Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

May 4, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

MidCountry Bank
Charter Number: 702518

7825 Washington Avenue South, Suite 120
Bloomington, MN 55439

Office of the Comptroller of the Currency

222 South 9th Street, Suite 800
Minneapolis, MN 55402

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding.**

The Lending Test is rated: Outstanding.
The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The distribution of loans throughout geographies of different income levels is excellent.
- The distribution of loans to borrowers of different income levels, businesses of different sizes, and farms of different sizes is reasonable.
- The bank received no CRA-related complaints.
- Community development (CD) performance shows excellent responsiveness to AA needs through CD loans, qualified investments, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio is more than reasonable.

MidCountry Bank (MCB) had an average LTD ratio of 92.50 percent over the eight quarters since the previous CRA evaluation. The ratio gradually decreased over the evaluation period from a quarterly high of 97.19 percent as of March 31, 2023, to a quarterly low of 85.83 percent as of December 31, 2024. MCB ranked second among six banks with similar asset sizes operating within at least one of MCB's AAs. Comparable banks had average LTD ratios between 60.90 percent and 94.37 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.00 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Table 1: Lending Inside and Outside of the Assessment Area **2022 - 2024**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	20	100.00	0	0.00	20	1,827	100.00	0	0.00	1,827
Small Business	42	70.00	18	30.00	60	51,397	82.36	11,008	17.64	62,405
Small Farm	19	95.00	1	5.00	20	3,996	85.09	700	14.91	4,696
Total	**81**	**81.00**	**19**	**19.00**	**100**	**57,220**	**83.01**	**11,708**	**16.99**	**68,928**

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

Description of Institution

MCB is a federally chartered stock savings association headquartered in Bloomington, Minnesota (MN). MCB offers various banking products and services through branch locations, subsidiaries, and divisions. MCB currently operates 16 branches, all located in MN. MCB participates in the MoneyPass automated teller machine (ATM) network, which provides surcharge-free access to ATMs nationwide. MCB subsidiaries and divisions include MidCountry Equipment Finance, MidCountry Investments, and MidCountry Insurance Services. MCB is wholly owned by MidCountry Acquisition Corporation, which is headquartered in Minneapolis, MN.

MCB has three AAs, including a portion of the Minneapolis Metropolitan Statistical Area (MSA), the MN non-MSA, and the St. Cloud MSA. All AAs are located in MN. MCB's AAs meet regulatory requirements and do not arbitrarily exclude low- or moderate-income (LMI) census tracts (CTs). During the evaluation period, MCB merged with two banks: Lake Community Bank as of January 1, 2024, and Red Rock Bank as of October 1, 2024. The Lake Community Bank merger resulted in one new branch located in Long Lake, MN and did not affect AA composition. The Red Rock Bank merger resulted in new branches in Sanborn, MN and Springfield, MN. MCB added the Brown, Cottonwood, and Redwood County CTs within the MN non-MSA following the merger. The Red Rock Bank merger will not be included in the scope of this evaluation given less than six months of activity during the evaluation period, which would not provide meaningful analysis.

MCB offers traditional loan and deposit products. MCB's lending strategy focuses on commercial, residential real estate, and agricultural lending. As of December 31, 2024, MCB's assets totaled $1.14 billion, and tier one capital totaled $128.62 million. The loan portfolio totaled $822.03 million, which represented 72.01 percent of total assets. The loan portfolio was comprised of 75.88 percent business loans, 15.77 percent home mortgages, 5.37 percent consumer loans, and 2.98 percent farm loans.

There are no known financial, legal, or other factors impeding MCB's ability to meet the credit needs of its AAs. MidCountry received an "Outstanding" rating in the prior CRA examination dated March 13, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated MCB's CRA performance using the intermediate small bank CRA examination procedures, which includes a Lending Test and CD Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The CD Test evaluates the bank's record of responding to community development needs and opportunities through CD lending, qualified investments, donations, and service hours within the communities served. We evaluated economic factors within the AAs for the period of January 1, 2022, through December 31, 2024, and contacted local community members within the AAs to discuss community credit needs.

The Lending Test evaluation period is January 1, 2022, through December 31, 2024. We analyzed the number and dollar volume of loan originations and purchases during the evaluation period to determine primary loan products for each AA. MCB's primary products differed by AA. Home loans were a primary product in one AA, business loans were a primary product in three AAs, and farm loans were a

primary product in one AA. Refer to the applicable Lending Test narratives under each Rating area for details on loan products analyzed.

To evaluate lending performance, we selected a random sample of 20 loans originated during the evaluation period for each primary product in each AA. To analyze borrower and geographic distributions within the AAs, we sampled additional loans, as needed, to reach 20 loans originated within each AA for each primary product.

The CD Test evaluation period is January 1, 2022, through December 31, 2024. All CD loans, donations, investments, and services submitted by bank management for consideration were reviewed.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is based wholly on the State of Minnesota rating. The state rating is based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under the state Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Minnesota

CRA rating for the State of Minnesota[1]: Outstanding
The Lending Test is rated: Outstanding
The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The distribution of loans throughout geographies of different income levels is excellent.
- The distribution of loans to borrowers of different income levels, businesses of different sizes, and farms of different sizes is reasonable.
- CD performance shows excellent responsiveness to AA needs through CD loans, qualified investments, and CD services.

Description of Institution's Operations in Minnesota

MCB had three AAs in the state of MN during the evaluation period: the Minneapolis MSA AA, the MN non-MSA AA, and the St. Cloud MSA AA.

Minneapolis MSA AA
There are nine branches within the AA, which include branches located in Apple Valley, Bloomington, Buffalo, Hastings, Inver Grove Heights, Long Lake, Minnetonka, Waconia, and White Bear Lake. During the evaluation period, the Minneapolis MSA AA included all CTs in Anoka, Carver, Dakota, Hennepin, Mille Lacs, Ramsey, Sibley, Scott, Sherburne, Washington, and Wright Counties. The merger with Lake Community Bank as of January 1, 2024, resulted in the new branch in Long Lake but did not result in any changes within the AA. The AA included 837 total CTs, which included 49 low-income, 183 moderate-income, 361 middle-income, and 233 upper-income. There are 11 CTs that have not been assigned an income classification, and there are no distressed or underserved CTs. MCB's primary lending focus in the AA was business loans.

Competition within the AA is significant. According to the 2024 FDIC Deposit Market Share report, MCB held $619.92 million deposits in the Minneapolis MSA AA or 0.25 percent deposit market share. MCB ranked 25th of 119 institutions in the AA. The five largest competitors include U.S. Bank, Wells Fargo, Ameriprise Bank, The Huntington National Bank, and BMO Bank. The top five competitors held $186.79 billion or 76.74 percent of the total deposits in the Minneapolis MSA AA.

According to the Bureau of Labor Statistics, the Minneapolis MSA AA average unemployment rate during the evaluation period was 2.74 percent, which was comparable to the state of MN average of 2.77 percent. The average unemployment rate in the AA increased over the evaluation period from a low of 2.42 percent in 2022 to a high of 3.03 percent in 2024. Mille Lacs County had the highest average unemployment rate during the evaluation period at 4.27 percent compared to Carver County with the lowest average unemployment rate of 2.33 percent.

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

We reviewed two recently completed community contacts to better understand the needs of the Minneapolis MSA and opportunities for financial institutions. The first contact represented a nonprofit community development organization focused on housing and economic development in the AA, and the second was a nonprofit economic development association with a mission of assisting underserved entrepreneurs in Minneapolis. Information from community contact interviews identified the need for small business loans and affordable housing within the Minneapolis MSA. The contacts noted local institutions appropriately meet the community's credit needs.

The table below provides AA demographic and economic data.

Assessment Area - Minneapolis MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	837	5.85	21.86	43.13	27.84	1.31
Population by Geography	3,428,083	5.31	20.62	44.26	28.99	0.82
Housing Units by Geography	1,352,437	5.03	21.19	44.72	28.43	0.63
Owner-Occupied Housing by Geography	901,781	2.36	17.03	47.95	32.57	0.08
Occupied Rental Units by Geography	391,398	10.82	30.26	37.91	19.16	1.85
Vacant Units by Geography	59,258	7.31	24.60	40.41	26.69	0.99
Businesses by Geography	153,584	4.26	19.46	42.33	33.05	0.90
Farms by Geography	4,512	2.04	15.43	50.29	32.07	0.18
Family Distribution by Income Level	820,928	19.61	17.94	22.76	39.69	0.00
Household Distribution by Income Level	1,293,179	23.04	16.79	18.92	41.24	0.00
Unemployment rate (%)	3.74	7.33	5.30	3.31	2.68	6.21
Households Below Poverty Level (%)	8.19	28.64	12.25	6.05	4.46	34.48
Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA)		$103,977			Median Housing Value	$263,900
Median Family Income (33460 - Minneapolis-St. Paul-Bloomington, MN-WI MSA) for 2024		$123,700			Median Gross Rent	$1,163
					Families Below Poverty Level	5.18

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

MN Non-MSA AA

There are six branches within the MN non-MSA AA, which include branches located in Glencoe, Hutchinson, Litchfield, Sanborn, Springfield, and Winthrop. During the evaluation period, the AA included all CTs in McLeod, Meeker, and Sibley Counties. The Red Rock Bank merger occurred on October, 1, 2024, and resulted in new branches in Sanborn and Springfield and new CTs in the AA in Brown, Cottonwood, and Redwood Counties. Activity from the merger and resulting AA change will not be considered for analysis in this evaluation due to insufficient activity. The AA included 19 total CTs, which included 16 middle-income CTs and three upper-income. There are no low- or moderate-income CTs in the MN non-MSA AA, and there are no distressed or underserved CTs. MCB's primary lending focus in the AA was business, home mortgage, and agricultural lending.

Competition within the AA is moderate. According to the 2024 FDIC Deposit Market Share report, MCB held $271.09 million deposits in the MN non-MSA AA or 12.13 percent deposit market share. MCB ranked third among 20 institutions in the AA. The other largest competitors include Security Bank

& Trust Company, Citizens Bank & Trust Co, Wells Fargo, and Center National Bank. The top five competitor deposits, excluding MCB, held $1.12 billion or 49.95 percent of the deposits in the AA.

According to the Bureau of Labor Statistics, the MN non-MSA AA average unemployment rate during the evaluation period was 3.23 percent, which was higher than the state of MN average of 2.77 percent. The average unemployment rate in the AA increased over the evaluation period from a low of 2.87 percent in 2022 to a high of 3.50 percent in 2024. Sibley County had the highest average unemployment rate during the evaluation period at 3.37 percent compared to McLeod County with the lowest average unemployment rate of 3.00 percent.

We contacted a community member in the AA to better understand the local economy and financing needs of the community. The contact supports economic development within Meeker County. The contact identified small business, start-up, and housing development lending as primary credit needs within the county. The contact shared that local banks are collaborative and provide adequate funding. We also reviewed two recently completed community contacts within the MN non-MSA AA. The contacts are located in southwest MN and serve McLeod, Meeker, and Sibley counties. Contacts noted a high demand for small business and small farm lending in the area. Both contacts stated that lending opportunities are available and these needs are largely met by local financial institutions.

The table below provides AA demographic and economic data.

Assessment Area - MN Non-MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.00	0.00	84.21	15.79	0.00
Population by Geography	75,007	0.00	0.00	84.79	15.21	0.00
Housing Units by Geography	33,480	0.00	0.00	85.43	14.57	0.00
Owner-Occupied Housing by Geography	23,432	0.00	0.00	84.37	15.63	0.00
Occupied Rental Units by Geography	6,538	0.00	0.00	87.12	12.88	0.00
Vacant Units by Geography	3,510	0.00	0.00	89.34	10.66	0.00
Businesses by Geography	2,841	0.00	0.00	82.82	17.18	0.00
Farms by Geography	550	0.00	0.00	81.09	18.91	0.00
Family Distribution by Income Level	19,211	15.14	16.56	24.72	43.58	0.00
Household Distribution by Income Level	29,970	19.28	15.91	20.30	44.51	0.00
Unemployment rate (%)	2.63	0.00	0.00	2.50	3.29	0.00
Households Below Poverty Level (%)	8.13	0.00	0.00	8.52	5.93	0.00
Median Family Income (Non-MSAs - MN)		$74,710			Median Housing Value	$162,600
Median Family Income (Non-MSAs - MN) for 2024		$90,300			Median Gross Rent	$704
					Families Below Poverty Level	3.61

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

St. Cloud MSA AA

There is one branch within the AA, located in St. Cloud. During the evaluation period, the St. Cloud MSA AA included all CTs in Benton and Stearns Counties. The AA included 47 total CTs, which included one low-income, eight moderate-income, 30 middle-income, and seven upper-income. There is one CT that has not been assigned an income classification, and there are no distressed or underserved CTs. MCB's primary lending focus in the AA was business loans.

Competition within the AA is moderate. According to the 2024 FDIC Deposit Market Share report, MCB held $55.14 million deposits in the St. Cloud MSA AA or 0.73 percent deposit market share. MCB ranked 24th among 33 institutions in the AA. The five largest competitors include Stearns Bank, Bremer Bank, Wells Fargo Bank, Falcon National Bank, and U.S. Bank. The top five competitors held $4.37 billion or 57.76 percent of the deposits in the AA.

According to the Bureau of Labor Statistics, the St. Cloud MSA AA average unemployment rate during the evaluation period was 3.12 percent, which was higher than the state of MN average of 2.77 percent. The average unemployment rate in the AA increased over the evaluation period from a low of 2.85 percent in 2022 to a high of 3.30 percent in 2024. Benton County had the higher average unemployment rate during the evaluation period at 3.40 percent compared to Stearns County with an average unemployment rate of 2.83 percent.

The table below provides AA demographic and economic data.

Assessment Area - St. Cloud MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	47	2.13	17.02	63.83	14.89	2.13
Population by Geography	199,671	1.20	16.55	64.26	16.98	1.01
Housing Units by Geography	82,381	1.09	18.07	65.31	14.91	0.62
Owner-Occupied Housing by Geography	52,003	0.05	11.96	68.55	19.35	0.09
Occupied Rental Units by Geography	24,055	2.85	32.83	56.20	6.51	1.60
Vacant Units by Geography	6,323	2.99	12.11	73.41	10.34	1.14
Businesses by Geography	7,221	0.17	12.23	66.39	17.44	3.78
Farms by Geography	653	0.00	4.75	79.02	16.23	0.00
Family Distribution by Income Level	48,126	18.55	18.57	24.11	38.77	0.00
Household Distribution by Income Level	76,058	22.92	16.96	18.63	41.49	0.00
Unemployment rate (%)	4.59	4.19	8.53	3.39	4.19	17.49
Households Below Poverty Level (%)	10.68	54.29	20.15	8.98	2.59	40.92
Median Family Income (41060 - St. Cloud, MN MSA)		$80,403			Median Housing Value	$192,400
Median Family Income (41060 - St. Cloud, MN MSA) for 2024		$97,800			Median Gross Rent	$785
					Families Below Poverty Level	6.22

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Minnesota

We completed full scope reviews of the Minneapolis MSA AA and the MN-non MSA AA. We completed a limited scope review of the St. Cloud MSA AA. The Minneapolis MSA AA represents the largest portion of the bank's branches, deposits, and loan volume within the state. For those reasons, performance in the Minneapolis MSA AA carried the most weight when determining the state rating, followed by the MN non-MSA and St. Cloud MSA AAs, respectively. The Minneapolis MSA AA included 64.29 percent of branches, 65.52 percent of deposits, and 88.30 percent of loans by number in the state. The MN non-MSA AA included 28.57 percent of branches, 28.65 percent of deposits, and 3.88 percent of loans. The St. Cloud MSA AA included 7.14 percent of branches, 5.83 percent of deposits, and 7.82 percent of loans.

Primary products used in geographic and borrower distribution analyses vary based on AA. The primary product in the Minneapolis MSA was business loans, which accounted for 69.24 percent of originations by number and 88.73 percent of originations by dollar in the AA. Primary products in the MN non-MSA AA were business, farm, and home mortgage loans. Business loans represented 39.75 percent of originations by dollar in the AA, and farm loans represented 34.57 percent of originations by dollar. Home mortgages represented 31.68 percent of originations by number. Primary products within the MN non-MSA AA were weighted equally given comparable lending volumes between products. The primary product in the St. Cloud MSA was business loans, which accounted for 70.59 percent of originations by number and 98.38 percent by dollar within the AA.

There were no low- or moderate- income CTs within the MN non-MSA AA during the evaluation period; therefore, an analysis of the geographic distribution of the loans in that AA was not performed as the analysis would not be meaningful.

Refer to Appendix A, Scope of the Examination, for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MINNESOTA

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of Minnesota is excellent.

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Table 9 in the state of Minnesota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Minneapolis MSA AA
The geographic distribution of business loans in the Minneapolis MSA AA is excellent. MCB's lending performance to businesses in moderate-income geographies exceeded the percentage of businesses located in moderate-income CTs and significantly exceeded the aggregate lending percentage. The bank's percentage of business loans in low-income geographies was lower than the percentage of businesses located in low-income CTs and the aggregate lending percentage. Only 4.26 percent of businesses were in low-income CTs. MCB branches are not close to these CTs and there is significant competition within the AA. Given this, we placed more weight on lending in moderate-income CTs in the AA.

Lending Gap Analysis

There were no unexplainable conspicuous gaps in lending to LMI geographies within the AAs.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

MN Non-MSA AA
The distribution of home mortgage loans among individuals of different income levels in the MN non-MSA AA is reasonable. The bank's percentage of home mortgage loans was lower than the percentage of low-income families and significantly exceeded the aggregate lending percentage. The bank's percentage of home mortgage loans was near to the percentage of moderate-income families and lower than the aggregate lending percentage.

Small Loans to Businesses

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

Minneapolis MSA AA
The bank's small business lending in the Minneapolis MSA AA is reasonable. The percentage of small loans to businesses is significantly lower than the percentage of small businesses and somewhat lower than the aggregate percentage of all reporting lenders. There is a moderate volume of loans with unreported revenue activity associated with the MidCountry Equipment Finance division.

MN Non-MSA AA
The bank's small business lending in the MN non-MSA AA is excellent. The percentage of small loans to businesses is near to the percentage of small businesses and significantly exceeded the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table 12 in the state of Minnesota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

MN Non-MSA AA
The bank's small farm lending in the MN non-MSA AA is excellent. The percentage of small loans to farms was lower than the percentage of farms but significantly exceeded the aggregate percentage of all reporting lenders.

Responses to Complaints

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

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the St. Cloud MSA AA was consistent with the bank's overall performance under the Lending Test in the full scope areas.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Minnesota is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope and limited-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	$(000's)	% of Total $
Minneapolis MSA	9	39.13	36,199	49.34
MN Non-MSA	2	8.70	2,502	3.41
St. Cloud MSA	0	0.00	0	0.00
Broader Statewide and Regional Area	12	52.17	34,667	47.25
Total	**23**	**100.00**	**73,368**	**100.00**

Minneapolis MSA AA

The bank originated nine CD loans totaling $36.20 million, which represented 42.95 percent of allocated tier one capital in the Minneapolis MSA during the evaluation period. These CD loans supported affordable housing for LMI individuals, promoted economic development, and provided revitalization and stabilization effects. Allocated capital was calculated using tier one capital, as of December 31, 2024, multiplied by the deposit percentage in the AA, based on deposit data from the 2024 FDIC Deposit Market Share Report.

The following are examples of CD loans the bank originated or purchased in this AA:

- A $1.73 million loan that supported affordable housing for LMI individuals by funding the purchase of a group home intended to house disabled individuals qualified to receive Medicaid and state funding living in Minneapolis.

- A $12.64 million loan to revitalize a historical building for use as a small business's headquarters using a Historic Tax Credit consistent with the City of Minneapolis development and revitalization plans.

MN Non-MSA AA
The bank originated two CD loans totaling $2.50 million, which represented 33.38 percent of allocated tier one capital in the MN non-MSA during the evaluation period. These CD loans promoted economic development for small businesses.

The following is an example of a CD loan the bank originated or purchased in this AA:

- A $1.30 million loan to a start-up business that will employ a majority of LMI individuals in Hutchinson.

Broader Statewide and Regional Area
The bank originated 12 CD loans totaling $34.67 million, which represented 26.95 percent of tier one capital in the broader statewide and regional area during the evaluation period. These CD loans supported affordable housing for LMI individuals, promoted economic development, and provided revitalization and stabilization effects.

The following are examples of CD loans the bank originated or purchased in the broader statewide and regional area:

- A $5.97 million loan to purchase two affordable housing complexes with 76 units, 46 of which are reserved for LMI individuals in Cloquet, MN.
- A $4.53 million loan to refinance a loan that provides affordable housing for LMI individuals in a low-income CT located in Fargo, North Dakota.

Number and Amount of Qualified Investments

Table 4: Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Minneapolis MSA	0	0	17	432	17	42.50	432	23.93	0	0
MN Non-MSA	0	0	7	65	7	17.50	65	3.60	0	0
St. Cloud MSA	0	0	13	1,197	13	32.50	1,197	66.32	0	0
Broader Statewide or Regional Area	0	0	3	111	3	7.50	111	6.15	0	0
Total	**0**	**0**	**40**	**1,805**	**40**	**100.00**	**1,805**	**100.00**	**0**	**0**

Minneapolis MSA AA
MCB made 17 qualified investments totaling $432 thousand or 0.51 percent of allocated capital, in the Minneapolis MSA AA during the evaluation period. Qualified investments were comprised entirely of donations. Qualified investments supported affordable housing and provided community services for LMI individuals.

The following are examples of qualified investments in the AA:

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

- A $125 thousand donation to a non-profit that supported community services for LMI individuals through youth development, healthy living, and social responsibility initiatives in the greater Twin Cities area.
- A $3.75 thousand donation to a local non-profit that supported affordable housing for LMI individuals in Hennepin County.

MN Non-MSA AA
MCB made seven qualified investments totaling $65.40 thousand or 0.87 percent of allocated capital, in the MN non-MSA AA during the evaluation period. Qualified investments were comprised entirely of donations. Qualified investments supported affordable housing and provided community services for LMI individuals.

The following are examples of qualified investments in the AA:

- A $5 thousand donation to a non-profit that supported community services for LMI individuals through educational support in McLeod County.
- A $50 thousand donation to a non-profit that supported affordable housing for veterans in Glencoe, MN.

Broader Statewide and Regional Area
MCB made three qualified investments totaling $110.50 thousand or 0.09 percent of capital, in the broader statewide and regional area during the evaluation period. Qualified investments were comprised entirely of donations. Qualified investments supported affordable housing for LMI individuals, provided community services for LMI individuals, and promoted economic development.

The following is an example of a qualified investment in the broader statewide and regional area:

- A $100 thousand donation to an organization that supported economic development for veteran entrepreneurs in the states of Minnesota and Wisconsin.

Extent to Which the Bank Provides Community Development Services

Minneapolis MSA AA
11 employees provided 59 hours of CD service to three organizations in the Minneapolis MSA AA. These organizations provided access to community services to LMI individuals and promoted economic development opportunities. For example, one individual provided 5.50 hours of service on the board of a regional chamber of commerce.

MN Non-MSA AA
Three employees provided 108 hours of CD service to three organizations in the MN non-MSA AA. These organizations provided access to community services to LMI individuals and promoted economic development opportunities. For example, one individual provided 80 hours of service on the board of a non-profit organization that serves a majority of LMI individuals.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Test in the St. Cloud MSA AA was consistent with the bank's overall performance under the CD Test in the full scope areas.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2022 – 12/31/2024	
Bank Products Reviewed:	Home mortgage (MN non-MSA AA), small business (Minneapolis MSA AA, St. Cloud MSA AA, and MN non-MSA AA), small farm (MN non-MSA AA) Community development loans, qualified investments, and community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Minnesota		
Minneapolis MSA AA	Full scope	Anoka, Carver, Dakota, Hennepin, Mille Lacs, Ramsey, Scott, Sherburne, Washington, and Wright Counties
MN Non-MSA AA	Full scope	McLeod, Meeker, and Sibley Counties
St. Cloud MSA AA	Limited scope	Benton and Stearns Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
MidCountry Bank	Outstanding	Outstanding	Outstanding
State:			
Minnesota	Outstanding	Outstanding	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 7. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - Compares the percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
MN Non-MSA	20	1,617	100.00	5,065	0.00	0.00	0.00	0.00	0.00	0.00	84.37	85.00	83.38	15.63	15.00	16.60	0.00	0.00	0.00
Total	**20**	**1,617**	**100.00**	**5,065**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**84.37**	**85.00**	**83.38**	**15.63**	**15.00**	**16.60**	**0.00**	**0.00**	**0.00**

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
MN Non-MSA	20	1,617	100.00	5,065	15.14	10.00	6.75	16.56	15.00	27.72	24.72	35.00	24.38	43.58	40.00	27.54	0.00	0.00	13.60
Total	**20**	**1,617**	**100.00**	**5,065**	**15.14**	**10.00**	**6.75**	**16.56**	**15.00**	**27.72**	**24.72**	**35.00**	**24.38**	**43.58**	**40.00**	**27.54**	**0.00**	**0.00**	**13.60**

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

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

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Minneapolis MSA	20	23,081	33.33	220,209	4.26	0.00	3.32	19.46	20.00	16.97	42.33	30.00	42.78	33.05	50.00	36.28	0.90	0.00	0.66
MN Non-MSA	20	3,379	33.33	2,534	0.00	0.00	0.00	0.00	0.00	0.00	82.82	75.00	83.70	17.18	25.00	16.30	0.00	0.00	0.00
St. Cloud MSA	20	38,947	33.33	8,677	0.17	0.00	0.52	12.23	25.00	15.04	66.39	65.00	64.16	17.44	10.00	18.19	3.78	0.00	2.10
Total	**60**	**65,407**	**100.00**	**231,420**	**4.01**	**0.00**	**3.18**	**18.80**	**15.00**	**16.71**	**44.09**	**56.67**	**44.03**	**32.08**	**28.33**	**35.38**	**1.01**	**0.00**	**0.71**

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

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

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Minneapolis MSA	60	80,614	60.00	220,209	87.45	40.00	50.19	4.22	50.00	8.33	10.00
MN Non-MSA	20	3,379	20.00	2,534	83.88	75.00	46.72	4.22	20.00	11.90	5.00
St. Cloud MSA	20	38,947	20.00	8,677	85.39	40.00	47.27	4.93	60.00	9.68	0.00
Total	**100**	**122,940**	**100.00**	**231,420**	**87.30**	**47.00**	**50.05**	**4.26**	**46.00**	**8.45**	**7.00**

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

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2022 - 2024**

Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
MN Non-MSA	20	4,396	100.00	567	0.00	0.00	0.00	0.00	0.00	0.00	81.09	70.00	84.30	18.91	30.00	15.70	0.00	0.00	0.00
Total	**20**	**4,396**	**100.00**	567	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**81.09**	**70.00**	**84.30**	**18.91**	**30.00**	**15.70**	**0.00**	**0.00**	**0.00**

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

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue **2022 - 2024**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
MN Non-MSA	20	4,396	100.00	567	97.82	65.00	35.27	1.45	35.00	0.73	0.00
Total	**20**	**4,396**	**100.00**	**567**	**97.82**	65.00	**35.27**	**1.45**	35.00	**0.73**	0.00

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