

CRA: Assessment Area Concentration Lending Test 1

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis, 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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	#	%
HMDA									
1	Home Purchase	280	41.18	72.54	106	40.15	27.46	386	40.89
2	Home Improvement	265	38.97	72.01	103	39.02	27.99	368	38.98
31	Refinancing	70	10.29	75.27	23	8.71	24.73	93	9.85
32	Cash-Out Refi	60	8.82	65.22	32	12.12	34.78	92	9.75
4	Other	5	0.74	100.00	0	0.00	0.00	5	0.53
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		680	100.00	72.03	264	100.00	27.97	944	100.00
CRA									
1	Small Business	178	100.00	79.82	45	100.00	20.18	223	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		178	100.00	79.82	45	100.00	20.18	223	100.00
HMDA & CRA - TOTAL		858	100.00	73.52	309	100.00	26.48	1,167	100.00
Consumer									
5	Motor Vehicle	1,858	59.46	66.62	931	68.46	33.38	2,789	62.19
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	203	6.50	69.28	90	6.62	30.72	293	6.53
8	Other Unsecured	1,064	34.05	75.84	339	24.93	24.16	1,403	31.28
Consumer - Total		3,125	100.00	69.68	1,360	100.00	30.32	4,485	100.00
Other Data									
90	Community Dev	0		0.00	0		0.00	0	0.00
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: 1/1/2022 - 12/31/2022; 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%) ■
High Satisfactory (65-79%) ■
Low Satisfactory (50-64%) ■
Needs to Improve (25-49%) ■
Substantial Noncompliance (<25%) ■
Not Applicable ■

CRA: Assessment Area Concentration Lending Test 1

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis, 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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)	%
HMDA									
1	Home Purchase	116,457	72.34	75.69	37,405	66.05	24.31	153,862	70.71
2	Home Improvement	18,895	11.74	72.35	7,221	12.75	4.69	26,116	12.00
31	Refinancing	9,288	5.77	68.90	4,192	7.40	31.10	13,480	6.19
32	Cash-Out Refi	14,900	9.26	65.61	7,811	13.79	34.39	22,711	10.44
4	Other	1,438	0.89	100.00	0	0.00	0.00	1,438	0.66
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		160,978	100.00	73.98	56,629	100.00	26.02	217,607	100.00
CRA									
1	Small Business	12,467	100.00	86.77	1,901	100.00	13.23	14,368	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		12,467	100.00	86.77	1,901	100.00	13.23	14,368	100.00
HMDA & CRA - TOTAL		173,445	100.00	74.77	58,530	100.00	25.23	231,975	100.00
Consumer									
5	Motor Vehicle	49,618	79.57	63.51	28,503	82.67	36.49	78,121	80.67
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	4,025	6.45	61.52	2,518	7.30	38.48	6,543	6.76
8	Other Unsecured	8,715	13.98	71.59	3,458	10.03	28.41	12,173	12.57
Consumer - Total		62,358	100.00	64.39	34,479	100.00	35.61	96,837	100.00
Other Data									
90	Community Dev	0		0.00	0		0.00	0	0.00
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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 1 - Minneapolis, 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

Outstanding (80-100%) ■	High Satisfactory (65-79%) ■	Low Satisfactory (50-64%) ■	Needs to Improve (25-49%) ■	Substantial Noncompliance (<25%) ■	Not Applicable ■
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CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	0	0.00	1	2.33	22	51.16	20	46.51	0	0.00	43	28.10	1	2.33
2	Home Improvement	0	0.00	3	3.75	32	40.00	45	56.25	0	0.00	80	52.29	3	3.75
31	Refinancing	1	6.25	2	12.50	6	37.50	7	43.75	0	0.00	16	10.46	3	18.75
32	Cash-Out Refi.	0	0.00	1	7.69	7	53.85	5	38.46	0	0.00	13	8.50	1	7.69
4	Other	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.65	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
	HMDA - Total	1	0.65	7	4.58	67	43.79	78	50.98	0	0.00	153	100.00	8	5.23
CRA															
1	Small Business	0	0.00	10	14.49	46	66.67	13	18.84	0	0.00	69	100.00	10	14.49
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	0	0.00	10	14.49	46	66.67	13	18.84	0	0.00	69	100.00	10	14.49
	HMDA & CRA - Total	1	0.45	17	7.66	113	50.90	91	40.99	0	0.00	222	100.00	18	8.11
Consumer															
5	Motor Vehicle	4	0.74	55	10.20	238	44.16	239	44.34	3	0.56	539	69.82	59	10.95
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	4.76	23	54.76	17	40.48	0	0.00	42	5.44	2	4.76
8	Other Unsecured	3	1.57	36	18.85	90	47.12	62	32.46	0	0.00	191	24.74	39	20.42
	Consumer - Total	7	0.91	93	12.05	351	45.47	318	41.19	3	0.39	772	100.00	100	12.95
Other Data															
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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	0	0.00	140	0.72	7,860	40.28	11,515	59.01	0	0.00	19,515	59.57	140	0.72
2	Home Improvement	0	0.00	285	4.27	1,768	26.51	4,617	69.22	0	0.00	6,670	20.36	285	4.27
31	Refinancing	217	9.49	186	8.13	849	37.12	1,035	45.26	0	0.00	2,287	6.98	403	17.62
32	Cash-Out Refi.	0	0.00	202	5.34	1,819	48.05	1,765	46.62	0	0.00	3,786	11.56	202	5.34
4	Other	0	0.00	0	0.00	0	0.00	500	100.00	0	0.00	500	1.53	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
HMDA - Total		217	0.66	813	2.48	12,296	37.54	19,432	59.32	0	0.00	32,758	100.00	1,030	3.14
CRA															
1	Small Business	0	0.00	635	17.36	2,094	57.26	928	25.38	0	0.00	3,657	100.00	635	17.36
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CRA - Total		0	0.00	635	17.36	2,094	57.26	928	25.38	0	0.00	3,657	100.00	635	17.36
HMDA & CRA - Total		217	0.60	1,448	3.98	14,390	39.52	20,360	55.91	0	0.00	36,415	100.00	1,665	4.57
Consumer															
5	Motor Vehicle	104	0.69	1,233	8.17	6,533	43.31	7,101	47.08	113	0.75	15,084	86.41	1,337	8.86
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	12	1.69	271	38.28	425	60.03	0	0.00	708	4.06	12	1.69
8	Other Unsecured	22	1.32	233	13.99	750	45.05	660	39.64	0	0.00	1,665	9.54	255	15.32
Consumer - Total		126	0.72	1,478	8.47	7,554	43.27	8,186	46.89	113	0.65	17,457	100.00	1,604	9.19
Other Data															
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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	4	1.69	16	6.75	91	38.40	126	53.16	0	0.00	237	44.97	20	8.44
2	Home Improvement	5	2.70	17	9.19	83	44.86	80	43.24	0	0.00	185	35.10	22	11.89
31	Refinancing	1	1.85	6	11.11	22	40.74	25	46.30	0	0.00	54	10.25	7	12.96
32	Cash-Out Refi.	1	2.13	9	19.15	17	36.17	20	42.55	0	0.00	47	8.92	10	21.28
4	Other	0	0.00	0	0.00	1	25.00	3	75.00	0	0.00	4	0.76	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
	HMDA - Total	11	2.09	48	9.11	214	40.61	254	48.20	0	0.00	527	100.00	59	11.20
CRA															
1	Small Business	0	0.00	14	12.84	52	47.71	43	39.45	0	0.00	109	100.00	14	12.84
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	0	0.00	14	12.84	52	47.71	43	39.45	0	0.00	109	100.00	14	12.84
	HMDA & CRA - Total	11	1.73	62	9.75	266	41.82	297	46.70	0	0.00	636	100.00	73	11.48
Consumer															
5	Motor Vehicle	49	3.71	125	9.48	611	46.32	534	40.49	0	0.00	1,319	56.06	174	13.19
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	0.62	15	9.32	92	57.14	53	32.92	0	0.00	161	6.84	16	9.94
8	Other Unsecured	46	5.27	118	13.52	422	48.34	287	32.88	0	0.00	873	37.10	164	18.79
	Consumer - Total	96	4.08	258	10.96	1,125	47.81	874	37.14	0	0.00	2,353	100.00	354	15.04
Other Data															
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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	778	0.80	3,322	3.43	30,231	31.18	62,611	64.59	0	0.00	96,942	75.61	4,100	4.23
2	Home Improvement	238	1.95	956	7.82	5,499	44.98	5,532	45.25	0	0.00	12,225	9.53	1,194	9.77
31	Refinancing	226	3.23	470	6.71	3,204	45.76	3,101	44.29	0	0.00	7,001	5.46	696	9.94
32	Cash-Out Refi.	113	1.02	1,121	10.09	2,823	25.40	7,057	63.50	0	0.00	11,114	8.67	1,234	11.10
4	Other	0	0.00	0	0.00	188	20.04	750	79.96	0	0.00	938	0.73	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
	HMDA - Total	1,355	1.06	5,869	4.58	41,945	32.71	79,051	61.65	0	0.00	128,220	100.00	7,224	5.63
CRA															
1	Small Business	0	0.00	1,472	16.71	2,903	32.95	4,435	50.34	0	0.00	8,810	100.00	1,472	16.71
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	0	0.00	1,472	16.71	2,903	32.95	4,435	50.34	0	0.00	8,810	100.00	1,472	16.71
	HMDA & CRA - Total	1,355	0.99	7,341	5.36	44,848	32.73	83,486	60.93	0	0.00	137,030	100.00	8,696	6.35
Consumer															
5	Motor Vehicle	1,196	3.46	3,060	8.86	15,924	46.11	14,354	41.56	0	0.00	34,534	76.91	4,256	12.32
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	30	0.90	339	10.22	1,759	53.03	1,189	35.85	0	0.00	3,317	7.39	369	11.12
8	Other Unsecured	309	4.38	860	12.20	3,012	42.72	2,869	40.70	0	0.00	7,050	15.70	1,169	16.58
	Consumer - Total	1,535	3.42	4,259	9.49	20,695	46.09	18,412	41.01	0	0.00	44,901	100.00	5,794	12.90
Other Data															
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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	1	2.33	7	16.28	9	20.93	26	60.47	0	0.00	43	28.10	8	18.60
2	Home Improvement	0	0.00	8	10.00	24	30.00	48	60.00	0	0.00	80	52.29	8	10.00
31	Refinancing	1	6.25	6	37.50	4	25.00	5	31.25	0	0.00	16	10.46	7	43.75
32	Cash-Out Refi	1	7.69	2	15.38	4	30.77	6	46.15	0	0.00	13	8.50	3	23.08
4	Other	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.65	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
	HMDA - Total	3	1.96	23	15.03	41	26.80	86	56.21	0	0.00	153	100.00	26	16.99
Consumer															
5	Motor Vehicle	95	17.63	118	21.89	77	14.29	126	23.38	123	22.82	539	69.82	213	39.52
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	10	23.81	3	7.14	7	16.67	15	35.71	7	16.67	42	5.44	13	30.95
8	Other Unsecured	68	35.60	44	23.04	31	16.23	18	9.42	30	15.71	191	24.74	112	58.64
	Consumer - Total	173	22.41	165	21.37	115	14.90	159	20.60	160	20.73	772	100.00	338	43.78
Other															
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**

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	140	0.72	1,617	8.29	2,958	15.16	14,800	75.84	0	0.00	19,515	59.57	1,757	9.00
2	Home Improvement	0	0.00	439	0.00	1,450	21.74	4,781	71.68	0	0.00	6,670	20.36	439	6.58
31	Refinancing	66	2.89	849	37.12	862	37.69	510	22.30	0	0.00	2,287	6.98	915	40.01
32	Cash-Out Refi	143	3.78	308	8.14	1,103	29.13	2,232	58.95	0	0.00	3,786	11.56	451	11.91
4	Other	0	0.00	0	0.00	0	0.00	500	100.00	0	0.00	500	1.53	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
	HMDA - Total	349	1.07	3,213	9.81	6,373	19.45	22,823	69.67	0	0.00	32,758	100.00	3,562	10.87
Consumer															
5	Motor Vehicle	2,105	13.96	2,913	19.31	2,045	13.56	4,618	30.62	3,403	22.56	15,084	86.41	5,018	33.27
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	18	2.54	52	7.34	99	13.98	434	61.30	105	14.83	708	4.06	70	9.89
8	Other Unsecured	300	18.02	409	24.56	340	20.42	353	21.20	263	15.80	1,665	9.54	709	42.58
	Consumer - Total	2,423	13.88	3,374	19.33	2,484	14.23	5,405	30.96	3,771	21.60	17,457	100.00	5,797	33.21
Other															
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**

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	20	8.44	45	18.99	52	21.94	112	47.26	8	3.38	237	44.97	65	27.43
2	Home Improvement	10	5.41	35	18.92	45	24.32	95	51.35	0	0.00	185	35.10	45	24.32
31	Refinancing	8	14.81	18	33.33	11	20.37	17	31.48	0	0.00	54	10.25	26	48.15
32	Cash-Out Refi	11	23.40	14	29.79	10	21.28	12	25.53	0	0.00	47	8.92	25	53.19
4	Other	0	0.00	1	25.00	1	25.00	2	50.00	0	0.00	4	0.76	1	25.00
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	HMDA - Total	49	9.30	113	21.44	119	22.58	238	45.16	8	1.52	527	100.00	162	30.74
Consumer															
5	Motor Vehicle	268	20.32	266	20.17	205	15.54	210	15.92	370	28.05	1,319	56.06	534	40.49
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	24	14.91	36	22.36	29	18.01	26	16.15	46	28.57	161	6.84	60	37.27
8	Other Unsecured	365	41.81	202	23.14	94	10.77	67	7.67	145	16.61	873	37.10	567	64.95
	Consumer - Total	657	27.92	504	21.42	328	13.94	303	12.88	561	23.84	2,353	100.00	1,161	49.34
Other															
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**

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

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
HMDA															
1	Home Purchase	3,499	3.61	11,360	11.72	15,512	16.00	64,893	66.94	1,678	1.73	96,942	75.61	14,859	15.33
2	Home Improvement	427	3.49	1,799	0.00	2,770	22.66	7,229	59.13	0	0.00	12,225	9.53	2,226	18.21
31	Refinancing	706	10.08	2,289	32.70	960	13.71	3,046	43.51	0	0.00	7,001	5.46	2,995	42.78
32	Cash-Out Refi	1,433	12.89	2,419	21.77	1,997	17.97	5,265	47.37	0	0.00	11,114	8.67	3,852	34.66
4	Other	0	0.00	188	20.04	350	37.31	400	42.64	0	0.00	938	0.73	188	20.04
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	HMDA - Total	6,065	4.73	18,055	14.08	21,589	16.84	80,833	63.04	1,678	1.31	128,220	100.00	24,120	18.81
Consumer															
5	Motor Vehicle	5,447	15.77	6,714	19.44	5,479	15.87	7,125	20.63	9,769	28.29	34,534	76.91	12,161	35.21
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	327	9.86	563	16.97	862	25.99	770	23.21	795	23.97	3,317	7.39	890	26.83
8	Other Unsecured	1,590	22.55	1,887	26.77	999	14.17	1,315	18.65	1,259	17.86	7,050	15.70	3,477	49.32
	Consumer - Total	7,364	16.40	9,164	20.41	7,340	16.35	9,210	20.51	11,823	26.33	44,901	100.00	16,528	36.81
Other															
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**

2022

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

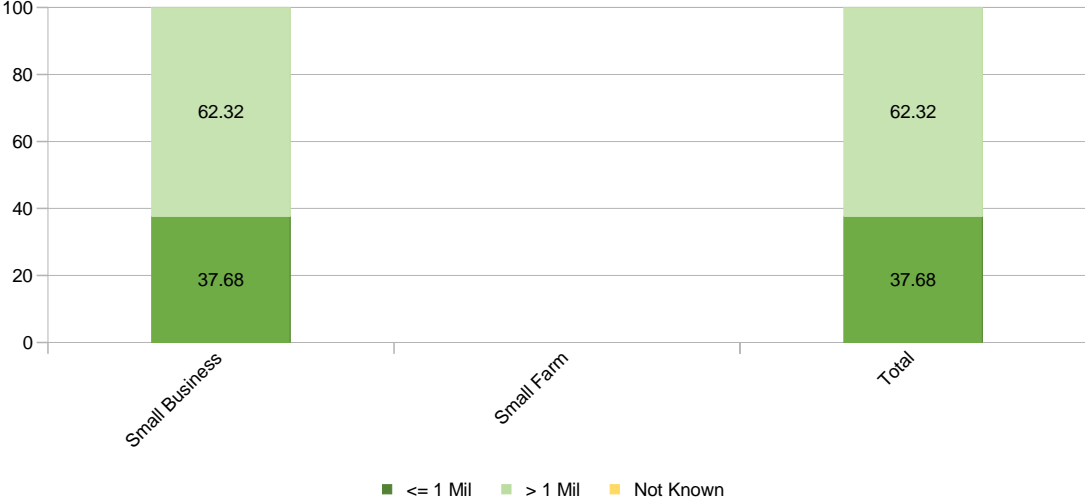
Reporting Period: 1/1/2022 to 12/31/2022
Last Action Date: 12/31/2022
Report Filters: Filter details at End of Report

Assessment Area: 1 - Minneapolis

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		#	% Row	#	% Row	#	% Row	#	% Col
CRA									
1	Small Business	26	37.68	43	62.32	0	0.00	69	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	26	37.68	43	62.32	0	0.00	69	100.00

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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2022

THINK MUTUAL BANK

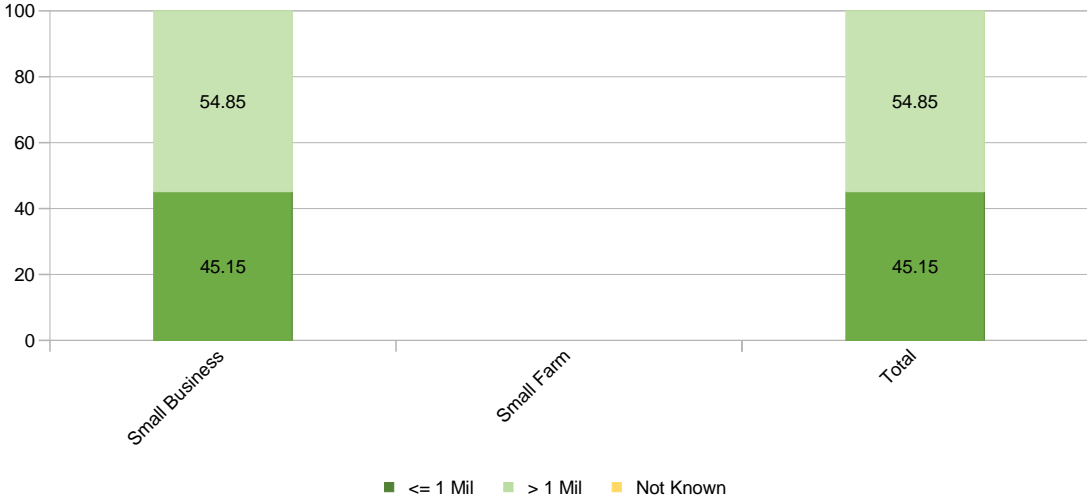
Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2022 to 12/31/2022
Last Action Date: 12/31/2022
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
CRA									
1	Small Business	1,651	45.15	2,006	54.85	0	0.00	3,657	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	1,651	45.15	2,006	54.85	0	0.00	3,657	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

Last Action Date: 12/31/2022

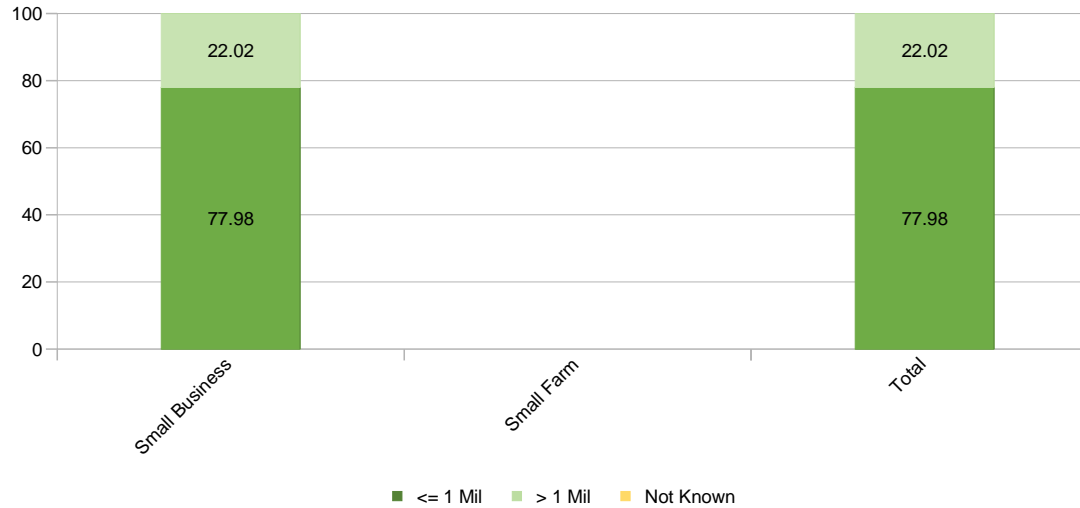
Report Filters: Filter details at End of Report

Assessment Area: 2 - Rochester

Code	Loan Type	Less than or equal \$1Million		Greater than \$1Million		Not Known		Total	
		#	% Row	#	% Row	#	% Row	#	% Col
CRA									
1	Small Business	85	77.98	24	22.02	0	0.00	109	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	85	77.98	24	22.02	0	0.00	109	100.00

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: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

2022

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2022 to 12/31/2022

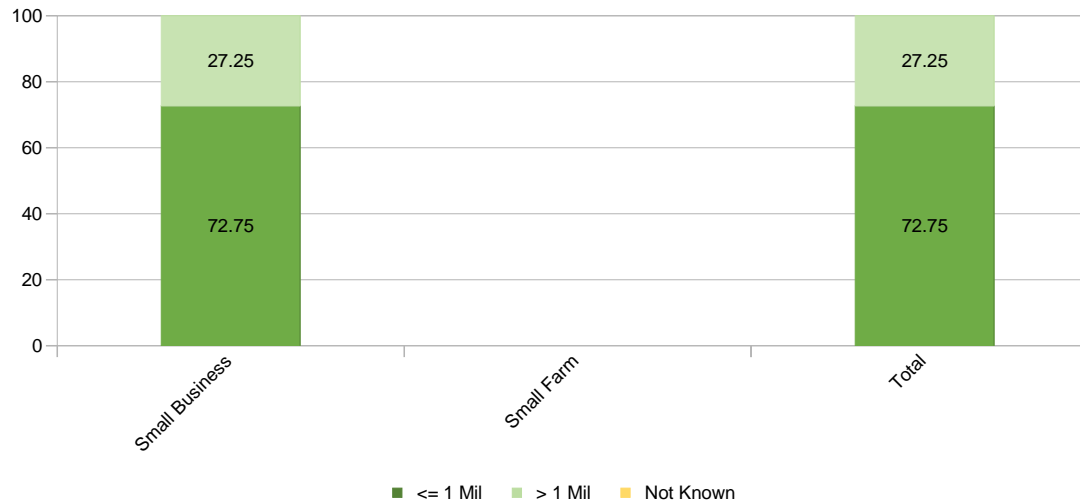
Last Action Date: 12/31/2022

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
CRA									
1	Small Business	6,409	72.75	2,401	27.25	0	0.00	8,810	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	6,409	72.75	2,401	27.25	0	0.00	8,810	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2022 - 12/31/2022; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased