

**CRA: Assessment Area Concentration
Lending Test 1
Assessment Area: 1 - Minneapolis, 2 - Rochester**

THINK MUTUAL BANK

Reporting Period: 01/01/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	232	38.54	75.08	77	34.68	24.92	309	37.50
2	Home Improvement	164	27.24	71.00	67	30.18	29.00	231	28.03
31	Refinancing	85	14.12	69.11	38	17.12	30.89	123	14.93
32	Cash-Out Refi	21	3.49	80.77	5	2.25	19.23	26	3.16
4	Other	100	16.61	74.07	35	15.77	25.93	135	16.38
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		602	100.00	73.06	222	100.00	26.94	824	100.00
CRA									
1	Small Business	131	100.00	77.06	39	100.00	22.94	170	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		131	100.00	77.06	39	100.00	22.94	170	100.00
HMDA & CRA - TOTAL		733	100.00	73.74	261	100.00	26.26	994	100.00
Consumer									
5	Motor Vehicle	1,781	65.07	66.31	905	74.49	33.69	2,686	67.97
6	Credit Card	0	0.00	0.00	1	0.08	100.00	1	0.03
7	Other Secured	107	3.91	68.59	49	4.03	31.41	156	3.95
8	Other Unsecured	849	31.02	76.56	260	21.40	23.44	1,109	28.06
Consumer - Total		2,737	100.00	69.26	1,215	100.00	30.74	3,952	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: 01/01/2025 - 12/31/2025; 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
Assessment Area: 1 - Minneapolis, 2 - Rochester**

THINK MUTUAL BANK

Reporting Period: 01/01/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	103,616	69.47	78.42	28,520	65.95	21.58	132,136	68.68
2	Home Improvement	11,002	7.38	69.68	4,788	11.07	3.62	15,790	8.21
31	Refinancing	21,719	14.56	82.02	4,762	11.01	17.98	26,481	13.76
32	Cash-Out Refi	5,809	3.89	78.42	1,599	3.70	21.58	7,408	3.85
4	Other	7,000	4.69	66.20	3,574	8.26	33.80	10,574	5.50
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
HMDA - Total		149,146	100.00	77.52	43,243	100.00	22.48	192,389	100.00
CRA									
1	Small Business	11,079	100.00	82.27	2,388	100.00	17.73	13,467	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
CRA - Total		11,079	100.00	82.27	2,388	100.00	17.73	13,467	100.00
HMDA & CRA - TOTAL		160,225	100.00	77.83	45,631	100.00	22.17	205,856	100.00
Consumer									
5	Motor Vehicle	46,333	82.05	65.74	24,144	87.78	34.26	70,477	83.93
6	Credit Card	0	0.00	0.00	30	0.11	100.00	30	0.04
7	Other Secured	4,416	7.82	79.34	1,150	4.18	20.66	5,566	6.63
8	Other Unsecured	5,723	10.13	72.42	2,180	7.93	27.58	7,903	9.41
Consumer - Total		56,472	100.00	67.25	27,504	100.00	32.75	83,976	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: 01/01/2025 - 12/31/2025; 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 ■

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025
Last Action Date: 12/31/2025

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	2.44	3	7.32	18	43.90	19	46.34	0	0.00	41	29.29	4	9.76
2	Home Improvement	0	0.00	5	9.09	22	40.00	28	50.91	0	0.00	55	39.29	5	9.09
31	Refinancing	0	0.00	1	4.55	10	45.45	11	50.00	0	0.00	22	15.71	1	4.55
32	Cash-Out Refi.	0	0.00	0	0.00	1	100.00	0	0.00	0	0.00	1	0.71	0	0.00
4	Other	0	0.00	2	9.52	10	47.62	9	42.86	0	0.00	21	15.00	2	9.52
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	0.71	11	7.86	61	43.57	67	47.86	0	0.00	140	100.00	12	8.57
CRA															
1	Small Business	0	0.00	1	2.63	26	68.42	11	28.95	0	0.00	38	100.00	1	2.63
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	1	2.63	26	68.42	11	28.95	0	0.00	38	100.00	1	2.63
HMDA & CRA - Total		1	0.56	12	6.74	87	48.88	78	43.82	0	0.00	178	100.00	13	7.30
Consumer															
5	Motor Vehicle	8	1.63	42	8.54	226	45.93	214	43.50	2	0.41	492	76.16	50	10.16
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	0	0.00	6	46.15	7	53.85	0	0.00	13	2.01	0	0.00
8	Other Unsecured	2	1.42	24	17.02	56	39.72	59	41.84	0	0.00	141	21.83	26	18.44
Consumer - Total		10	1.55	66	10.22	288	44.58	280	43.34	2	0.31	646	100.00	76	11.76
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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	175	1.03	956	5.62	6,463	38.02	9,406	55.33	0	0.00	17,000	63.98	1,131	6.65
2	Home Improvement	0	0.00	335	8.01	1,339	32.03	2,507	59.96	0	0.00	4,181	15.74	335	8.01
31	Refinancing	0	0.00	64	1.92	1,401	42.10	1,863	55.98	0	0.00	3,328	12.53	64	1.92
32	Cash-Out Refi.	0	0.00	0	0.00	400	100.00	0	0.00	0	0.00	400	1.51	0	0.00
4	Other	0	0.00	72	4.34	544	32.77	1,044	62.89	0	0.00	1,660	6.25	72	4.34
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		175	0.66	1,427	5.37	10,147	38.19	14,820	55.78	0	0.00	26,569	100.00	1,602	6.03
CRA															
1	Small Business	0	0.00	10	0.30	1,143	34.64	2,147	65.06	0	0.00	3,300	100.00	10	0.30
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	0.30	1,143	34.64	2,147	65.06	0	0.00	3,300	100.00	10	0.30
HMDA & CRA - Total		175	0.59	1,437	4.81	11,290	37.80	16,967	56.80	0	0.00	29,869	100.00	1,612	5.40
Consumer															
5	Motor Vehicle	166	1.28	909	6.99	5,492	42.24	6,397	49.20	37	0.28	13,001	89.47	1,075	8.27
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	0	0.00	0	0.00	75	17.32	358	82.68	0	0.00	433	2.98	0	0.00
8	Other Unsecured	25	2.28	131	11.94	380	34.64	561	51.14	0	0.00	1,097	7.55	156	14.22
Consumer - Total		191	1.31	1,040	7.16	5,947	40.93	7,316	50.35	37	0.25	14,531	100.00	1,231	8.47
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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2025 to 12/31/2025
Last Action Date: 12/31/2025
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	5	2.62	18	9.42	74	38.74	94	49.21	0	0.00	191	41.34	23	12.04
2	Home Improvement	4	3.67	16	14.68	40	36.70	49	44.95	0	0.00	109	23.59	20	18.35
31	Refinancing	1	1.59	0	0.00	25	39.68	37	58.73	0	0.00	63	13.64	1	1.59
32	Cash-Out Refi.	3	15.00	2	10.00	7	35.00	8	40.00	0	0.00	20	4.33	5	25.00
4	Other	5	6.33	10	12.66	38	48.10	26	32.91	0	0.00	79	17.10	15	18.99
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	18	3.90	46	9.96	184	39.83	214	46.32	0	0.00	462	100.00	64	13.85
CRA															
1	Small Business	1	1.08	22	23.66	42	45.16	28	30.11	0	0.00	93	100.00	23	24.73
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	1	1.08	22	23.66	42	45.16	28	30.11	0	0.00	93	100.00	23	24.73
	HMDA & CRA - Total	19	3.42	68	12.25	226	40.72	242	43.60	0	0.00	555	100.00	87	15.68
Consumer															
5	Motor Vehicle	49	3.80	146	11.33	639	49.57	455	35.30	0	0.00	1,289	61.65	195	15.13
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	2	2.13	20	21.28	46	48.94	26	27.66	0	0.00	94	4.50	22	23.40
8	Other Unsecured	40	5.65	123	17.37	329	46.47	216	30.51	0	0.00	708	33.86	163	23.02
	Consumer - Total	91	4.35	289	13.82	1,014	48.49	697	33.33	0	0.00	2,091	100.00	380	18.17
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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area Penetration LendingTest 3 - Tract Income Level

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	1,222	1.41	5,318	6.14	26,418	30.50	53,658	61.95	0	0.00	86,616	70.66	6,540	7.55
2	Home Improvement	170	2.49	840	12.31	2,388	35.01	3,423	50.18	0	0.00	6,821	5.56	1,010	14.81
31	Refinancing	24	0.13	0	0.00	3,879	21.09	14,488	78.78	0	0.00	18,391	15.00	24	0.13
32	Cash-Out Refi.	606	11.20	213	3.94	2,078	38.42	2,512	46.44	0	0.00	5,409	4.41	819	15.14
4	Other	133	2.49	585	10.96	2,550	47.75	2,072	38.80	0	0.00	5,340	4.36	718	13.45
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		2,155	1.76	6,956	5.67	37,313	30.44	76,153	62.13	0	0.00	122,577	100.00	9,111	7.43
CRA															
1	Small Business	51	0.66	1,969	25.31	2,384	30.65	3,375	43.39	0	0.00	7,779	100.00	2,020	25.97
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		51	0.66	1,969	25.31	2,384	30.65	3,375	43.39	0	0.00	7,779	100.00	2,020	25.97
HMDA & CRA - Total		2,206	1.69	8,925	6.85	39,697	30.45	79,528	61.01	0	0.00	130,356	100.00	11,131	8.54
Consumer															
5	Motor Vehicle	1,280	3.84	3,280	9.84	15,597	46.79	13,175	39.53	0	0.00	33,332	79.47	4,560	13.68
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	20	0.50	371	9.31	1,437	36.08	2,155	54.10	0	0.00	3,983	9.50	391	9.82
8	Other Unsecured	152	3.29	642	13.88	2,263	48.92	1,569	33.92	0	0.00	4,626	11.03	794	17.16
Consumer - Total		1,452	3.46	4,293	10.24	19,297	46.01	16,899	40.29	0	0.00	41,941	100.00	5,745	13.70
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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	11	26.83	13	31.71	16	39.02	1	2.44	41	29.29	11	26.83
2	Home Improvement	3	5.45	13	23.64	12	21.82	27	49.09	0	0.00	55	39.29	16	29.09
31	Refinancing	1	4.55	5	22.73	5	22.73	11	50.00	0	0.00	22	15.71	6	27.27
32	Cash-Out Refi	0	0.00	0	0.00	0	0.00	1	100.00	0	0.00	1	0.71	0	0.00
4	Other	0	0.00	6	28.57	6	28.57	9	42.86	0	0.00	21	15.00	6	28.57
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	4	2.86	35	25.00	36	25.71	64	45.71	1	0.71	140	100.00	39	27.86
Consumer															
5	Motor Vehicle	83	16.87	108	21.95	83	16.87	124	25.20	94	19.11	492	76.16	191	38.82
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	3	23.08	1	7.69	4	30.77	3	23.08	2	15.38	13	2.01	4	30.77
8	Other Unsecured	60	42.55	25	17.73	24	17.02	12	8.51	20	14.18	141	21.83	85	60.28
	Consumer - Total	146	22.60	134	20.74	111	17.18	139	21.52	116	17.96	646	100.00	280	43.34
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**

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	3,006	17.68	4,539	26.70	8,967	52.75	488	2.87	17,000	63.98	3,006	17.68
2	Home Improvement	95	2.27	711	0.00	756	18.08	2,619	62.64	0	0.00	4,181	15.74	806	19.28
31	Refinancing	110	3.31	282	8.47	588	17.67	2,348	70.55	0	0.00	3,328	12.53	392	11.78
32	Cash-Out Refi	0	0.00	0	0.00	0	0.00	400	100.00	0	0.00	400	1.51	0	0.00
4	Other	0	0.00	284	17.11	462	27.83	914	55.06	0	0.00	1,660	6.25	284	17.11
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	205	0.77	4,283	16.12	6,345	23.88	15,248	57.39	488	1.84	26,569	100.00	4,488	16.89
Consumer															
5	Motor Vehicle	1,610	12.38	2,399	18.45	2,458	18.91	4,160	32.00	2,374	18.26	13,001	89.47	4,009	30.84
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	38	8.78	7	1.62	47	10.85	286	66.05	55	12.70	433	2.98	45	10.39
8	Other Unsecured	305	27.80	185	16.86	214	19.51	182	16.59	211	19.23	1,097	7.55	490	44.67
	Consumer - Total	1,953	13.44	2,591	17.83	2,719	18.71	4,628	31.85	2,640	18.17	14,531	100.00	4,544	31.27
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**

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	14	7.33	41	21.47	33	17.28	102	53.40	1	0.52	191	41.34	55	28.80
2	Home Improvement	11	10.09	22	20.18	30	27.52	46	42.20	0	0.00	109	23.59	33	30.28
31	Refinancing	4	6.35	13	20.63	7	11.11	38	60.32	1	1.59	63	13.64	17	26.98
32	Cash-Out Refi	2	10.00	3	15.00	5	25.00	10	50.00	0	0.00	20	4.33	5	25.00
4	Other	14	17.72	26	32.91	19	24.05	19	24.05	1	1.27	79	17.10	40	50.63
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	45	9.74	105	22.73	94	20.35	215	46.54	3	0.65	462	100.00	150	32.47
Consumer															
5	Motor Vehicle	268	20.79	250	19.39	190	14.74	205	15.90	376	29.17	1,289	61.65	518	40.19
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	22	23.40	20	21.28	19	20.21	13	13.83	20	21.28	94	4.50	42	44.68
8	Other Unsecured	317	44.77	158	22.32	66	9.32	35	4.94	132	18.64	708	33.86	475	67.09
	Consumer - Total	607	29.03	428	20.47	275	13.15	253	12.10	528	25.25	2,091	100.00	1,035	49.50
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**

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

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	2,284	2.64	9,720	11.22	9,288	10.72	65,016	75.06	308	0.36	86,616	70.66	12,004	13.86
2	Home Improvement	532	7.80	1,034	0.00	1,626	23.84	3,629	53.20	0	0.00	6,821	5.56	1,566	22.96
31	Refinancing	397	2.16	1,705	9.27	788	4.28	15,446	83.99	55	0.30	18,391	15.00	2,102	11.43
32	Cash-Out Refi	230	4.25	528	9.76	873	16.14	3,778	69.85	0	0.00	5,409	4.41	758	14.01
4	Other	543	10.17	1,733	32.45	1,149	21.52	1,893	35.45	22	0.41	5,340	4.36	2,276	42.62
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	3,986	3.25	14,720	12.01	13,724	11.20	89,762	73.23	385	0.31	122,577	100.00	18,706	15.26
Consumer															
5	Motor Vehicle	5,358	16.07	6,362	19.09	5,233	15.70	6,750	20.25	9,629	28.89	33,332	79.47	11,720	35.16
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	316	7.93	315	7.91	1,031	25.89	1,891	47.48	430	10.80	3,983	9.50	631	15.84
8	Other Unsecured	1,277	27.60	1,217	26.31	608	13.14	375	8.11	1,149	24.84	4,626	11.03	2,494	53.91
	Consumer - Total	6,951	16.57	7,894	18.82	6,872	16.38	9,016	21.50	11,208	26.72	41,941	100.00	14,845	35.39
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

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025

Last Action Date: 12/31/2025

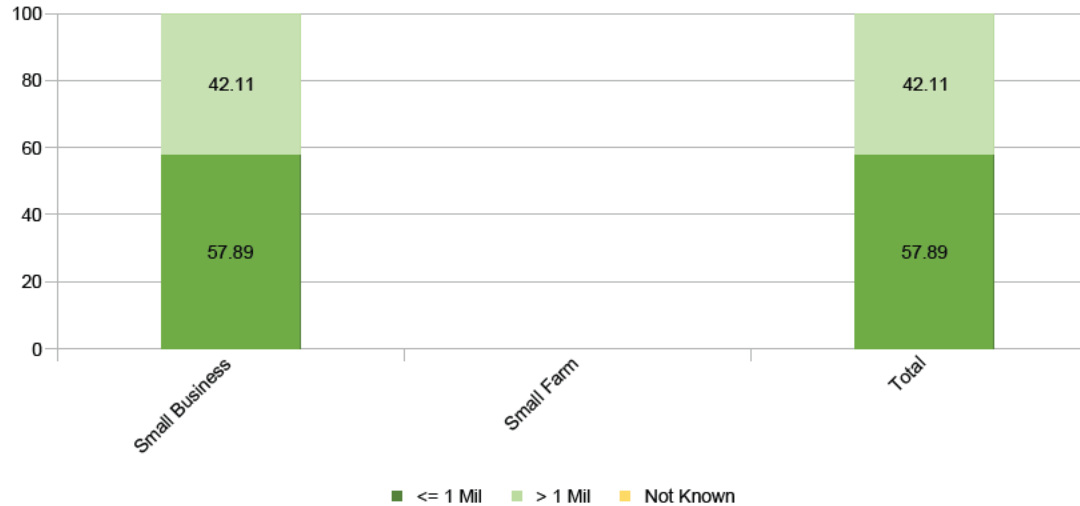
Report Filters: Filter details at End of Report

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	22	57.89	16	42.11	0	0.00	38	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	22	57.89	16	42.11	0	0.00	38	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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

THINK MUTUAL BANK

Assessment Area: 1 - Minneapolis

Reporting Period: 1/1/2025 to 12/31/2025

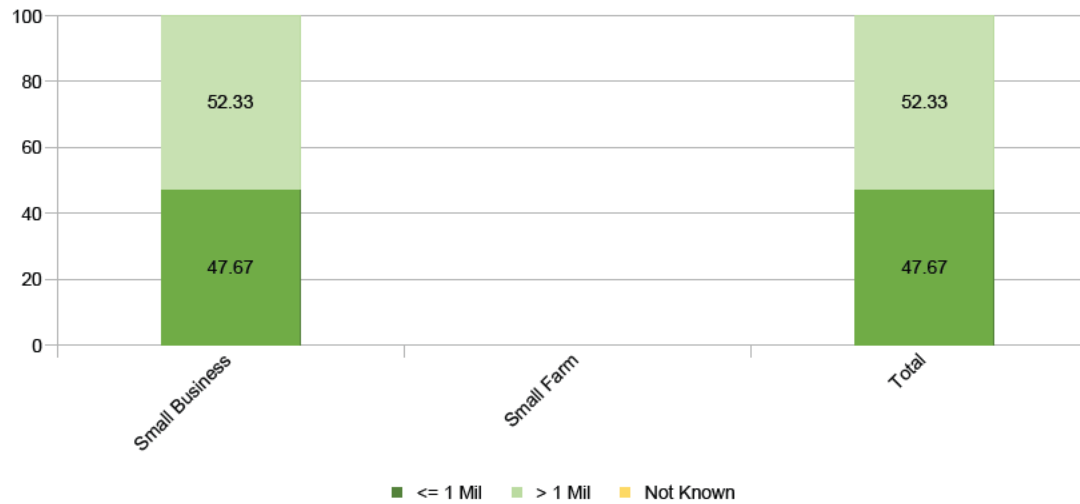
Last Action Date: 12/31/2025

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	1,573	47.67	1,727	52.33	0	0.00	3,300	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	1,573	47.67	1,727	52.33	0	0.00	3,300	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

CRA: Assessment Area LendingTest 4a - Annual Revenue

THINK MUTUAL BANK

Assessment Area: 2 - Rochester

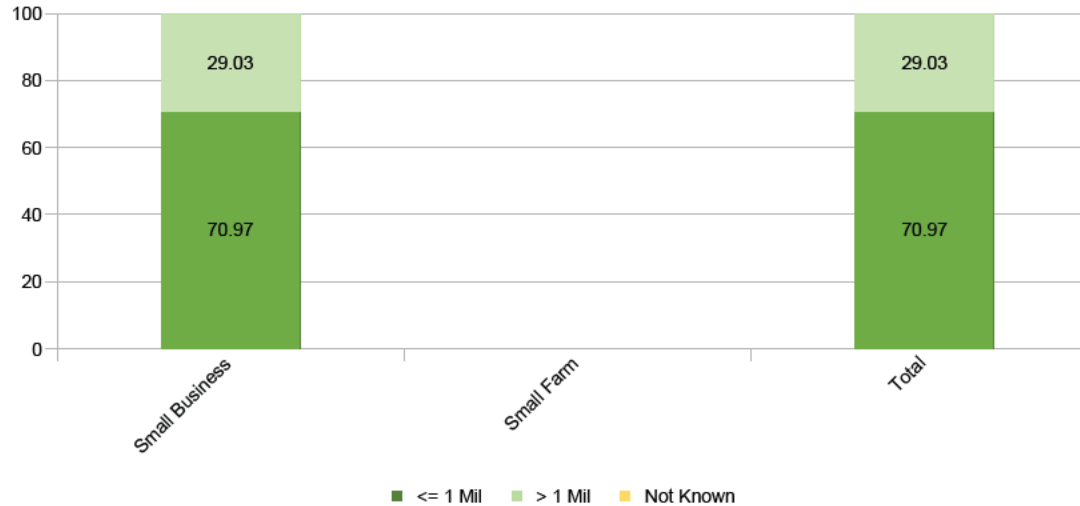
Reporting Period: 1/1/2025 to 12/31/2025
Last Action Date: 12/31/2025
Report Filters: Filter details at End of Report

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	66	70.97	27	29.03	0	0.00	93	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	66	70.97	27	29.03	0	0.00	93	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: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

THINK MUTUAL BANK

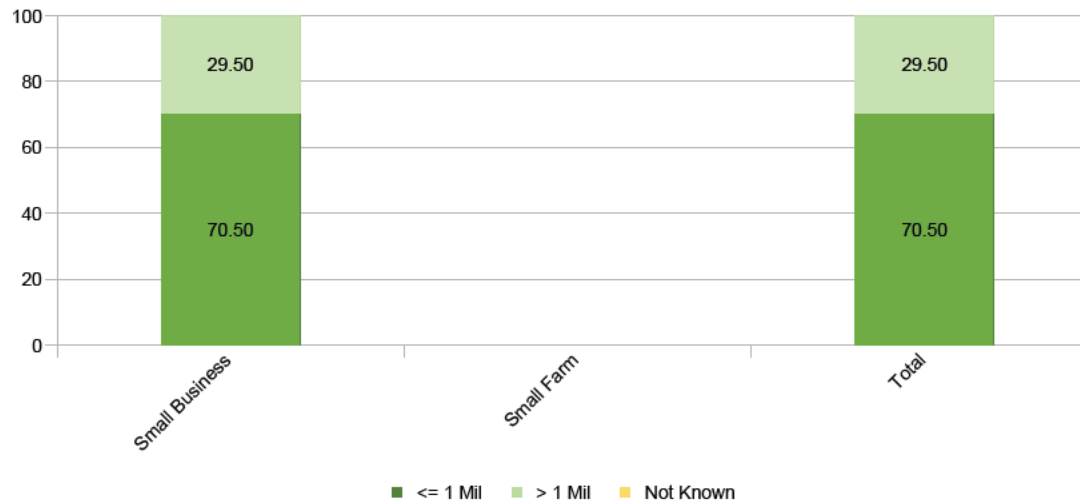
Assessment Area: 2 - Rochester

Reporting Period: 1/1/2025 to 12/31/2025
Last Action Date: 12/31/2025
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	5,484	70.50	2,295	29.50	0	0.00	7,779	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	CRA - Total	5,484	70.50	2,295	29.50	0	0.00	7,779	100.00

CRA Dollars



Report Filter: DATE RANGE: 1/1/2025 - 12/31/2025; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased