

CRA: Assessment Area Concentration Lending Test 1

2021

THINK MUTUAL BANK

Combined Assessment Areas

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

Report Filters: Filter details at End of Report

Assessment Area: (Unassigned), 1 - Minneapolis, 2 - Rochester

Code	Loan Type	Inside Loans			Outside Loans			Total Loans	
		#	% Column	% Inside	#	% Column	% Outside	#	%
HMDA									
1	Home Purchase	401	26.80	77.26	118	25.05	22.74	519	26.39
2	Home Improvement	316	21.12	75.24	104	22.08	24.76	420	21.35
31	Refinancing	443	29.61	73.71	158	33.55	26.29	601	30.55
32	Cash-Out Refi	335	22.39	78.64	91	19.32	21.36	426	21.66
4	Other	1	0.07	100.00	0	0.00	0.00	1	0.05
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		1,496	100.00	76.05	471	100.00	23.95	1,967	100.00
CRA									
1	Small Business	765	100.00	86.44	120	100.00	13.56	885	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		765	100.00	86.44	120	100.00	13.56	885	100.00
HMDA & CRA - TOTAL		2,261	100.00	79.28	591	100.00	20.72	2,852	100.00
Consumer									
5	Motor Vehicle	2,234	66.19	66.06	1,148	71.79	33.94	3,382	67.99
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	215	6.37	60.73	139	8.69	39.27	354	7.12
8	Other Unsecured	926	27.44	74.80	312	19.51	25.20	1,238	24.89
Consumer - Total		3,375	100.00	67.85	1,599	100.00	32.15	4,974	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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: (Unassigned), 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 Concentration Lending Test 1

2021

THINK MUTUAL BANK

Combined Assessment Areas

Reporting Period: 1/1/2021 to 12/31/2021
Last Action Date: 12/31/2021

Report Filters: Filter details at End of Report

Assessment Area: (Unassigned), 1 - Minneapolis, 2 - Rochester

Code	Loan Type	Inside Dollars			Outside Dollars			Total Dollars	
		\$ (000)	% Column	% Inside	\$ (000)	% Column	% Outside	\$ (000)	%
HMDA									
1	Home Purchase	133,138	38.35	79.42	34,493	34.30	20.58	167,631	37.44
2	Home Improvement	29,263	8.43	79.37	7,608	7.57	4.54	36,871	8.24
31	Refinancing	107,368	30.93	74.95	35,887	35.69	25.05	143,255	32.00
32	Cash-Out Refi	77,069	22.20	77.35	22,562	22.44	22.65	99,631	22.25
4	Other	319	0.09	100.00	0	0.00	0.00	319	0.07
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		347,157	100.00	77.54	100,550	100.00	22.46	447,707	100.00
CRA									
1	Small Business	27,567	100.00	89.26	3,318	100.00	10.74	30,885	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		27,567	100.00	89.26	3,318	100.00	10.74	30,885	100.00
HMDA & CRA - TOTAL		374,724	100.00	78.30	103,868	100.00	21.70	478,592	100.00
Consumer									
5	Motor Vehicle	55,339	83.44	63.61	31,664	82.89	36.39	87,003	83.24
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	4,335	6.54	57.24	3,238	8.48	42.76	7,573	7.25
8	Other Unsecured	6,649	10.03	66.84	3,298	8.63	33.16	9,947	9.52
Consumer - Total		66,323	100.00	63.45	38,200	100.00	36.55	104,523	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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: (Unassigned), 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

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	3	6.00	10	20.00	20	40.00	17	34.00	0	0.00	50	15.43	13	26.00
2	Home Improvement	0	0.00	9	8.33	52	48.15	47	43.52	0	0.00	108	33.33	9	8.33
31	Refinancing	0	0.00	12	12.00	38	38.00	50	50.00	0	0.00	100	30.86	12	12.00
32	Cash-Out Refi.	0	0.00	4	6.06	33	50.00	29	43.94	0	0.00	66	20.37	4	6.06
4	Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0.93	35	10.80	143	44.14	143	44.14	0	0.00	324	100.00	38	11.73
CRA															
1	Small Business	19	6.38	37	12.42	130	43.62	112	37.58	0	0.00	298	100.00	56	18.79
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		19	6.38	37	12.42	130	43.62	112	37.58	0	0.00	298	100.00	56	18.79
HMDA & CRA - Total		22	3.54	72	11.58	273	43.89	255	41.00	0	0.00	622	100.00	94	15.11
Consumer															
5	Motor Vehicle	8	1.42	56	9.96	250	44.48	248	44.13	0	0.00	562	74.14	64	11.39
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	3	6.98	23	53.49	17	39.53	0	0.00	43	5.67	3	6.98
8	Other Unsecured	0	0.00	27	17.65	75	49.02	50	32.68	1	0.65	153	20.18	27	17.65
Consumer - Total		8	1.06	86	11.35	348	45.91	315	41.56	1	0.13	758	100.00	94	12.40
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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021
Last Action Date: 12/31/2021
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	891	5.30	2,350	13.98	5,257	31.28	8,310	49.44	0	0.00	16,808	24.55	3,241	19.28
2	Home Improvement	0	0.00	418	4.85	3,486	40.42	4,721	54.74	0	0.00	8,625	12.60	418	4.85
31	Refinancing	0	0.00	1,955	7.65	9,016	35.27	14,593	57.08	0	0.00	25,564	37.34	1,955	7.65
32	Cash-Out Refi.	0	0.00	929	5.32	7,244	41.47	9,296	53.21	0	0.00	17,469	25.51	929	5.32
4	Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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		891	1.30	5,652	8.26	25,003	36.52	36,920	53.92	0	0.00	68,466	100.00	6,543	9.56
CRA															
1	Small Business	352	3.76	1,428	15.25	5,184	55.35	2,402	25.65	0	0.00	9,366	100.00	1,780	19.00
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		352	3.76	1,428	15.25	5,184	55.35	2,402	25.65	0	0.00	9,366	100.00	1,780	19.00
HMDA & CRA - Total		1,243	1.60	7,080	9.10	30,187	38.78	39,322	50.52	0	0.00	77,832	100.00	8,323	10.69
Consumer															
5	Motor Vehicle	153	1.04	1,200	8.13	6,711	45.47	6,694	45.36	0	0.00	14,758	87.30	1,353	9.17
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	52	5.66	485	52.83	381	41.50	0	0.00	918	5.43	52	5.66
8	Other Unsecured	0	0.00	203	16.52	623	50.69	396	32.22	7	0.57	1,229	7.27	203	16.52
Consumer - Total		153	0.91	1,455	8.61	7,819	46.25	7,471	44.19	7	0.04	16,905	100.00	1,608	9.51
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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	0	0.00	50	14.25	124	35.33	177	50.43	0	0.00	351	29.95	50	14.25
2	Home Improvement	0	0.00	21	10.10	109	52.40	78	37.50	0	0.00	208	17.75	21	10.10
31	Refinancing	0	0.00	40	11.66	144	41.98	159	46.36	0	0.00	343	29.27	40	11.66
32	Cash-Out Refi.	0	0.00	39	14.50	122	45.35	108	40.15	0	0.00	269	22.95	39	14.50
4	Other	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.09	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		0	0.00	150	12.80	499	42.58	523	44.62	0	0.00	1,172	100.00	150	12.80
CRA															
1	Small Business	0	0.00	73	15.63	210	44.97	184	39.40	0	0.00	467	100.00	73	15.63
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	73	15.63	210	44.97	184	39.40	0	0.00	467	100.00	73	15.63
HMDA & CRA - Total		0	0.00	223	13.61	709	43.26	707	43.14	0	0.00	1,639	100.00	223	13.61
Consumer															
5	Motor Vehicle	0	0.00	233	13.94	819	48.98	620	37.08	0	0.00	1,672	63.89	233	13.94
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	22	12.79	94	54.65	56	32.56	0	0.00	172	6.57	22	12.79
8	Other Unsecured	0	0.00	173	22.38	374	48.38	226	29.24	0	0.00	773	29.54	173	22.38
Consumer - Total		0	0.00	428	16.35	1,287	49.18	902	34.47	0	0.00	2,617	100.00	428	16.35
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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021
Last Action Date: 12/31/2021
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	0	0.00	11,003	9.46	30,009	25.80	75,318	64.75	0	0.00	116,330	41.74	11,003	9.46
2	Home Improvement	0	0.00	1,236	5.99	6,666	32.30	12,736	61.71	0	0.00	20,638	7.41	1,236	5.99
31	Refinancing	0	0.00	5,543	6.78	27,370	33.46	48,891	59.77	0	0.00	81,804	29.35	5,543	6.78
32	Cash-Out Refi.	0	0.00	5,717	9.59	22,923	38.46	30,960	51.95	0	0.00	59,600	21.39	5,717	9.59
4	Other	0	0.00	0	0.00	0	0.00	319	100.00	0	0.00	319	0.11	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		0	0.00	23,499	8.43	86,968	31.21	168,224	60.36	0	0.00	278,691	100.00	23,499	8.43
CRA															
1	Small Business	0	0.00	4,054	22.27	8,277	45.48	5,870	32.25	0	0.00	18,201	100.00	4,054	22.27
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	4,054	22.27	8,277	45.48	5,870	32.25	0	0.00	18,201	100.00	4,054	22.27
HMDA & CRA - Total		0	0.00	27,553	9.28	95,245	32.08	174,094	58.64	0	0.00	296,892	100.00	27,553	9.28
Consumer															
5	Motor Vehicle	0	0.00	4,782	11.78	19,593	48.28	16,206	39.93	0	0.00	40,581	82.12	4,782	11.78
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	269	7.87	1,798	52.62	1,350	39.51	0	0.00	3,417	6.91	269	7.87
8	Other Unsecured	0	0.00	941	17.36	2,418	44.61	2,061	38.03	0	0.00	5,420	10.97	941	17.36
Consumer - Total		0	0.00	5,992	12.13	23,809	48.18	19,617	39.70	0	0.00	49,418	100.00	5,992	12.13
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: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	6	12.00	6	12.00	15	30.00	22	44.00	1	2.00	50	15.43	12	24.00
2	Home Improvement	4	3.70	12	11.11	24	22.22	68	62.96	0	0.00	108	33.33	16	14.81
31	Refinancing	4	4.00	17	17.00	31	31.00	48	48.00	0	0.00	100	30.86	21	21.00
32	Cash-Out Refi	3	4.55	14	21.21	14	21.21	35	53.03	0	0.00	66	20.37	17	25.76
4	Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	17	5.25	49	15.12	84	25.93	173	53.40	1	0.31	324	100.00	66	20.37
Consumer															
5	Motor Vehicle	81	14.41	87	15.48	87	15.48	153	27.22	154	27.40	562	74.14	168	29.89
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	6	13.95	4	9.30	7	16.28	13	30.23	13	30.23	43	5.67	10	23.26
8	Other Unsecured	56	36.60	27	17.65	29	18.95	22	14.38	19	12.42	153	20.18	83	54.25
	Consumer - Total	143	18.87	118	15.57	123	16.23	188	24.80	186	24.54	758	100.00	261	34.43
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**

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	1,011	6.01	1,318	7.84	3,794	22.57	10,520	62.59	165	0.98	16,808	24.55	2,329	13.86
2	Home Improvement	140	1.62	756	0.00	1,074	12.45	6,655	77.16	0	0.00	8,625	12.60	896	10.39
31	Refinancing	613	2.40	2,479	9.70	7,329	28.67	15,143	59.24	0	0.00	25,564	37.34	3,092	12.10
32	Cash-Out Refi	329	1.88	2,816	16.12	3,140	17.97	11,184	64.02	0	0.00	17,469	25.51	3,145	18.00
4	Other	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	2,093	3.06	7,369	10.76	15,337	22.40	43,502	63.54	165	0.24	68,466	100.00	9,462	13.82
Consumer															
5	Motor Vehicle	1,418	9.61	2,039	13.82	2,125	14.40	5,317	36.03	3,859	26.15	14,758	87.30	3,457	23.42
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	84	9.15	64	6.97	159	17.32	326	35.51	285	31.05	918	5.43	148	16.12
8	Other Unsecured	266	21.64	231	18.80	270	21.97	313	25.47	149	12.12	1,229	7.27	497	40.44
	Consumer - Total	1,768	10.46	2,334	13.81	2,554	15.11	5,956	35.23	4,293	25.39	16,905	100.00	4,102	24.27
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**

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	29	8.26	97	27.64	63	17.95	156	44.44	6	1.71	351	29.95	126	35.90
2	Home Improvement	10	4.81	38	18.27	48	23.08	111	53.37	1	0.48	208	17.75	48	23.08
31	Refinancing	36	10.50	79	23.03	71	20.70	157	45.77	0	0.00	343	29.27	115	33.53
32	Cash-Out Refi	26	9.67	51	18.96	70	26.02	122	45.35	0	0.00	269	22.95	77	28.62
4	Other	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.09	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	101	8.62	265	22.61	252	21.50	547	46.67	7	0.60	1,172	100.00	366	31.23
Consumer															
5	Motor Vehicle	290	17.34	333	19.92	269	16.09	295	17.64	485	29.01	1,672	63.89	623	37.26
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	21	12.21	33	19.19	32	18.60	39	22.67	47	27.33	172	6.57	54	31.40
8	Other Unsecured	319	41.27	189	24.45	98	12.68	87	11.25	80	10.35	773	29.54	508	65.72
	Consumer - Total	630	24.07	555	21.21	399	15.25	421	16.09	612	23.39	2,617	100.00	1,185	45.28
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**

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021

Last Action Date: 12/31/2021

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	4,527	3.89	20,673	17.77	18,593	15.98	71,927	61.83	610	0.52	116,330	41.74	25,200	21.66
2	Home Improvement	572	2.77	1,922	0.00	4,925	23.86	13,136	63.65	83	0.40	20,638	7.41	2,494	12.08
31	Refinancing	3,781	4.62	11,531	14.10	13,654	16.69	52,838	64.59	0	0.00	81,804	29.35	15,312	18.72
32	Cash-Out Refi	3,080	5.17	8,517	14.29	13,466	22.59	34,537	57.95	0	0.00	59,600	21.39	11,597	19.46
4	Other	0	0.00	0	0.00	0	0.00	319	100.00	0	0.00	319	0.11	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	11,960	4.29	42,643	15.30	50,638	18.17	172,757	61.99	693	0.25	278,691	100.00	54,603	19.59
Consumer															
5	Motor Vehicle	5,246	12.93	7,307	18.01	6,479	15.97	9,126	22.49	12,423	30.61	40,581	82.12	12,553	30.93
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	229	6.70	479	14.02	616	18.03	1,093	31.99	1,000	29.27	3,417	6.91	708	20.72
8	Other Unsecured	1,152	21.25	1,334	24.61	842	15.54	1,349	24.89	743	13.71	5,420	10.97	2,486	45.87
	Consumer - Total	6,627	13.41	9,120	18.45	7,937	16.06	11,568	23.41	14,166	28.67	49,418	100.00	15,747	31.86
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

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021

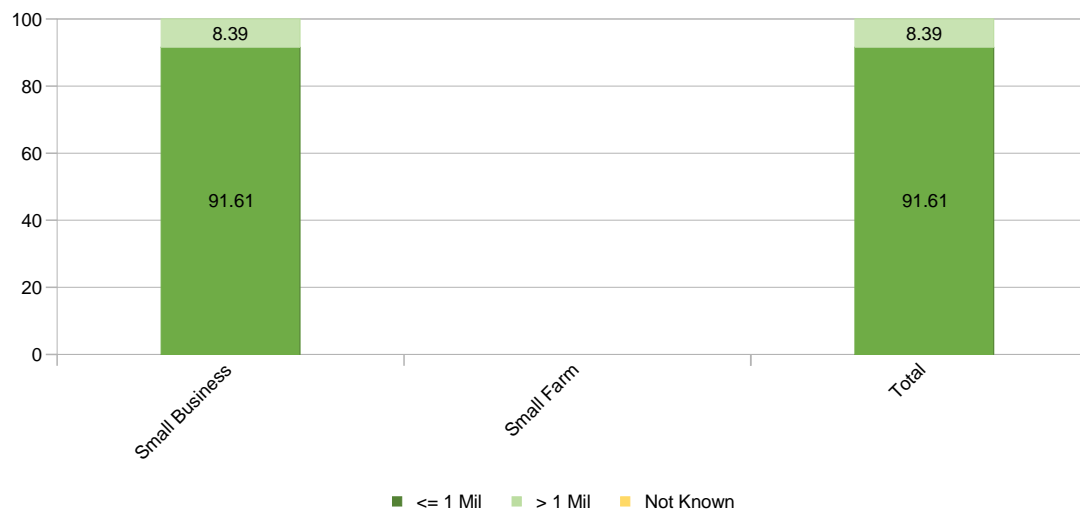
Last Action Date: 12/31/2021

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	273	91.61	25	8.39	0	0.00	298	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	273	91.61	25	8.39	0	0.00	298	100.00

CRA Loans



Report Filter: DATE RANGE: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

2021

THINK MUTUAL BANK

1 - Minneapolis

Reporting Period: 1/1/2021 to 12/31/2021

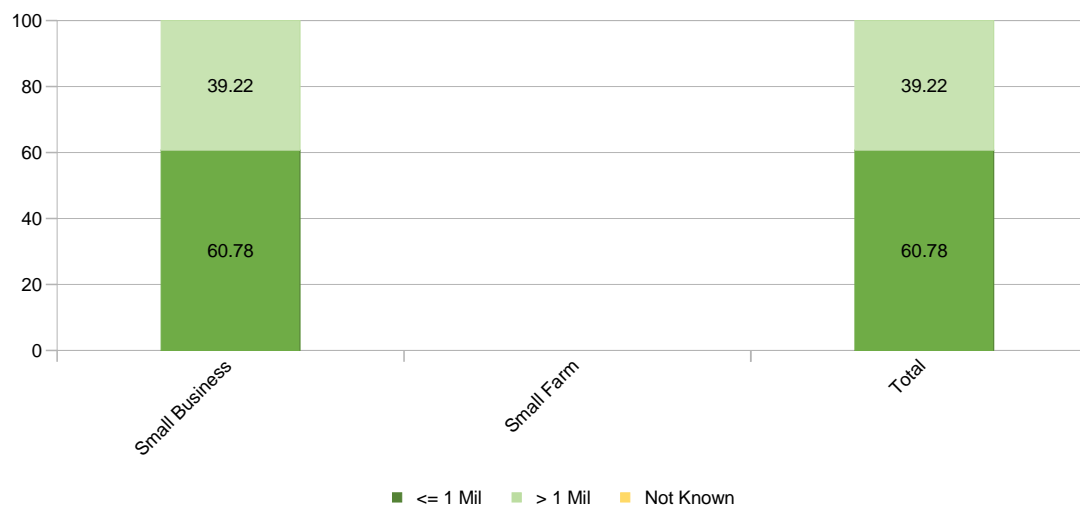
Last Action Date: 12/31/2021

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	5,693	60.78	3,673	39.22	0	0.00	9,366	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	5,693	60.78	3,673	39.22	0	0.00	9,366	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021

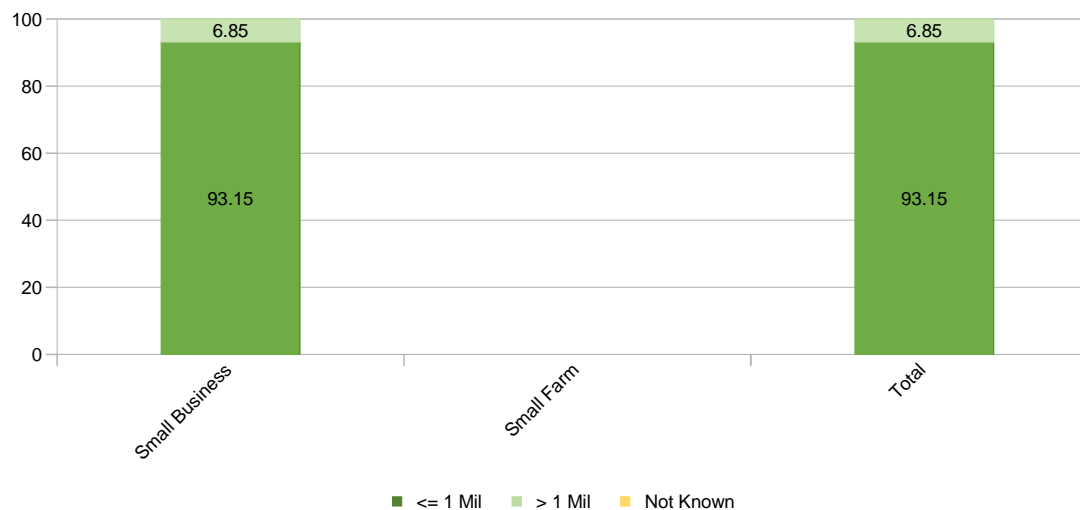
Last Action Date: 12/31/2021

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	435	93.15	32	6.85	0	0.00	467	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	435	93.15	32	6.85	0	0.00	467	100.00

CRA Loans



Report Filter: DATE RANGE: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

2021

THINK MUTUAL BANK

2 - Rochester

Reporting Period: 1/1/2021 to 12/31/2021

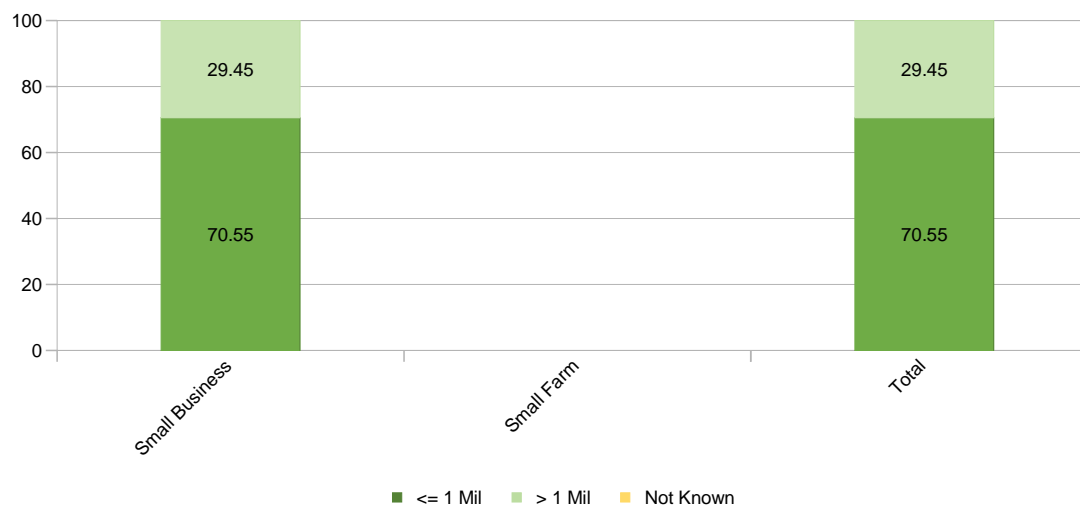
Last Action Date: 12/31/2021

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	12,840	70.55	5,361	29.45	0	0.00	18,201	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	12,840	70.55	5,361	29.45	0	0.00	18,201	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2021 - 12/31/2021; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased