

# CRA: Assessment Area Concentration Lending Test 1

2023

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis, 2 - Rochester

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis, 2 - Rochester

Code	Loan Type	Inside Loans			Outside Loans			Total Loans	
		#	% Column	% Inside	#	% Column	% Outside	#	%
<b>HMDA</b>									
1	Home Purchase	225	40.69	67.77	107	52.71	32.23	332	43.92
2	Home Improvement	244	44.12	76.01	77	37.93	23.99	321	42.46
31	Refinancing	57	10.31	79.17	15	7.39	20.83	72	9.52
32	Cash-Out Refi	24	4.34	88.89	3	1.48	11.11	27	3.57
4	Other	3	0.54	75.00	1	0.49	25.00	4	0.53
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>HMDA - Total</b>		<b>553</b>	<b>100.00</b>	<b>73.15</b>	<b>203</b>	<b>100.00</b>	<b>26.85</b>	<b>756</b>	<b>100.00</b>
<b>CRA</b>									
1	Small Business	154	100.00	79.38	40	100.00	20.62	194	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>CRA - Total</b>		<b>154</b>	<b>100.00</b>	<b>79.38</b>	<b>40</b>	<b>100.00</b>	<b>20.62</b>	<b>194</b>	<b>100.00</b>
<b>HMDA &amp; CRA - TOTAL</b>		<b>707</b>	<b>100.00</b>	<b>74.42</b>	<b>243</b>	<b>100.00</b>	<b>25.58</b>	<b>950</b>	<b>100.00</b>
<b>Consumer</b>									
5	Motor Vehicle	1,461	56.56	65.90	756	66.26	34.10	2,217	59.53
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	157	6.08	60.15	104	9.11	39.85	261	7.01
8	Other Unsecured	965	37.36	77.45	281	24.63	22.55	1,246	33.46
<b>Consumer - Total</b>		<b>2,583</b>	<b>100.00</b>	<b>69.36</b>	<b>1,141</b>	<b>100.00</b>	<b>30.64</b>	<b>3,724</b>	<b>100.00</b>
<b>Other Data</b>									
90	Community Dev	1		100.00	0		0.00	1	100.00
80	Consortium/3rd Party	0		0.00	0		0.00	0	0.00
3	Other Lines/Loans.	0		0.00	0		0.00	0	0.00
9	Other Loan Data	0		0.00	0		0.00	0	0.00

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis, 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

Examiners evaluate the organization on its ability to service the credit needs of the communities in its Assessment Area(s) (If there is more than one Assessment Area, then all Assessment Areas should be combined when running this report). Both the number of loans and their corresponding dollar volumes are taken into consideration. Examiners expect to see the majority of loans originated inside the combined Assessment Area. The tables contained within this document detail both the count and dollar amount of loans made inside and outside of the Assessment Areas. The inside Loan Type value is then rated based on the color scheme shown on the bottom of this report. No official benchmarks have been published that correlate these percentages with your performance ratings. The percentages used in this report emulate examiner practice as identified in historical performance evaluations.

Outstanding (80-100%) <span style="color: green;">■</span>	High Satisfactory (65-79%) <span style="color: lightgreen;">■</span>	Low Satisfactory (50-64%) <span style="color: yellow;">■</span>	Needs to Improve (25-49%) <span style="color: orange;">■</span>	Substantial Noncompliance (<25%) <span style="color: red;">■</span>	Not Applicable <span style="color: gray;">■</span>
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# CRA: Assessment Area Concentration Lending Test 1

2023

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis, 2 - Rochester

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis, 2 - Rochester

Code	Loan Type	Inside Dollars			Outside Dollars			Total Dollars	
		\$ (000)	% Column	% Inside	\$ (000)	% Column	% Outside	\$ (000)	%
<b>HMDA</b>									
1	Home Purchase	93,541	77.30	71.81	36,725	83.83	28.19	130,266	79.04
2	Home Improvement	15,333	12.67	75.58	4,954	11.31	3.80	20,287	12.31
31	Refinancing	6,514	5.38	81.40	1,488	3.40	18.60	8,002	4.86
32	Cash-Out Refi	4,758	3.93	89.49	559	1.28	10.51	5,317	3.23
4	Other	862	0.71	91.12	84	0.19	8.88	946	0.57
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>HMDA - Total</b>		<b>121,008</b>	<b>100.00</b>	<b>73.42</b>	<b>43,810</b>	<b>100.00</b>	<b>26.58</b>	<b>164,818</b>	<b>100.00</b>
<b>CRA</b>									
1	Small Business	11,458	100.00	81.80	2,550	100.00	18.20	14,008	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>CRA - Total</b>		<b>11,458</b>	<b>100.00</b>	<b>81.80</b>	<b>2,550</b>	<b>100.00</b>	<b>18.20</b>	<b>14,008</b>	<b>100.00</b>
<b>HMDA &amp; CRA - TOTAL</b>		<b>132,466</b>	<b>100.00</b>	<b>74.08</b>	<b>46,360</b>	<b>100.00</b>	<b>25.92</b>	<b>178,826</b>	<b>100.00</b>
<b>Consumer</b>									
5	Motor Vehicle	36,890	78.88	63.35	21,339	81.70	36.65	58,229	79.89
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	2,881	6.16	59.17	1,988	7.61	40.83	4,869	6.68
8	Other Unsecured	6,997	14.96	71.48	2,792	10.69	28.52	9,789	13.43
<b>Consumer - Total</b>		<b>46,768</b>	<b>100.00</b>	<b>64.17</b>	<b>26,119</b>	<b>100.00</b>	<b>35.83</b>	<b>72,887</b>	<b>100.00</b>
<b>Other Data</b>									
90	Community Dev	1,000		100.00	0		0.00	1,000	100.00
80	Consortium/3rd Party	0		0.00	0		0.00	0	0.00
3	Other Lines/Loans.	0		0.00	0		0.00	0	0.00
9	Other Loan Data	0		0.00	0		0.00	0	0.00

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis, 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

Outstanding (80-100%) <span style="color: green;">■</span>	High Satisfactory (65-79%) <span style="color: lightgreen;">■</span>	Low Satisfactory (50-64%) <span style="color: yellow;">■</span>	Needs to Improve (25-49%) <span style="color: orange;">■</span>	Substantial Noncompliance (<25%) <span style="color: red;">■</span>	Not Applicable <span style="color: gray;">■</span>
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# CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2023

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		#	% Row	#	% Row	#	% Row	#	% Row	#	% Row	#	% Col	#	% Row
<b>HMDA</b>															
1	Home Purchase	0	0.00	6	15.79	16	42.11	16	42.11	0	0.00	38	30.65	6	15.79
2	Home Improvement	0	0.00	4	6.15	28	43.08	33	50.77	0	0.00	65	52.42	4	6.15
31	Refinancing	0	0.00	0	0.00	3	25.00	9	75.00	0	0.00	12	9.68	0	0.00
32	Cash-Out Refi.	0	0.00	1	12.50	2	25.00	5	62.50	0	0.00	8	6.45	1	12.50
4	Other	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.81	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>HMDA - Total</b>		<b>0</b>	<b>0.00</b>	<b>11</b>	<b>8.87</b>	<b>49</b>	<b>39.52</b>	<b>64</b>	<b>51.61</b>	<b>0</b>	<b>0.00</b>	<b>124</b>	<b>100.00</b>	<b>11</b>	<b>8.87</b>
<b>CRA</b>															
1	Small Business	0	0.00	9	17.31	35	67.31	8	15.38	0	0.00	52	100.00	9	17.31
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>0</b>	<b>0.00</b>	<b>9</b>	<b>17.31</b>	<b>35</b>	<b>67.31</b>	<b>8</b>	<b>15.38</b>	<b>0</b>	<b>0.00</b>	<b>52</b>	<b>100.00</b>	<b>9</b>	<b>17.31</b>
<b>HMDA &amp; CRA - Total</b>		<b>0</b>	<b>0.00</b>	<b>20</b>	<b>11.36</b>	<b>84</b>	<b>47.73</b>	<b>72</b>	<b>40.91</b>	<b>0</b>	<b>0.00</b>	<b>176</b>	<b>100.00</b>	<b>20</b>	<b>11.36</b>
<b>Consumer</b>															
5	Motor Vehicle	1	0.24	34	8.13	177	42.34	206	49.28	0	0.00	418	66.67	35	8.37
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	0	0.00	2	5.71	16	45.71	16	45.71	1	2.86	35	5.58	2	5.71
8	Other Unsecured	0	0.00	24	13.79	74	42.53	75	43.10	1	0.57	174	27.75	24	13.79
<b>Consumer - Total</b>		<b>1</b>	<b>0.16</b>	<b>60</b>	<b>9.57</b>	<b>267</b>	<b>42.58</b>	<b>297</b>	<b>47.37</b>	<b>2</b>	<b>0.32</b>	<b>627</b>	<b>100.00</b>	<b>61</b>	<b>9.73</b>
<b>Other Data</b>															
90	Community Dev.	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	100.00	0	0.00
80	Consortium/3rd Party	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Examiners evaluate the organization on its ability to service the credit needs of the communities in its Assessment Area(s). This table reflects the penetration of loans by Loan Purpose within the given Assessment Area(s). Typically, examiners focus on low and moderate income census tracts, comparing your data to the aggregate and to the percentage of owner-occupied units.

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

# CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2023

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Col	\$ (000)	% Row
<b>HMDA</b>															
1	Home Purchase	0	0.00	2,314	13.40	5,623	32.56	9,332	54.04	0	0.00	17,269	67.80	2,314	13.40
2	Home Improvement	0	0.00	190	4.08	2,268	48.68	2,201	47.24	0	0.00	4,659	18.29	190	4.08
31	Refinancing	0	0.00	0	0.00	300	17.43	1,421	82.57	0	0.00	1,721	6.76	0	0.00
32	Cash-Out Refi.	0	0.00	200	11.17	530	29.59	1,061	59.24	0	0.00	1,791	7.03	200	11.17
4	Other	0	0.00	0	0.00	0	0.00	30	100.00	0	0.00	30	0.12	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>HMDA - Total</b>		<b>0</b>	<b>0.00</b>	<b>2,704</b>	<b>10.62</b>	<b>8,721</b>	<b>34.24</b>	<b>14,045</b>	<b>55.14</b>	<b>0</b>	<b>0.00</b>	<b>25,470</b>	<b>100.00</b>	<b>2,704</b>	<b>10.62</b>
<b>CRA</b>															
1	Small Business	0	0.00	602	17.54	2,456	71.54	375	10.92	0	0.00	3,433	100.00	602	17.54
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>0</b>	<b>0.00</b>	<b>602</b>	<b>17.54</b>	<b>2,456</b>	<b>71.54</b>	<b>375</b>	<b>10.92</b>	<b>0</b>	<b>0.00</b>	<b>3,433</b>	<b>100.00</b>	<b>602</b>	<b>17.54</b>
<b>HMDA &amp; CRA - Total</b>		<b>0</b>	<b>0.00</b>	<b>3,306</b>	<b>11.44</b>	<b>11,177</b>	<b>38.67</b>	<b>14,420</b>	<b>49.89</b>	<b>0</b>	<b>0.00</b>	<b>28,903</b>	<b>100.00</b>	<b>3,306</b>	<b>11.44</b>
<b>Consumer</b>															
5	Motor Vehicle	33	0.31	683	6.34	4,412	40.93	5,651	52.43	0	0.00	10,779	86.17	716	6.64
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	0	0.00	63	20.66	125	40.98	116	38.03	1	0.33	305	2.44	63	20.66
8	Other Unsecured	0	0.00	142	9.96	587	41.19	695	48.77	1	0.07	1,425	11.39	142	9.96
<b>Consumer - Total</b>		<b>33</b>	<b>0.26</b>	<b>888</b>	<b>7.10</b>	<b>5,124</b>	<b>40.96</b>	<b>6,462</b>	<b>51.66</b>	<b>2</b>	<b>0.02</b>	<b>12,509</b>	<b>100.00</b>	<b>921</b>	<b>7.36</b>
<b>Other Data</b>															
90	Community Dev.	0	0.00	0	0.00	0	0.00	1,000	100.00	0	0.00	1,000	100.00	0	0.00
80	Consortium/3rd Party	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

# CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2023

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		#	% Row	#	% Row	#	% Row	#	% Row	#	% Row	#	% Col	#	% Row
<b>HMDA</b>															
1	Home Purchase	4	2.14	20	10.70	70	37.43	93	49.73	0	0.00	187	43.59	24	12.83
2	Home Improvement	5	2.79	15	8.38	77	43.02	82	45.81	0	0.00	179	41.72	20	11.17
31	Refinancing	2	4.44	3	6.67	18	40.00	22	48.89	0	0.00	45	10.49	5	11.11
32	Cash-Out Refi.	0	0.00	1	6.25	11	68.75	4	25.00	0	0.00	16	3.73	1	6.25
4	Other	0	0.00	0	0.00	1	50.00	1	50.00	0	0.00	2	0.47	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>HMDA - Total</b>		<b>11</b>	<b>2.56</b>	<b>39</b>	<b>9.09</b>	<b>177</b>	<b>41.26</b>	<b>202</b>	<b>47.09</b>	<b>0</b>	<b>0.00</b>	<b>429</b>	<b>100.00</b>	<b>50</b>	<b>11.66</b>
<b>CRA</b>															
1	Small Business	1	0.98	7	6.86	44	43.14	50	49.02	0	0.00	102	100.00	8	7.84
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>1</b>	<b>0.98</b>	<b>7</b>	<b>6.86</b>	<b>44</b>	<b>43.14</b>	<b>50</b>	<b>49.02</b>	<b>0</b>	<b>0.00</b>	<b>102</b>	<b>100.00</b>	<b>8</b>	<b>7.84</b>
<b>HMDA &amp; CRA - Total</b>		<b>12</b>	<b>2.26</b>	<b>46</b>	<b>8.66</b>	<b>221</b>	<b>41.62</b>	<b>252</b>	<b>47.46</b>	<b>0</b>	<b>0.00</b>	<b>531</b>	<b>100.00</b>	<b>58</b>	<b>10.92</b>
<b>Consumer</b>															
5	Motor Vehicle	40	3.84	124	11.89	463	44.39	416	39.88	0	0.00	1,043	53.32	164	15.72
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	1	0.82	7	5.74	70	57.38	44	36.07	0	0.00	122	6.24	8	6.56
8	Other Unsecured	47	5.94	111	14.03	367	46.40	266	33.63	0	0.00	791	40.44	158	19.97
<b>Consumer - Total</b>		<b>88</b>	<b>4.50</b>	<b>242</b>	<b>12.37</b>	<b>900</b>	<b>46.01</b>	<b>726</b>	<b>37.12</b>	<b>0</b>	<b>0.00</b>	<b>1,956</b>	<b>100.00</b>	<b>330</b>	<b>16.87</b>
<b>Other Data</b>															
90	Community Dev.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
80	Consortium/3rd Party	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Examiners evaluate the organization on its ability to service the credit needs of the communities in its Assessment Area(s). This table reflects the penetration of loans by Loan Purpose within the given Assessment Area(s). Typically, examiners focus on low and moderate income census tracts, comparing your data to the aggregate and to the percentage of owner-occupied units.

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

# CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2023

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Col	\$ (000)	% Row
<b>HMDA</b>															
1	Home Purchase	879	1.15	4,628	6.07	24,081	31.57	46,684	61.21	0	0.00	76,272	79.83	5,507	7.22
2	Home Improvement	233	2.18	844	7.91	4,608	43.17	4,989	46.74	0	0.00	10,674	11.17	1,077	10.09
31	Refinancing	83	1.73	272	5.67	1,420	29.63	3,018	62.97	0	0.00	4,793	5.02	355	7.41
32	Cash-Out Refi.	0	0.00	43	1.45	1,506	50.76	1,418	47.79	0	0.00	2,967	3.11	43	1.45
4	Other	0	0.00	0	0.00	32	3.85	800	96.15	0	0.00	832	0.87	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>HMDA - Total</b>		<b>1,195</b>	<b>1.25</b>	<b>5,787</b>	<b>6.06</b>	<b>31,647</b>	<b>33.13</b>	<b>56,909</b>	<b>59.57</b>	<b>0</b>	<b>0.00</b>	<b>95,538</b>	<b>100.00</b>	<b>6,982</b>	<b>7.31</b>
<b>CRA</b>															
1	Small Business	1	0.01	163	2.03	2,939	36.62	4,922	61.33	0	0.00	8,025	100.00	164	2.04
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>1</b>	<b>0.01</b>	<b>163</b>	<b>2.03</b>	<b>2,939</b>	<b>36.62</b>	<b>4,922</b>	<b>61.33</b>	<b>0</b>	<b>0.00</b>	<b>8,025</b>	<b>100.00</b>	<b>164</b>	<b>2.04</b>
<b>HMDA &amp; CRA - Total</b>		<b>1,196</b>	<b>1.15</b>	<b>5,950</b>	<b>5.75</b>	<b>34,586</b>	<b>33.40</b>	<b>61,831</b>	<b>59.70</b>	<b>0</b>	<b>0.00</b>	<b>103,563</b>	<b>100.00</b>	<b>7,146</b>	<b>6.90</b>
<b>Consumer</b>															
5	Motor Vehicle	907	3.47	2,540	9.73	11,699	44.80	10,965	41.99	0	0.00	26,111	76.22	3,447	13.20
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	1	0.04	164	6.37	1,489	57.80	922	35.79	0	0.00	2,576	7.52	165	6.41
8	Other Unsecured	364	6.53	683	12.26	2,587	46.43	1,938	34.78	0	0.00	5,572	16.26	1,047	18.79
<b>Consumer - Total</b>		<b>1,272</b>	<b>3.71</b>	<b>3,387</b>	<b>9.89</b>	<b>15,775</b>	<b>46.05</b>	<b>13,825</b>	<b>40.35</b>	<b>0</b>	<b>0.00</b>	<b>34,259</b>	<b>100.00</b>	<b>4,659</b>	<b>13.60</b>
<b>Other Data</b>															
90	Community Dev.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
80	Consortium/3rd Party	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

**CRA: Assessment Area  
LendingTest 4 - Borrower Income Level**

2023

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		#	% Row	#	% Row	#	% Row	#	% Row	#	% Row	#	% Col	#	% Row
<b>HMDA</b>															
1	Home Purchase	0	0.00	4	10.53	7	18.42	26	68.42	1	2.63	38	30.65	4	10.53
2	Home Improvement	2	3.08	4	6.15	15	23.08	44	67.69	0	0.00	65	52.42	6	9.23
31	Refinancing	0	0.00	1	8.33	1	8.33	10	83.33	0	0.00	12	9.68	1	8.33
32	Cash-Out Refi	0	0.00	1	12.50	1	12.50	6	75.00	0	0.00	8	6.45	1	12.50
4	Other	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	1	0.81	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>HMDA - Total</b>	<b>2</b>	<b>1.61</b>	<b>10</b>	<b>8.06</b>	<b>25</b>	<b>20.16</b>	<b>86</b>	<b>69.35</b>	<b>1</b>	<b>0.81</b>	<b>124</b>	<b>100.00</b>	<b>12</b>	<b>9.68</b>
<b>Consumer</b>															
5	Motor Vehicle	63	15.07	67	16.03	66	15.79	131	31.34	91	21.77	418	66.67	130	31.10
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	17	48.57	4	11.43	6	17.14	6	17.14	2	5.71	35	5.58	21	60.00
8	Other Unsecured	56	32.18	32	18.39	21	12.07	34	19.54	31	17.82	174	27.75	88	50.57
	<b>Consumer - Total</b>	<b>136</b>	<b>21.69</b>	<b>103</b>	<b>16.43</b>	<b>93</b>	<b>14.83</b>	<b>171</b>	<b>27.27</b>	<b>124</b>	<b>19.78</b>	<b>627</b>	<b>100.00</b>	<b>239</b>	<b>38.12</b>
<b>Other</b>															
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Examiners evaluate the organization on its ability to service the credit needs of the communities in its Assessment Area(s). This table reflects the penetration of loans by Loan Purpose to the loan applicants based on the borrower's income level; making sure there is adequate penetration among borrower income levels. Typically, the examiners will focus on low and moderate income borrowers, comparing your data to the aggregate and to the percentage of families' data.

**CRA: Assessment Area  
LendingTest 4 - Borrower Income Level**

2023

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	Col %	\$ (000)	% Row
<b>HMDA</b>															
1	Home Purchase	0	0.00	754	4.37	2,110	12.22	13,833	80.10	572	3.31	17,269	67.80	754	4.37
2	Home Improvement	51	1.09	202	0.00	946	20.30	3,460	74.26	0	0.00	4,659	18.29	253	5.43
31	Refinancing	0	0.00	30	1.74	100	5.81	1,591	92.45	0	0.00	1,721	6.76	30	1.74
32	Cash-Out Refi	0	0.00	26	1.45	105	5.86	1,660	92.69	0	0.00	1,791	7.03	26	1.45
4	Other	0	0.00	0	0.00	30	100.00	0	0.00	0	0.00	30	0.12	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>HMDA - Total</b>	<b>51</b>	<b>0.20</b>	<b>1,012</b>	<b>3.97</b>	<b>3,291</b>	<b>12.92</b>	<b>20,544</b>	<b>80.66</b>	<b>572</b>	<b>2.25</b>	<b>25,470</b>	<b>100.00</b>	<b>1,063</b>	<b>4.17</b>
<b>Consumer</b>															
5	Motor Vehicle	1,276	11.84	1,593	14.78	1,671	15.50	3,924	36.40	2,315	21.48	10,779	86.17	2,869	26.62
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	66	21.64	29	9.51	73	23.93	93	30.49	44	14.43	305	2.44	95	31.15
8	Other Unsecured	235	16.49	262	18.39	179	12.56	486	34.11	263	18.46	1,425	11.39	497	34.88
	<b>Consumer - Total</b>	<b>1,577</b>	<b>12.61</b>	<b>1,884</b>	<b>15.06</b>	<b>1,923</b>	<b>15.37</b>	<b>4,503</b>	<b>36.00</b>	<b>2,622</b>	<b>20.96</b>	<b>12,509</b>	<b>100.00</b>	<b>3,461</b>	<b>27.67</b>
<b>Other</b>															
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00



**CRA: Assessment Area  
LendingTest 4 - Borrower Income Level**

2023

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		#	% Row	#	% Row	#	% Row	#	% Row	#	% Row	#	% Col	#	% Row
<b>HMDA</b>															
1	Home Purchase	3	1.60	32	17.11	30	16.04	117	62.57	5	2.67	187	43.59	35	18.72
2	Home Improvement	3	1.68	21	11.73	43	24.02	112	62.57	0	0.00	179	41.72	24	13.41
31	Refinancing	3	6.67	7	15.56	10	22.22	25	55.56	0	0.00	45	10.49	10	22.22
32	Cash-Out Refi	1	6.25	4	25.00	4	25.00	7	43.75	0	0.00	16	3.73	5	31.25
4	Other	0	0.00	0	0.00	0	0.00	2	100.00	0	0.00	2	0.47	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>HMDA - Total</b>	<b>10</b>	<b>2.33</b>	<b>64</b>	<b>14.92</b>	<b>87</b>	<b>20.28</b>	<b>263</b>	<b>61.31</b>	<b>5</b>	<b>1.17</b>	<b>429</b>	<b>100.00</b>	<b>74</b>	<b>17.25</b>
<b>Consumer</b>															
5	Motor Vehicle	127	12.18	200	19.18	170	16.30	263	25.22	283	27.13	1,043	53.32	327	31.35
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	14	11.48	30	24.59	21	17.21	36	29.51	21	17.21	122	6.24	44	36.07
8	Other Unsecured	235	29.71	205	25.92	110	13.91	99	12.52	142	17.95	791	40.44	440	55.63
	<b>Consumer - Total</b>	<b>376</b>	<b>19.22</b>	<b>435</b>	<b>22.24</b>	<b>301</b>	<b>15.39</b>	<b>398</b>	<b>20.35</b>	<b>446</b>	<b>22.80</b>	<b>1,956</b>	<b>100.00</b>	<b>811</b>	<b>41.46</b>
<b>Other</b>															
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Examiners evaluate the organization on its ability to service the credit needs of the communities in its Assessment Area(s). This table reflects the penetration of loans by Loan Purpose to the loan applicants based on the borrower's income level; making sure there is adequate penetration among borrower income levels. Typically, the examiners will focus on low and moderate income borrowers, comparing your data to the aggregate and to the percentage of families' data.

**CRA: Assessment Area  
LendingTest 4 - Borrower Income Level**

2023

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Low		Moderate		Middle		Upper		Unclassified		Total		LMI Combined	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	CoI %	\$ (000)	% Row
<b>HMDA</b>															
1	Home Purchase	458	0.60	6,578	8.62	7,763	10.18	60,143	78.85	1,330	1.74	76,272	79.83	7,036	9.22
2	Home Improvement	79	0.74	1,002	0.00	2,308	21.62	7,285	68.25	0	0.00	10,674	11.17	1,081	10.13
31	Refinancing	173	3.61	480	10.01	704	14.69	3,436	71.69	0	0.00	4,793	5.02	653	13.62
32	Cash-Out Refi	125	4.21	370	12.47	534	18.00	1,938	65.32	0	0.00	2,967	3.11	495	16.68
4	Other	0	0.00	0	0.00	0	0.00	832	100.00	0	0.00	832	0.87	0	0.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>HMDA - Total</b>	<b>835</b>	<b>0.87</b>	<b>8,430</b>	<b>8.82</b>	<b>11,309</b>	<b>11.84</b>	<b>73,634</b>	<b>77.07</b>	<b>1,330</b>	<b>1.39</b>	<b>95,538</b>	<b>100.00</b>	<b>9,265</b>	<b>9.70</b>
<b>Consumer</b>															
5	Motor Vehicle	2,333	8.93	4,586	17.56	4,394	16.83	7,641	29.26	7,157	27.41	26,111	76.22	6,919	26.50
6	Credit Card	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7	Other Secured	157	6.09	676	26.24	448	17.39	875	33.97	420	16.30	2,576	7.52	833	32.34
8	Other Unsecured	939	16.85	1,353	24.28	978	17.55	1,186	21.28	1,116	20.03	5,572	16.26	2,292	41.13
	<b>Consumer - Total</b>	<b>3,429</b>	<b>10.01</b>	<b>6,615</b>	<b>19.31</b>	<b>5,820</b>	<b>16.99</b>	<b>9,702</b>	<b>28.32</b>	<b>8,693</b>	<b>25.37</b>	<b>34,259</b>	<b>100.00</b>	<b>10,044</b>	<b>29.32</b>
<b>Other</b>															
3	Other Lines/Loans	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Other Loan Data	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

**CRA: Assessment Area  
LendingTest 4a - Annual Revenue**

2023

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

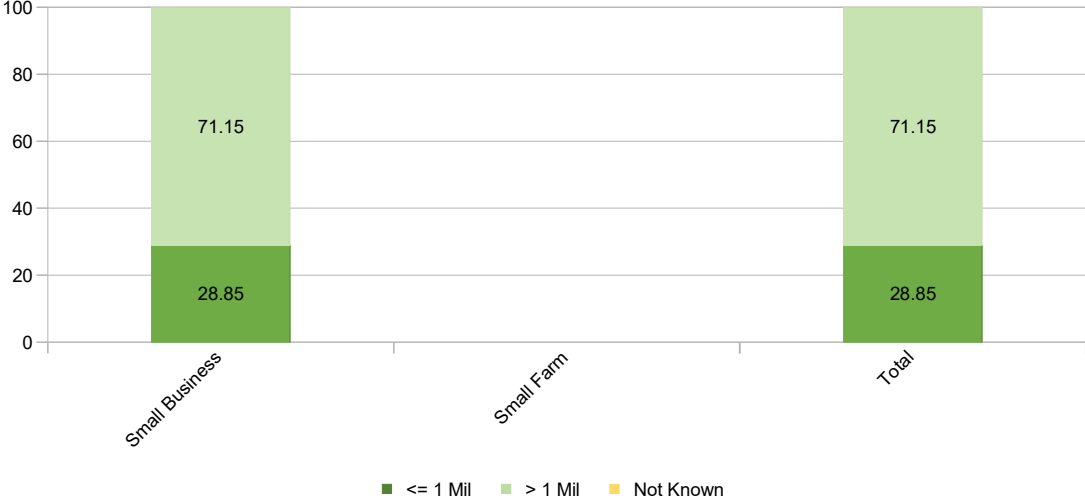
Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		#	% Row	#	% Row	#	% Row	#	% Col
<b>CRA</b>									
1	Small Business	15	28.85	37	71.15	0	0.00	52	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>15</b>	<b>28.85</b>	<b>37</b>	<b>71.15</b>	<b>0</b>	<b>0.00</b>	<b>52</b>	<b>100.00</b>

This report considers the distribution of borrowers based on businesses of varying sizes. Examiners will focus on the bank's performance when lending to those businesses with gross annual revenues of \$1 million or less and compare the data to the aggregate.

**CRA Loans**



Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

**CRA: Assessment Area  
LendingTest 4a - Annual Revenue**

2023

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 01/01/2023 to 12/31/2023

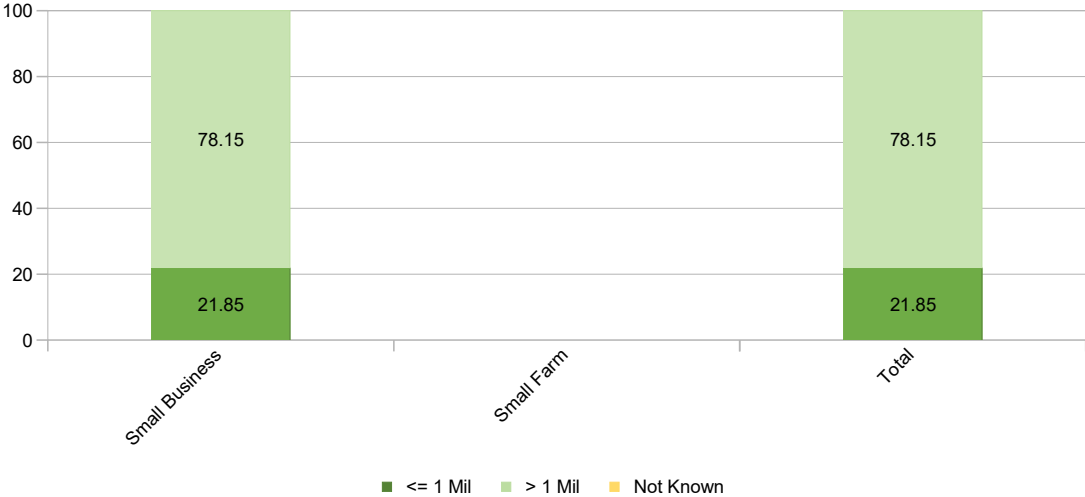
Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Col
<b>CRA</b>									
1	Small Business	750	21.85	2,683	78.15	0	0.00	3,433	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>750</b>	<b>21.85</b>	<b>2,683</b>	<b>78.15</b>	<b>0</b>	<b>0.00</b>	<b>3,433</b>	<b>100.00</b>

**CRA Dollars**



Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

**CRA: Assessment Area  
LendingTest 4a - Annual Revenue**

2023

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 01/01/2023 to 12/31/2023

Last Action Date: 12/30/2023

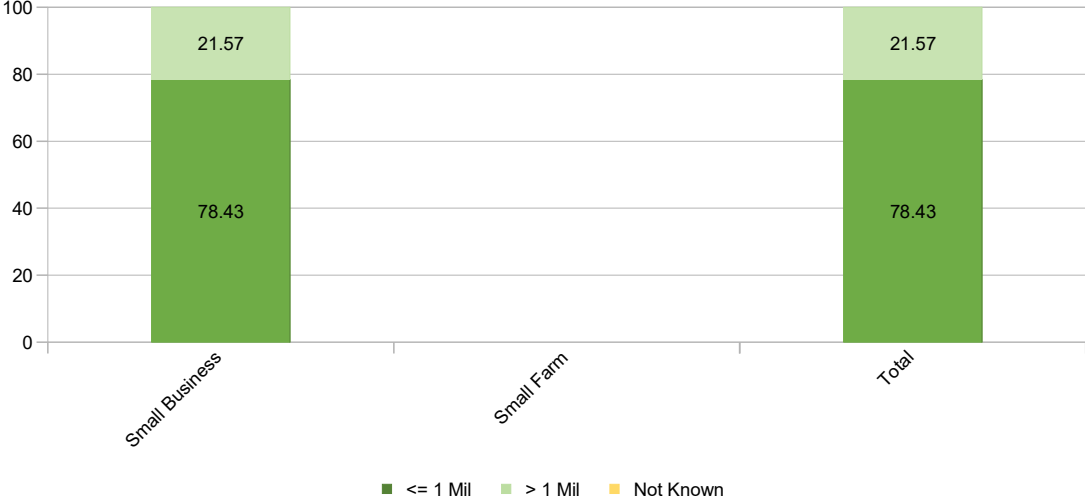
Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		#	% Row	#	% Row	#	% Row	#	% Col
<b>CRA</b>									
1	Small Business	80	78.43	22	21.57	0	0.00	102	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>80</b>	<b>78.43</b>	<b>22</b>	<b>21.57</b>	<b>0</b>	<b>0.00</b>	<b>102</b>	<b>100.00</b>

This report considers the distribution of borrowers based on businesses of varying sizes. Examiners will focus on the bank's performance when lending to those businesses with gross annual revenues of \$1 million or less and compare the data to the aggregate.

**CRA Loans**



Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

**CRA: Assessment Area  
LendingTest 4a - Annual Revenue**

2023

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 01/01/2023 to 12/31/2023

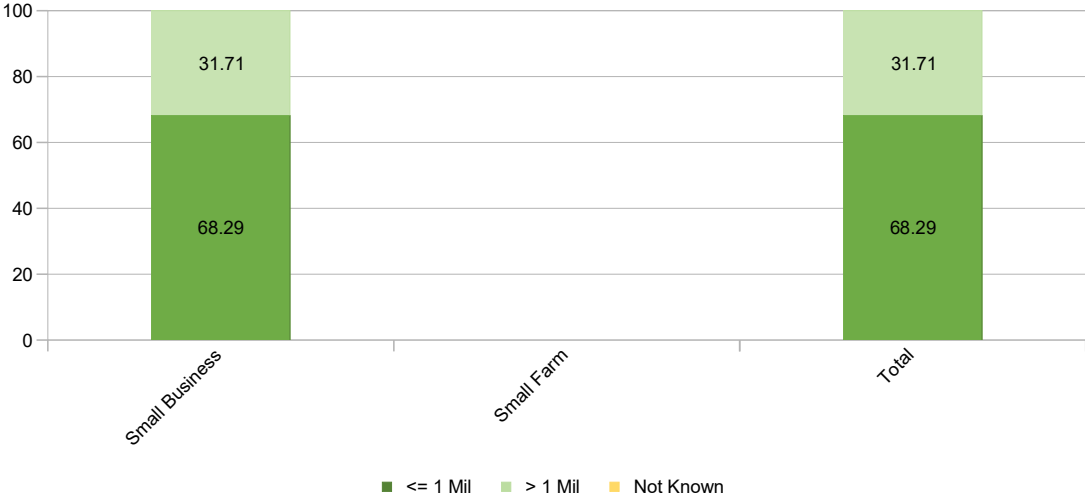
Last Action Date: 12/30/2023

Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Row	\$ (000)	% Col
<b>CRA</b>									
1	Small Business	5,480	68.29	2,545	31.71	0	0.00	8,025	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>5,480</b>	<b>68.29</b>	<b>2,545</b>	<b>31.71</b>	<b>0</b>	<b>0.00</b>	<b>8,025</b>	<b>100.00</b>

**CRA Dollars**



Report Filter: DATE RANGE: 01/01/2023 - 12/31/2023; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased