27	053	1097.00	Middle	No	91.18	\$123,700	\$112,790	\$94,808	2311	44.40	1026	673	953
27	053	1098.00	Upper	No	166.70	\$123,700	\$206,208	\$173,333	4412	17.32	764	1063	1229
27	053	1099.00	Middle	No	116.86	\$123,700	\$144,556	\$121,510	4034	22.43	905	1057	1535
27	053	1100.00	Moderate	No	63.90	\$123,700	\$79,044	\$66,447	1683	70.89	1193	389	576
27	053	1101.00	Middle	No	101.20	\$123,700	\$125,184	\$105,234	2845	30.37	864	1015	1180
27	053	1102.00	Middle	No	88.38	\$123,700	\$109,326	\$91,895	3667	23.13	848	1342	1455
27	053	1104.00	Middle	No	86.18	\$123,700	\$106,605	\$89,609	3351	37.12	1244	1044	1208
27	053	1105.00	Middle	No	97.97	\$123,700	\$121,189	\$101,875	5250	18.88	991	1497	1755
27	053	1108.00	Middle	No	99.22	\$123,700	\$122,735	\$103,173	4331	20.80	901	1497	1778
27	053	1109.00	Middle	No	110.60	\$123,700	\$136,812	\$115,000	3497	41.44	1449	1359	1508
27	053	1111.00	Middle	No	119.95	\$123,700	\$148,378	\$124,727	3375	21.39	722	1266	1470
27	053	1112.00	Upper	No	151.52	\$123,700	\$187,430	\$157,554	3333	12.78	426	1265	1360
27	053	1113.00	Upper	No	179.48	\$123,700	\$222,017	\$186,625	5210	14.63	762	1750	1990

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27	053	1114.00	Upper	No	182.54	\$123,700	\$225,802	\$189,810	4014	14.23	571	1438	1528
27	053	1115.00	Upper	No	155.10	\$123,700	\$191,859	\$161,277	5651	19.89	1124	1640	1924
27	053	1116.00	Upper	No	144.20	\$123,700	\$178,375	\$149,943	3214	18.45	593	1280	1366
27	053	1225.00	Middle	No	95.76	\$123,700	\$118,455	\$99,575	3584	28.57	1024	1006	1081
27	053	1226.00	Upper	No	121.72	\$123,700	\$150,568	\$126,563	2447	19.08	467	881	920
27	053	1255.00	Moderate	No	71.45	\$123,700	\$88,384	\$74,293	3707	43.76	1622	892	939
27	053	1256.00	Upper	No	125.26	\$123,700	\$154,947	\$130,250	5233	40.78	2134	745	923
27	053	1257.00	Low	No	49.19	\$123,700	\$60,848	\$51,148	3852	81.93	3156	563	1067
27	053	1258.00	Moderate	No	50.90	\$123,700	\$62,963	\$52,926	5208	78.92	4110	658	1065
27	053	1259.00	Low	No	49.88	\$123,700	\$61,702	\$51,866	4904	84.62	4150	578	942
27	053	1260.00	Low	No	44.63	\$123,700	\$55,207	\$46,410	5056	79.43	4016	275	660
27	053	1261.01	Middle	No	102.78	\$123,700	\$127,139	\$106,875	2746	35.18	966	757	97
27	053	1261.02	Upper	No	179.56	\$123,700	\$222,116	\$186,708	6867	34.21	2349	785	120
27	053	1262.01	Upper	No	177.03	\$123,700	\$218,986	\$184,079	3153	33.11	1044	296	52
27	053	1262.02	Upper	No	126.61	\$123,700	\$156,617	\$131,652	4387	16.59	728	1003	468
27	053	1263.00	Middle	No	89.68	\$123,700	\$110,934	\$93,250	2679	78.57	2105	478	691
27	053	9800.00	Unknown	No	0.00	\$123,700	\$0	\$0	8	50.00	4	0	0
27	053	9801.00	Unknown	No	0.00	\$123,700	\$0	\$0	432	41.44	179	0	25

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27	099	0001.00	Middle	No	96.43	\$90,300	\$87,076	\$72,050	2371	21.85	518	620	795
27	099	0002.00	Middle	No	101.39	\$90,300	\$91,555	\$75,750	2962	27.11	803	1180	1214
27	099	0003.00	Moderate	No	75.51	\$90,300	\$68,186	\$56,417	5154	46.51	2397	928	1793
27	099	0004.10	Low	No	44.41	\$90,300	\$40,102	\$33,185	4890	44.29	2166	607	1317
27	099	0006.00	Middle	No	86.91	\$90,300	\$78,480	\$64,934	3190	30.19	963	1100	1284
27	099	0008.00	Middle	No	85.74	\$90,300	\$77,423	\$64,063	3841	35.77	1374	1003	1526
27	099	0009.00	Middle	No	103.42	\$90,300	\$93,388	\$77,271	4505	25.64	1155	1356	1472
27	099	0010.00	Middle	No	103.08	\$90,300	\$93,081	\$77,018	3465	8.46	293	1320	1586
27	099	0012.00	Middle	No	118.93	\$90,300	\$107,394	\$88,854	1867	4.61	86	628	768
27	099	0013.00	Middle	No	102.06	\$90,300	\$92,160	\$76,250	4382	6.60	289	1529	1918
27	099	0014.00	Middle	No	115.44	\$90,300	\$104,242	\$86,250	3402	5.32	181	1111	1299

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27	099	0001.00	Middle	No	96.43	\$90,300	\$87,076	\$72,050	2371	21.85	518	620	795
27	099	0002.00	Middle	No	101.39	\$90,300	\$91,555	\$75,750	2962	27.11	803	1180	1214
27	099	0003.00	Moderate	No	75.51	\$90,300	\$68,186	\$56,417	5154	46.51	2397	928	1793
27	099	0004.10	Low	No	44.41	\$90,300	\$40,102	\$33,185	4890	44.29	2166	607	1317
27	099	0006.00	Middle	No	86.91	\$90,300	\$78,480	\$64,934	3190	30.19	963	1100	1284
27	099	0008.00	Middle	No	85.74	\$90,300	\$77,423	\$64,063	3841	35.77	1374	1003	1526
27	099	0009.00	Middle	No	103.42	\$90,300	\$93,388	\$77,271	4505	25.64	1155	1356	1472
27	099	0010.00	Middle	No	103.08	\$90,300	\$93,081	\$77,018	3465	8.46	293	1320	1586
27	099	0012.00	Middle	No	118.93	\$90,300	\$107,394	\$88,854	1867	4.61	86	628	768
27	099	0013.00	Middle	No	102.06	\$90,300	\$92,160	\$76,250	4382	6.60	289	1529	1918
27	099	0014.00	Middle	No	115.44	\$90,300	\$104,242	\$86,250	3402	5.32	181	1111	1299

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27	123	0301.00	Middle	No	109.33	\$123,700	\$135,241	\$113,682	4598	24.75	1138	1103	1520
27	123	0302.01	Middle	No	114.20	\$123,700	\$141,265	\$118,750	5090	18.64	949	1657	1915
27	123	0302.02	Middle	No	82.83	\$123,700	\$102,461	\$86,125	2056	32.59	670	173	109
27	123	0303.00	Middle	No	106.55	\$123,700	\$131,802	\$110,788	5788	20.61	1193	2044	2213
27	123	0304.00	Low	No	39.72	\$123,700	\$49,134	\$41,305	6253	67.65	4230	828	997
27	123	0305.00	Low	No	39.16	\$123,700	\$48,441	\$40,721	6312	84.32	5322	623	1203
27	123	0306.01	Low	No	42.37	\$123,700	\$52,412	\$44,063	6067	85.36	5179	723	1021
27	123	0306.02	Moderate	No	71.07	\$123,700	\$87,914	\$73,899	4395	56.25	2472	1039	1307
27	123	0307.02	Moderate	No	76.89	\$123,700	\$95,113	\$79,949	5651	61.21	3459	1392	1668
27	123	0307.03	Moderate	No	73.94	\$123,700	\$91,464	\$76,890	4702	70.46	3313	872	1187
27	123	0307.04	Low	No	38.04	\$123,700	\$47,055	\$39,563	4756	76.35	3631	704	911
27	123	0308.00	Moderate	No	51.04	\$123,700	\$63,136	\$53,077	5632	72.64	4091	1086	1727
27	123	0309.00	Moderate	No	51.75	\$123,700	\$64,015	\$53,818	3808	75.97	2893	596	1213
27	123	0310.00	Moderate	No	51.54	\$123,700	\$63,755	\$53,594	4657	76.89	3581	651	1250
27	123	0311.00	Moderate	No	57.15	\$123,700	\$70,695	\$59,432	4423	60.41	2672	868	1233
27	123	0312.00	Middle	No	86.65	\$123,700	\$107,186	\$90,104	2991	42.43	1269	912	1016
27	123	0313.00	Low	No	49.23	\$123,700	\$60,898	\$51,196	2441	76.98	1879	458	781
27	123	0314.00	Low	No	45.32	\$123,700	\$56,061	\$47,132	3114	75.18	2341	425	744
27	123	0315.00	Low	No	47.12	\$123,700	\$58,287	\$49,000	3136	82.43	2585	370	831
27	123	0316.00	Low	No	41.59	\$123,700	\$51,447	\$43,250	4573	79.93	3655	508	1045
27	123	0317.01	Moderate	No	51.10	\$123,700	\$63,211	\$53,134	2954	77.76	2297	473	768
27	123	0317.02	Low	No	37.79	\$123,700	\$46,746	\$39,301	6380	83.98	5358	653	1395
27	123	0318.01	Low	No	49.04	\$123,700	\$60,662	\$51,000	5330	73.21	3902	758	1133
27	123	0318.02	Moderate	No	57.70	\$123,700	\$71,375	\$60,000	4422	57.62	2548	958	1300
27	123	0319.00	Upper	No	124.72	\$123,700	\$154,279	\$129,688	3169	49.98	1584	269	385
27	123	0320.00	Middle	No	96.12	\$123,700	\$118,900	\$99,944	2767	34.30	949	832	1056

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0321.00	Middle	No	92.99	\$123,700	\$115,029	\$96,691	3190	41.25	1316	396	817
27	123	0322.00	Middle	No	93.20	\$123,700	\$115,288	\$96,912	2557	31.91	816	669	844
27	123	0323.00	Moderate	No	70.37	\$123,700	\$87,048	\$73,173	3589	38.28	1374	970	1196
27	123	0324.00	Low	No	48.00	\$123,700	\$59,376	\$49,911	3010	70.80	2131	544	868
27	123	0325.00	Low	No	46.90	\$123,700	\$58,015	\$48,774	4301	76.63	3296	881	1515
27	123	0326.00	Moderate	No	59.67	\$123,700	\$73,812	\$62,045	3319	84.97	2820	417	803
27	123	0327.00	Low	No	38.01	\$123,700	\$47,018	\$39,527	2776	85.77	2381	240	543
27	123	0330.00	Moderate	No	67.76	\$123,700	\$83,819	\$70,455	2302	76.67	1765	322	483
27	123	0331.00	Low	No	48.78	\$123,700	\$60,341	\$50,729	1816	63.27	1149	213	428
27	123	0332.00	Middle	No	97.37	\$123,700	\$120,447	\$101,250	4009	39.19	1571	465	551
27	123	0333.00	Middle	No	108.03	\$123,700	\$133,633	\$112,333	3178	22.91	728	639	843
27	123	0334.00	Low	No	49.83	\$123,700	\$61,640	\$51,818	3519	50.04	1761	271	588
27	123	0335.00	Low	No	49.32	\$123,700	\$61,009	\$51,282	3435	81.54	2801	919	1282
27	123	0336.00	Low	No	33.47	\$123,700	\$41,402	\$34,803	1602	95.63	1532	123	230
27	123	0337.00	Low	No	30.25	\$123,700	\$37,419	\$31,454	1786	83.09	1484	22	171
27	123	0338.00	Moderate	No	77.79	\$123,700	\$96,226	\$80,885	1827	52.76	964	458	639
27	123	0339.00	Moderate	No	68.18	\$123,700	\$84,339	\$70,893	1584	53.47	847	285	471
27	123	0340.00	Moderate	No	75.73	\$123,700	\$93,678	\$78,750	1742	31.29	545	345	258
27	123	0342.01	Middle	No	89.20	\$123,700	\$110,340	\$92,750	3574	31.25	1117	263	10
27	123	0342.03	Upper	No	169.54	\$123,700	\$209,721	\$176,288	2850	36.46	1039	448	0
27	123	0342.04	Middle	No	102.23	\$123,700	\$126,459	\$106,306	2871	39.64	1138	661	231
27	123	0344.00	Moderate	No	66.34	\$123,700	\$82,063	\$68,984	2198	57.01	1253	357	668
27	123	0345.00	Moderate	No	51.40	\$123,700	\$63,582	\$53,450	4303	69.37	2985	603	1074
27	123	0346.01	Moderate	No	62.38	\$123,700	\$77,164	\$64,871	5714	68.69	3925	951	1219
27	123	0346.02	Moderate	No	53.45	\$123,700	\$66,118	\$55,577	4609	75.22	3467	839	995
27	123	0347.01	Moderate	No	57.48	\$123,700	\$71,103	\$59,773	4804	71.52	3436	627	819
27	123	0347.02	Moderate	No	54.16	\$123,700	\$66,996	\$56,324	4274	66.28	2833	928	1088
27	123	0349.00	Upper	No	152.61	\$123,700	\$188,779	\$158,684	5355	13.46	721	528	830
27	123	0350.00	Upper	No	124.01	\$123,700	\$153,400	\$128,945	2610	14.33	374	649	900

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	123	0351.00	Upper	No	159.61	\$123,700	\$197,438	\$165,962	3456	24.19	836	568	663
27	123	0352.00	Upper	No	147.56	\$123,700	\$182,532	\$153,438	3414	16.26	555	839	1230
27	123	0353.00	Upper	No	131.29	\$123,700	\$162,406	\$136,521	3950	22.68	896	1036	1333
27	123	0355.00	Middle	No	99.86	\$123,700	\$123,527	\$103,833	2292	18.32	420	515	537
27	123	0357.00	Upper	No	210.38	\$123,700	\$260,240	\$218,750	2560	15.12	387	583	777
27	123	0358.00	Upper	No	145.16	\$123,700	\$179,563	\$150,938	3052	15.76	481	643	610
27	123	0359.00	Middle	No	101.11	\$123,700	\$125,073	\$105,139	898	37.75	339	118	229
27	123	0360.00	Upper	No	145.70	\$123,700	\$180,231	\$151,500	2781	31.61	879	568	618
27	123	0361.00	Moderate	No	52.42	\$123,700	\$64,844	\$54,509	1607	83.70	1345	103	352
27	123	0363.00	Upper	No	148.35	\$123,700	\$183,509	\$154,250	4087	15.27	624	1073	1161
27	123	0364.00	Upper	No	133.78	\$123,700	\$165,486	\$139,107	4013	15.55	624	1298	1526
27	123	0365.00	Upper	No	128.56	\$123,700	\$159,029	\$133,682	3985	16.26	648	1187	1344
27	123	0366.00	Upper	No	131.63	\$123,700	\$162,826	\$136,875	4449	14.43	642	1330	1285
27	123	0367.00	Moderate	No	79.34	\$123,700	\$98,144	\$82,500	5135	24.42	1254	1296	1331
27	123	0368.00	Moderate	No	68.13	\$123,700	\$84,277	\$70,842	2344	26.71	626	710	993
27	123	0369.00	Low	No	40.53	\$123,700	\$50,136	\$42,143	2392	28.22	675	518	774
27	123	0370.00	Middle	No	95.42	\$123,700	\$118,035	\$99,219	2841	32.24	916	914	1199
27	123	0371.00	Moderate	No	54.81	\$123,700	\$67,800	\$56,992	5073	51.49	2612	641	1540
27	123	0372.00	Moderate	No	71.16	\$123,700	\$88,025	\$74,000	6061	62.28	3775	1308	1704
27	123	0374.02	Moderate	No	68.43	\$123,700	\$84,648	\$71,154	4128	59.30	2448	737	843
27	123	0374.03	Low	No	43.43	\$123,700	\$53,723	\$45,167	6832	63.28	4323	1227	1381
27	123	0375.00	Upper	No	127.55	\$123,700	\$157,779	\$132,628	5286	24.65	1303	1297	1484
27	123	0376.01	Middle	No	88.60	\$123,700	\$109,598	\$92,125	4165	23.15	964	1056	1325
27	123	0376.03	Low	No	29.57	\$123,700	\$36,578	\$30,750	3105	69.66	2163	72	210
27	123	0376.04	Moderate	No	51.12	\$123,700	\$63,235	\$53,160	2373	43.28	1027	278	159
27	123	0401.01	Middle	No	110.75	\$123,700	\$136,998	\$115,164	2877	13.80	397	915	1027
27	123	0401.02	Upper	No	133.52	\$123,700	\$165,164	\$138,840	4124	10.43	430	1620	1738
27	123	0402.00	Upper	No	122.69	\$123,700	\$151,768	\$127,578	1920	7.55	145	634	750

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27	123	0403.01	Middle	No	112.31	\$123,700	\$138,927	\$116,786	1803	11.20	202	705	739
27	123	0403.02	Moderate	No	70.44	\$123,700	\$87,134	\$73,250	5250	18.67	980	1639	1893
27	123	0404.01	Middle	No	90.05	\$123,700	\$111,392	\$93,641	3577	19.99	715	1281	1375
27	123	0404.02	Middle	No	101.45	\$123,700	\$125,494	\$105,485	5987	26.27	1573	1534	1817
27	123	0405.02	Middle	No	83.93	\$123,700	\$103,821	\$87,278	2612	14.70	384	713	994
27	123	0405.03	Middle	No	85.61	\$123,700	\$105,900	\$89,018	3572	16.43	587	1133	1355
27	123	0405.04	Middle	No	91.96	\$123,700	\$113,755	\$95,625	4110	19.12	786	864	1173
27	123	0406.01	Upper	No	210.86	\$123,700	\$260,834	\$219,250	5859	14.64	858	1742	1848
27	123	0406.03	Upper	No	136.05	\$123,700	\$168,294	\$141,466	5177	17.52	907	2284	2324
27	123	0406.05	Middle	No	111.15	\$123,700	\$137,493	\$115,577	3527	21.66	764	1647	1749
27	123	0406.06	Moderate	No	58.00	\$123,700	\$71,746	\$60,313	4208	40.73	1714	805	1261
27	123	0407.04	Middle	No	111.87	\$123,700	\$138,383	\$116,328	6045	26.29	1589	1405	1484
27	123	0407.05	Upper	No	120.80	\$123,700	\$149,430	\$125,608	4278	26.34	1127	1730	1881
27	123	0407.06	Upper	No	144.53	\$123,700	\$178,784	\$150,282	4876	21.31	1039	2106	2161
27	123	0407.07	Middle	No	119.95	\$123,700	\$148,378	\$124,722	4555	15.26	695	1685	1740
27	123	0407.08	Middle	No	103.96	\$123,700	\$128,599	\$108,099	3751	24.47	918	1610	1676
27	123	0407.09	Upper	No	141.57	\$123,700	\$175,122	\$147,202	3416	16.28	556	1150	1096
27	123	0408.01	Middle	No	99.12	\$123,700	\$122,611	\$103,068	3587	31.28	1122	1087	1214
27	123	0408.04	Middle	No	117.01	\$123,700	\$144,741	\$121,667	2111	13.74	290	587	545
27	123	0408.05	Middle	No	114.26	\$123,700	\$141,340	\$118,813	4241	14.17	601	814	915
27	123	0409.01	Middle	No	82.95	\$123,700	\$102,609	\$86,250	2223	30.05	668	785	877
27	123	0409.02	Moderate	No	54.65	\$123,700	\$67,602	\$56,830	4286	44.70	1916	743	1013
27	123	0410.01	Middle	No	93.21	\$123,700	\$115,301	\$96,923	3461	22.45	777	1078	1103
27	123	0410.02	Middle	No	92.68	\$123,700	\$114,645	\$96,375	3484	34.64	1207	860	881
27	123	0411.03	Moderate	No	75.53	\$123,700	\$93,431	\$78,542	3645	41.43	1510	421	306
27	123	0411.04	Middle	No	109.20	\$123,700	\$135,080	\$113,553	3157	23.44	740	869	965
27	123	0411.05	Middle	No	112.90	\$123,700	\$139,657	\$117,394	5961	22.19	1323	1809	1930
27	123	0411.06	Middle	No	118.08	\$123,700	\$146,065	\$122,778	3889	30.11	1171	951	1058
27	123	0411.07	Moderate	No	72.37	\$123,700	\$89,522	\$75,250	6242	36.70	2291	988	1081

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27	123	0412.00	Moderate	No	70.01	\$123,700	\$86,602	\$72,798	4205	42.73	1797	863	1066
27	123	0413.01	Middle	No	108.73	\$123,700	\$134,499	\$113,059	3859	32.99	1273	1156	1038
27	123	0413.02	Moderate	No	76.66	\$123,700	\$94,828	\$79,712	4232	19.52	826	898	962
27	123	0414.00	Middle	No	103.58	\$123,700	\$128,128	\$107,708	5817	32.89	1913	1486	1589
27	123	0415.00	Middle	No	87.84	\$123,700	\$108,658	\$91,339	5392	19.34	1043	1769	1609
27	123	0416.01	Middle	No	108.25	\$123,700	\$133,905	\$112,562	6235	29.98	1869	2018	2159
27	123	0416.02	Moderate	No	78.40	\$123,700	\$96,981	\$81,528	3836	45.93	1762	781	732
27	123	0417.00	Middle	No	92.92	\$123,700	\$114,942	\$96,619	2978	20.55	612	1032	1097
27	123	0418.00	Middle	No	87.95	\$123,700	\$108,794	\$91,451	3905	29.37	1147	1088	1176
27	123	0419.00	Upper	No	132.35	\$123,700	\$163,717	\$137,614	3503	26.03	912	1061	1177
27	123	0420.01	Moderate	No	75.53	\$123,700	\$93,431	\$78,542	1866	43.94	820	196	281
27	123	0420.02	Moderate	No	72.73	\$123,700	\$89,967	\$75,625	2271	31.57	717	634	827
27	123	0421.01	Moderate	No	67.20	\$123,700	\$83,126	\$69,881	6052	45.52	2755	1555	1268
27	123	0421.02	Middle	No	98.88	\$123,700	\$122,315	\$102,813	4747	38.93	1848	1311	1476
27	123	0422.01	Moderate	No	61.63	\$123,700	\$76,236	\$64,083	1504	53.06	798	341	480
27	123	0422.02	Middle	No	80.82	\$123,700	\$99,974	\$84,044	5351	48.98	2621	1150	1362
27	123	0423.01	Middle	No	107.33	\$123,700	\$132,767	\$111,607	3059	35.01	1071	977	953
27	123	0423.02	Middle	No	88.40	\$123,700	\$109,351	\$91,917	5246	46.74	2452	1241	1395
27	123	0424.01	Middle	No	104.09	\$123,700	\$128,759	\$108,233	6482	43.24	2803	1324	1664
27	123	0424.02	Moderate	No	67.15	\$123,700	\$83,065	\$69,830	6649	47.48	3157	1686	1899
27	123	0425.01	Moderate	No	62.41	\$123,700	\$77,201	\$64,900	5965	46.30	2762	1495	1561
27	123	0425.03	Upper	No	131.81	\$123,700	\$163,049	\$137,059	3248	29.03	943	967	1008
27	123	0425.04	Middle	No	105.44	\$123,700	\$130,429	\$109,643	4248	44.35	1884	1481	1537
27	123	0426.01	Moderate	No	68.61	\$123,700	\$84,871	\$71,339	4647	42.35	1968	1016	1294
27	123	0426.02	Middle	No	93.30	\$123,700	\$115,412	\$97,014	2292	22.77	522	566	706
27	123	0427.00	Moderate	No	79.79	\$123,700	\$98,700	\$82,973	5425	38.30	2078	1374	1593
27	123	0428.00	Low	No	28.55	\$123,700	\$35,316	\$29,693	2513	83.33	2094	74	441
27	123	0429.00	Upper	No	128.63	\$123,700	\$159,115	\$133,750	3989	26.00	1037	880	1130

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27	123	0430.01	Upper	No	143.70	\$123,700	\$177,757	\$149,420	4574	13.58	621	1199	1395
27	123	0430.02	Upper	No	163.89	\$123,700	\$202,732	\$170,417	2003	14.83	297	466	532
27	123	9800.00	Unknown	No	0.00	\$123,700	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 139 - SCOTT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	139	0801.00	Middle	No	85.08	\$123,700	\$105,244	\$88,472	2325	43.96	1022	548	677
27	139	0802.01	Upper	No	126.83	\$123,700	\$156,889	\$131,875	2914	18.02	525	937	952
27	139	0802.02	Upper	No	144.96	\$123,700	\$179,316	\$150,727	5975	25.71	1536	1519	1652
27	139	0802.04	Upper	No	120.18	\$123,700	\$148,663	\$124,968	3868	21.82	844	1176	1394
27	139	0802.06	Upper	No	121.04	\$123,700	\$149,726	\$125,857	4318	28.39	1226	1534	1550
27	139	0802.07	Upper	No	160.82	\$123,700	\$198,934	\$167,222	5417	17.19	931	1362	1427
27	139	0802.08	Middle	No	92.82	\$123,700	\$114,818	\$96,521	3343	51.24	1713	736	808
27	139	0802.09	Middle	No	116.09	\$123,700	\$143,603	\$120,712	4305	24.97	1075	1371	1414
27	139	0803.03	Moderate	No	65.95	\$123,700	\$81,580	\$68,580	5948	39.21	2332	1085	1425
27	139	0803.04	Upper	No	138.97	\$123,700	\$171,906	\$144,500	7231	42.84	3098	1699	1967
27	139	0803.05	Middle	No	108.42	\$123,700	\$134,116	\$112,742	6931	28.78	1995	1757	2171
27	139	0803.06	Upper	No	148.33	\$123,700	\$183,484	\$154,233	2942	28.99	853	536	635
27	139	0803.07	Upper	No	127.34	\$123,700	\$157,520	\$132,409	6697	39.67	2657	2194	2217
27	139	0804.00	Moderate	No	65.20	\$123,700	\$80,652	\$67,802	4130	43.56	1799	762	1057
27	139	0805.00	Moderate	No	66.02	\$123,700	\$81,667	\$68,654	2711	26.56	720	553	725
27	139	0806.00	Middle	No	83.51	\$123,700	\$103,302	\$86,838	4876	30.50	1487	1402	1621
27	139	0807.00	Middle	No	100.02	\$123,700	\$123,725	\$104,000	4206	42.37	1782	1097	1159
27	139	0808.01	Middle	No	93.08	\$123,700	\$115,140	\$96,786	6611	18.80	1243	1545	1941
27	139	0808.02	Middle	No	114.20	\$123,700	\$141,265	\$118,750	2269	7.71	175	647	735
27	139	0809.03	Upper	No	156.99	\$123,700	\$194,197	\$163,242	8831	20.22	1786	2856	3216
27	139	0809.05	Middle	No	116.10	\$123,700	\$143,616	\$120,721	5943	16.54	983	1814	1995
27	139	0809.06	Middle	No	113.06	\$123,700	\$139,855	\$117,563	5397	14.66	791	1608	1730
27	139	0809.07	Moderate	No	63.78	\$123,700	\$78,896	\$66,319	3200	14.34	459	1107	1217
27	139	0809.08	Middle	No	104.94	\$123,700	\$129,811	\$109,114	4510	20.18	910	1238	1317
27	139	0810.01	Upper	No	130.80	\$123,700	\$161,800	\$136,008	5135	9.07	466	1703	1759
27	139	0810.02	Upper	No	152.24	\$123,700	\$188,321	\$158,295	3756	6.92	260	1168	1193

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27	139	0811.01	Upper	No	146.97	\$123,700	\$181,802	\$152,816	3050	6.39	195	991	1053
27	139	0811.02	Upper	No	125.02	\$123,700	\$154,650	\$130,000	2184	7.60	166	738	765
27	139	0811.03	Upper	No	122.47	\$123,700	\$151,495	\$127,349	6187	11.30	699	1822	2038
27	139	0812.00	Middle	No	101.22	\$123,700	\$125,209	\$105,255	6501	7.80	507	1957	2285
27	139	0813.01	Middle	No	98.36	\$123,700	\$121,671	\$102,273	3250	10.55	343	970	1142
27	139	0813.02	Middle	No	95.80	\$123,700	\$118,505	\$99,618	5967	12.07	720	1779	1919

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	147	9601.00	Middle	No	117.29	\$90,300	\$105,913	\$87,632	5017	15.71	788	1475	1821
27	147	9602.00	Upper	No	136.17	\$90,300	\$122,962	\$101,738	6311	11.55	729	2048	2424
27	147	9603.00	Upper	No	123.20	\$90,300	\$111,250	\$92,044	6419	24.05	1544	1846	2163
27	147	9604.00	Middle	No	87.49	\$90,300	\$79,003	\$65,365	4351	33.65	1464	1057	1344
27	147	9605.00	Upper	No	121.22	\$90,300	\$109,462	\$90,568	2832	4.70	133	984	1217
27	147	9606.00	Middle	No	100.24	\$90,300	\$90,517	\$74,896	3571	14.45	516	1053	1324
27	147	9607.00	Upper	No	131.03	\$90,300	\$118,320	\$97,898	5295	9.90	524	1702	2030
27	147	9608.00	Middle	No	101.43	\$90,300	\$91,591	\$75,785	3610	9.20	332	1228	1521

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 163 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0701.03	Middle	No	91.43	\$123,700	\$113,099	\$95,067	5957	17.64	1051	1017	1160
27	163	0701.04	Moderate	No	64.95	\$123,700	\$80,343	\$67,535	2952	11.35	335	983	1267
27	163	0701.05	Upper	No	151.00	\$123,700	\$186,787	\$157,012	4147	7.40	307	1621	1820
27	163	0701.07	Middle	No	94.00	\$123,700	\$116,278	\$97,743	3758	13.92	523	973	1182
27	163	0701.08	Middle	No	119.29	\$123,700	\$147,562	\$124,038	3797	12.59	478	1269	1373
27	163	0702.04	Middle	No	118.34	\$123,700	\$146,387	\$123,047	6736	10.67	719	2010	2229
27	163	0702.05	Middle	No	109.92	\$123,700	\$135,971	\$114,292	3984	7.23	288	1222	1636
27	163	0702.06	Upper	No	128.80	\$123,700	\$159,326	\$133,929	3334	6.15	205	1334	1596
27	163	0702.07	Upper	No	123.90	\$123,700	\$153,264	\$128,828	5002	14.61	731	1453	1923
27	163	0702.08	Middle	No	88.68	\$123,700	\$109,697	\$92,208	4028	15.74	634	1353	1416
27	163	0703.01	Upper	No	178.92	\$123,700	\$221,324	\$186,042	1689	9.59	162	607	666
27	163	0703.03	Upper	No	132.64	\$123,700	\$164,076	\$137,917	4781	10.19	487	1674	1817
27	163	0703.04	Middle	No	117.26	\$123,700	\$145,051	\$121,926	5180	13.75	712	1468	1656
27	163	0704.03	Middle	No	115.00	\$123,700	\$142,255	\$119,583	3777	8.45	319	1225	1380
27	163	0704.04	Upper	No	146.35	\$123,700	\$181,035	\$152,171	4346	8.54	371	1243	1355
27	163	0704.05	Upper	No	189.01	\$123,700	\$233,805	\$196,528	5097	11.28	575	1316	1446
27	163	0704.06	Middle	No	118.57	\$123,700	\$146,671	\$123,295	6245	25.01	1562	1623	1788
27	163	0705.01	Upper	No	128.09	\$123,700	\$158,447	\$133,194	3526	8.11	286	1084	1227
27	163	0705.02	Middle	No	98.96	\$123,700	\$122,414	\$102,902	4035	9.86	398	1170	1477
27	163	0706.02	Middle	No	86.41	\$123,700	\$106,889	\$89,856	2808	9.83	276	1070	1225
27	163	0706.03	Middle	No	83.86	\$123,700	\$103,735	\$87,200	2450	17.71	434	622	921
27	163	0706.04	Middle	No	94.97	\$123,700	\$117,478	\$98,750	3961	11.54	457	1226	1457
27	163	0707.03	Middle	No	92.49	\$123,700	\$114,410	\$96,170	3282	16.30	535	973	1108
27	163	0707.04	Middle	No	109.59	\$123,700	\$135,563	\$113,958	2510	10.08	253	701	829
27	163	0707.05	Upper	No	149.96	\$123,700	\$185,501	\$155,932	3976	11.82	470	1351	1566
27	163	0707.06	Upper	No	160.49	\$123,700	\$198,526	\$166,875	3395	8.04	273	788	986

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0708.01	Unknown	No	0.00	\$123,700	\$0	\$0	1523	67.50	1028	0	0
27	163	0708.02	Unknown	No	0.00	\$123,700	\$0	\$0	378	69.05	261	0	0
27	163	0709.06	Middle	No	97.31	\$123,700	\$120,372	\$101,183	5211	33.03	1721	1615	1770
27	163	0709.07	Middle	No	92.22	\$123,700	\$114,076	\$95,893	5359	40.03	2145	1633	1697
27	163	0709.09	Middle	No	99.30	\$123,700	\$122,834	\$103,250	5617	29.25	1643	1833	1882
27	163	0709.10	Middle	No	96.66	\$123,700	\$119,568	\$100,506	5141	34.82	1790	1821	1965
27	163	0709.11	Moderate	No	78.79	\$123,700	\$97,463	\$81,932	4736	34.12	1616	1243	1603
27	163	0709.12	Moderate	No	55.40	\$123,700	\$68,530	\$57,604	3082	39.62	1221	782	875
27	163	0710.01	Moderate	No	77.61	\$123,700	\$96,004	\$80,703	5089	36.61	1863	1299	1269
27	163	0710.03	Moderate	No	66.52	\$123,700	\$82,285	\$69,167	3797	32.66	1240	1020	1261
27	163	0710.06	Middle	No	114.20	\$123,700	\$141,265	\$118,750	5053	32.79	1657	1426	1592
27	163	0710.10	Upper	No	133.24	\$123,700	\$164,818	\$138,547	5169	27.86	1440	1543	1865
27	163	0710.11	Upper	No	152.30	\$123,700	\$188,395	\$158,365	2943	20.25	596	982	988
27	163	0710.12	Moderate	No	78.06	\$123,700	\$96,560	\$81,173	5143	32.16	1654	1568	2140
27	163	0710.13	Middle	No	110.71	\$123,700	\$136,948	\$115,114	5201	24.05	1251	1756	1912
27	163	0710.14	Upper	No	129.39	\$123,700	\$160,055	\$134,537	4129	24.49	1011	1379	1414
27	163	0710.16	Upper	No	168.75	\$123,700	\$208,744	\$175,469	4477	22.29	998	1446	1484
27	163	0710.19	Upper	No	156.68	\$123,700	\$193,813	\$162,917	13470	27.78	3742	2675	2727
27	163	0710.20	Upper	No	157.99	\$123,700	\$195,434	\$164,276	4274	27.96	1195	1297	1370
27	163	0710.21	Middle	No	116.06	\$123,700	\$143,566	\$120,685	4789	34.58	1656	1703	1839
27	163	0710.22	Upper	No	129.36	\$123,700	\$160,018	\$134,515	3610	29.47	1064	804	973
27	163	0710.23	Upper	No	122.25	\$123,700	\$151,223	\$127,115	5093	34.36	1750	1438	1800
27	163	0710.24	Middle	No	118.13	\$123,700	\$146,127	\$122,829	2558	21.97	562	727	961
27	163	0710.25	Middle	No	107.99	\$123,700	\$133,584	\$112,292	4104	29.29	1202	1075	1272
27	163	0711.01	Middle	No	99.21	\$123,700	\$122,723	\$103,162	3445	7.55	260	1324	1621
27	163	0711.02	Upper	No	129.27	\$123,700	\$159,907	\$134,414	4758	10.87	517	1754	1939
27	163	0712.07	Middle	No	114.85	\$123,700	\$142,069	\$119,427	8830	20.63	1822	2538	2650
27	163	0712.08	Middle	No	96.25	\$123,700	\$119,061	\$100,083	5242	24.86	1303	1757	1862
27	163	0712.09	Middle	No	105.07	\$123,700	\$129,972	\$109,255	5938	25.38	1507	1883	1932

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	163	0712.10	Middle	No	89.55	\$123,700	\$110,773	\$93,113	5712	32.93	1881	1224	1369
27	163	0712.11	Upper	No	139.88	\$123,700	\$173,032	\$145,446	5323	28.48	1516	1267	1442
27	163	0713.00	Middle	No	89.40	\$123,700	\$110,588	\$92,962	5520	26.21	1447	1633	2109
27	163	0714.00	Middle	No	97.90	\$123,700	\$121,102	\$101,797	8101	23.34	1891	2347	2737

* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 171 - WRIGHT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	171	1001.01	Middle	No	104.37	\$123,700	\$129,106	\$108,523	8453	13.27	1122	2125	2454
27	171	1001.02	Middle	No	116.79	\$123,700	\$144,469	\$121,444	9983	13.89	1387	2641	2835
27	171	1002.02	Middle	No	93.23	\$123,700	\$115,326	\$96,944	1547	4.72	73	500	572
27	171	1002.03	Moderate	No	65.83	\$123,700	\$81,432	\$68,453	5801	16.98	985	1581	1906
27	171	1002.05	Middle	No	86.79	\$123,700	\$107,359	\$90,250	4060	14.24	578	988	1136
27	171	1002.06	Middle	No	101.00	\$123,700	\$124,937	\$105,021	6356	15.42	980	1705	1856
27	171	1003.00	Middle	No	100.40	\$123,700	\$124,195	\$104,403	5849	6.63	388	1815	2212
27	171	1004.01	Middle	No	102.38	\$123,700	\$126,644	\$106,458	1921	4.11	79	703	1095
27	171	1004.02	Moderate	No	67.24	\$123,700	\$83,176	\$69,919	3367	8.52	287	1090	1648
27	171	1005.00	Middle	No	94.60	\$123,700	\$117,020	\$98,365	4770	4.61	220	1673	2702
27	171	1007.01	Middle	No	89.08	\$123,700	\$110,192	\$92,633	6632	8.81	584	2015	2424
27	171	1007.04	Middle	No	87.33	\$123,700	\$108,027	\$90,807	4672	13.42	627	1391	1684
27	171	1007.05	Middle	No	95.29	\$123,700	\$117,874	\$99,088	3467	9.11	316	917	1102
27	171	1007.06	Middle	No	96.68	\$123,700	\$119,593	\$100,529	5464	4.78	261	1691	1993
27	171	1007.07	Middle	No	81.68	\$123,700	\$101,038	\$84,931	3480	6.12	213	1071	1411
27	171	1008.03	Middle	No	112.56	\$123,700	\$139,237	\$117,039	6884	13.63	938	1957	2174
27	171	1008.04	Middle	No	111.98	\$123,700	\$138,519	\$116,441	7584	16.77	1272	1814	2189
27	171	1008.05	Upper	No	121.97	\$123,700	\$150,877	\$126,827	6960	11.44	796	2191	2354
27	171	1008.06	Upper	No	120.15	\$123,700	\$148,626	\$124,932	4306	12.22	526	1262	1276
27	171	1008.07	Middle	No	98.95	\$123,700	\$122,401	\$102,886	4841	13.41	649	1781	1904
27	171	1009.00	Middle	No	97.03	\$123,700	\$120,026	\$100,898	7456	9.20	686	2073	2417
27	171	1010.01	Upper	No	129.04	\$123,700	\$159,622	\$134,178	4831	5.94	287	1453	1567
27	171	1010.02	Middle	No	104.13	\$123,700	\$128,809	\$108,277	4538	10.00	454	1211	1439
27	171	1011.01	Middle	No	83.80	\$123,700	\$103,661	\$87,137	7320	10.14	742	2046	2376
27	171	1011.02	Middle	No	90.31	\$123,700	\$111,713	\$93,906	1508	8.95	135	479	577
27	171	1012.00	Middle	No	87.85	\$123,700	\$108,670	\$91,346	4133	6.80	281	1292	1568

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	171	1013.00	Moderate	No	74.49	\$123,700	\$92,144	\$77,453	5154	8.54	440	1259	1598

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Part 7 - Loan to Deposit Ratios | Bank Segment Only

Date	Net Loan Amount	Total Deposit Amount	Deposit Ratios
3/31/18	40,836,236.64	36,064,323.12	113.23%
6/30/18	38,451,791.83	36,784,769.44	104.53%
9/30/18	37,222,806.19	33,028,272.92	112.70%
12/31/18	36,102,813.59	34,759,646.69	103.86%
3/31/19	42,722,640.63	36,014,049.27	118.63%
6/30/19	43,017,578.38	38,978,228.70	110.36%
9/30/19	43,081,011.87	43,385,602.05	99.30%
12/31/19	45,702,295.10	45,207,712.35	101.09%
3/31/20	38,825,743.46	37,898,749.44	102.45%
6/30/20	50,959,747.21	52,110,127.72	97.79%
9/30/20	57,114,492.74	56,397,739.68	101.27%
12/31/20	48,188,700.59	68,325,309.05	70.53%
3/31/21	55,954,503.16	84,183,329.90	66.47%
6/30/21	57,409,269.83	82,204,138.35	69.84%
9/30/21	70,724,869.80	83,194,094.85	85.01%
12/31/21	80,044,992.34	93,761,203.95	85.37%
3/31/22	91,033,087.40	97,937,345.48	92.95%
6/30/22	109,684,518.05	98,197,686.21	111.70%
9/30/22	116,795,540.17	120,996,469.17	96.53%
12/31/22	134,073,000.00	118,857,000.00	112.80%
3/31/23	135,269,682.00	125,242,890.00	108.01%
6/30/23	139,522,483.00	131,469,143.00	106.13%
9/30/23	153,188,174.00	162,729,740.00	94.14%
12/31/23	153,677,820.00	163,402,545.00	94.05%
3/31/24	165,584,486.00	174,517,812.00	94.88%
6/30/24	179,199,231.00	199,028,052.00	90.04%
9/30/24	192,096,951.00	194,046,453.00	99.00%
12/31/24	252,056,217.00	269,419,851.00	93.56%



Community Reinvestment Act

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).