

**CRA: Assessment Area Concentration  
Lending Test 1**

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis, 2 - Rochester**

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	258	45.74	75.00	86	38.57	25.00	344	43.71
2	Home Improvement	141	25.00	70.85	58	26.01	29.15	199	25.29
31	Refinancing	25	4.43	73.53	9	4.04	26.47	34	4.32
32	Cash-Out Refi	53	9.40	63.86	30	13.45	36.14	83	10.55
4	Other	87	15.43	68.50	40	17.94	31.50	127	16.14
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>HMDA - Total</b>		<b>564</b>	<b>100.00</b>	<b>71.66</b>	<b>223</b>	<b>100.00</b>	<b>28.34</b>	<b>787</b>	<b>100.00</b>
<b>CRA</b>									
1	Small Business	138	100.00	78.86	37	100.00	21.14	175	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>CRA - Total</b>		<b>138</b>	<b>100.00</b>	<b>78.86</b>	<b>37</b>	<b>100.00</b>	<b>21.14</b>	<b>175</b>	<b>100.00</b>
<b>HMDA &amp; CRA - TOTAL</b>		<b>702</b>	<b>100.00</b>	<b>72.97</b>	<b>260</b>	<b>100.00</b>	<b>27.03</b>	<b>962</b>	<b>100.00</b>
<b>Consumer</b>									
5	Motor Vehicle	1,095	51.68	65.45	578	60.71	34.55	1,673	54.48
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	114	5.38	68.67	52	5.46	31.33	166	5.41
8	Other Unsecured	910	42.94	73.86	322	33.82	26.14	1,232	40.12
<b>Consumer - Total</b>		<b>2,119</b>	<b>100.00</b>	<b>69.00</b>	<b>952</b>	<b>100.00</b>	<b>31.00</b>	<b>3,071</b>	<b>100.00</b>
<b>Other Data</b>									
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: 01/01/2024 - 12/31/2024; 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**

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis, 2 - Rochester**

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	103,090	79.41	75.78	32,943	71.61	24.22	136,033	77.37
2	Home Improvement	10,182	7.84	73.99	3,579	7.78	2.63	13,761	7.83
31	Refinancing	4,480	3.45	79.45	1,159	2.52	20.55	5,639	3.21
32	Cash-Out Refi	5,974	4.60	52.97	5,304	11.53	47.03	11,278	6.41
4	Other	6,096	4.70	66.89	3,018	6.56	33.11	9,114	5.18
5	Not Applicable	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>HMDA - Total</b>		<b>129,822</b>	<b>100.00</b>	<b>73.84</b>	<b>46,003</b>	<b>100.00</b>	<b>26.16</b>	<b>175,825</b>	<b>100.00</b>
<b>CRA</b>									
1	Small Business	10,326	100.00	78.19	2,881	100.00	21.81	13,207	100.00
2	Small Farm	0	0.00	0.00	0	0.00	0.00	0	0.00
<b>CRA - Total</b>		<b>10,326</b>	<b>100.00</b>	<b>78.19</b>	<b>2,881</b>	<b>100.00</b>	<b>21.81</b>	<b>13,207</b>	<b>100.00</b>
<b>HMDA &amp; CRA - TOTAL</b>		<b>140,148</b>	<b>100.00</b>	<b>74.14</b>	<b>48,884</b>	<b>100.00</b>	<b>25.86</b>	<b>189,032</b>	<b>100.00</b>
<b>Consumer</b>									
5	Motor Vehicle	24,812	74.15	63.09	14,514	81.70	36.91	39,326	76.77
6	Credit Card	0	0.00	0.00	0	0.00	0.00	0	0.00
7	Other Secured	3,081	9.21	77.14	913	5.14	22.86	3,994	7.80
8	Other Unsecured	5,571	16.65	70.45	2,337	13.16	29.55	7,908	15.44
<b>Consumer - Total</b>		<b>33,464</b>	<b>100.00</b>	<b>65.32</b>	<b>17,764</b>	<b>100.00</b>	<b>34.68</b>	<b>51,228</b>	<b>100.00</b>
<b>Other Data</b>									
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: 01/01/2024 - 12/31/2024; 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**

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	1	2.50	18	45.00	21	52.50	0	0.00	40	36.04	1	2.50
2	Home Improvement	0	0.00	3	8.57	15	42.86	17	48.57	0	0.00	35	31.53	3	8.57
31	Refinancing	0	0.00	0	0.00	2	66.67	1	33.33	0	0.00	3	2.70	0	0.00
32	Cash-Out Refi.	0	0.00	1	12.50	3	37.50	4	50.00	0	0.00	8	7.21	1	12.50
4	Other	0	0.00	2	8.00	14	56.00	9	36.00	0	0.00	25	22.52	2	8.00
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>7</b>	<b>6.31</b>	<b>52</b>	<b>46.85</b>	<b>52</b>	<b>46.85</b>	<b>0</b>	<b>0.00</b>	<b>111</b>	<b>100.00</b>	<b>7</b>	<b>6.31</b>
<b>CRA</b>															
1	Small Business	0	0.00	6	14.63	26	63.41	9	21.95	0	0.00	41	100.00	6	14.63
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>0</b>	<b>0.00</b>	<b>6</b>	<b>14.63</b>	<b>26</b>	<b>63.41</b>	<b>9</b>	<b>21.95</b>	<b>0</b>	<b>0.00</b>	<b>41</b>	<b>100.00</b>	<b>6</b>	<b>14.63</b>
	<b>HMDA &amp; CRA - Total</b>	<b>0</b>	<b>0.00</b>	<b>13</b>	<b>8.55</b>	<b>78</b>	<b>51.32</b>	<b>61</b>	<b>40.13</b>	<b>0</b>	<b>0.00</b>	<b>152</b>	<b>100.00</b>	<b>13</b>	<b>8.55</b>
<b>Consumer</b>															
5	Motor Vehicle	2	0.78	34	13.23	114	44.36	106	41.25	1	0.39	257	57.75	36	14.01
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	1	4.17	13	54.17	10	41.67	0	0.00	24	5.39	1	4.17
8	Other Unsecured	3	1.83	27	16.46	73	44.51	60	36.59	1	0.61	164	36.85	30	18.29
	<b>Consumer - Total</b>	<b>5</b>	<b>1.12</b>	<b>62</b>	<b>13.93</b>	<b>200</b>	<b>44.94</b>	<b>176</b>	<b>39.55</b>	<b>2</b>	<b>0.45</b>	<b>445</b>	<b>100.00</b>	<b>67</b>	<b>15.06</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: 01/01/2024 - 12/31/2024; 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: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	514	2.85	6,930	38.36	10,621	58.79	0	0.00	18,065	75.66	514	2.85
2	Home Improvement	0	0.00	205	6.85	1,101	36.81	1,685	56.34	0	0.00	2,991	12.53	205	6.85
31	Refinancing	0	0.00	0	0.00	147	76.56	45	23.44	0	0.00	192	0.80	0	0.00
32	Cash-Out Refi.	0	0.00	40	5.46	333	45.49	359	49.04	0	0.00	732	3.07	40	5.46
4	Other	0	0.00	65	3.43	815	43.01	1,015	53.56	0	0.00	1,895	7.94	65	3.43
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>824</b>	<b>3.45</b>	<b>9,326</b>	<b>39.06</b>	<b>13,725</b>	<b>57.49</b>	<b>0</b>	<b>0.00</b>	<b>23,875</b>	<b>100.00</b>	<b>824</b>	<b>3.45</b>
<b>CRA</b>															
1	Small Business	0	0.00	428	13.10	1,212	37.09	1,628	49.82	0	0.00	3,268	100.00	428	13.10
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>428</b>	<b>13.10</b>	<b>1,212</b>	<b>37.09</b>	<b>1,628</b>	<b>49.82</b>	<b>0</b>	<b>0.00</b>	<b>3,268</b>	<b>100.00</b>	<b>428</b>	<b>13.10</b>
	<b>HMDA &amp; CRA - Total</b>	<b>0</b>	<b>0.00</b>	<b>1,252</b>	<b>4.61</b>	<b>10,538</b>	<b>38.82</b>	<b>15,353</b>	<b>56.56</b>	<b>0</b>	<b>0.00</b>	<b>27,143</b>	<b>100.00</b>	<b>1,252</b>	<b>4.61</b>
<b>Consumer</b>															
5	Motor Vehicle	25	0.43	634	10.79	2,582	43.94	2,626	44.69	9	0.15	5,876	83.63	659	11.22
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	27	10.93	177	71.66	43	17.41	0	0.00	247	3.52	27	10.93
8	Other Unsecured	22	2.44	153	16.94	416	46.07	311	34.44	1	0.11	903	12.85	175	19.38
	<b>Consumer - Total</b>	<b>47</b>	<b>0.67</b>	<b>814</b>	<b>11.59</b>	<b>3,175</b>	<b>45.19</b>	<b>2,980</b>	<b>42.41</b>	<b>10</b>	<b>0.14</b>	<b>7,026</b>	<b>100.00</b>	<b>861</b>	<b>12.25</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: 01/01/2024 - 12/31/2024; 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: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	8	3.67	21	9.63	84	38.53	105	48.17	0	0.00	218	48.12	29	13.30
2	Home Improvement	6	5.66	11	10.38	54	50.94	35	33.02	0	0.00	106	23.40	17	16.04
31	Refinancing	4	18.18	1	4.55	10	45.45	7	31.82	0	0.00	22	4.86	5	22.73
32	Cash-Out Refi.	0	0.00	6	13.33	23	51.11	16	35.56	0	0.00	45	9.93	6	13.33
4	Other	3	4.84	3	4.84	31	50.00	25	40.32	0	0.00	62	13.69	6	9.68
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>21</b>	<b>4.64</b>	<b>42</b>	<b>9.27</b>	<b>202</b>	<b>44.59</b>	<b>188</b>	<b>41.50</b>	<b>0</b>	<b>0.00</b>	<b>453</b>	<b>100.00</b>	<b>63</b>	<b>13.91</b>
<b>CRA</b>															
1	Small Business	1	1.03	17	17.53	42	43.30	37	38.14	0	0.00	97	100.00	18	18.56
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>1.03</b>	<b>17</b>	<b>17.53</b>	<b>42</b>	<b>43.30</b>	<b>37</b>	<b>38.14</b>	<b>0</b>	<b>0.00</b>	<b>97</b>	<b>100.00</b>	<b>18</b>	<b>18.56</b>
	<b>HMDA &amp; CRA - Total</b>	<b>22</b>	<b>4.00</b>	<b>59</b>	<b>10.73</b>	<b>244</b>	<b>44.36</b>	<b>225</b>	<b>40.91</b>	<b>0</b>	<b>0.00</b>	<b>550</b>	<b>100.00</b>	<b>81</b>	<b>14.73</b>
<b>Consumer</b>															
5	Motor Vehicle	34	4.06	112	13.37	390	46.54	302	36.04	0	0.00	838	50.06	146	17.42
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	4	4.44	12	13.33	50	55.56	24	26.67	0	0.00	90	5.38	16	17.78
8	Other Unsecured	52	6.97	129	17.29	365	48.93	200	26.81	0	0.00	746	44.56	181	24.26
	<b>Consumer - Total</b>	<b>90</b>	<b>5.38</b>	<b>253</b>	<b>15.11</b>	<b>805</b>	<b>48.09</b>	<b>526</b>	<b>31.42</b>	<b>0</b>	<b>0.00</b>	<b>1,674</b>	<b>100.00</b>	<b>343</b>	<b>20.49</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: 01/01/2024 - 12/31/2024; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2024

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 01/01/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	1,751	2.06	5,183	6.10	25,899	30.46	52,192	61.38	0	0.00	85,025	80.25	6,934	8.16
2	Home Improvement	224	3.12	562	7.82	3,484	48.45	2,921	40.62	0	0.00	7,191	6.79	786	10.93
31	Refinancing	410	9.56	249	5.81	1,276	29.76	2,353	54.87	0	0.00	4,288	4.05	659	15.37
32	Cash-Out Refi.	0	0.00	402	7.67	2,548	48.61	2,292	43.72	0	0.00	5,242	4.95	402	7.67
4	Other	108	2.57	117	2.79	2,144	51.04	1,832	43.61	0	0.00	4,201	3.97	225	5.36
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>2,493</b>	<b>2.35</b>	<b>6,513</b>	<b>6.15</b>	<b>35,351</b>	<b>33.37</b>	<b>61,590</b>	<b>58.13</b>	<b>0</b>	<b>0.00</b>	<b>105,947</b>	<b>100.00</b>	<b>9,006</b>	<b>8.50</b>
<b>CRA</b>															
1	Small Business	25	0.35	1,445	20.47	2,095	29.68	3,493	49.49	0	0.00	7,058	100.00	1,470	20.83
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>25</b>	<b>0.35</b>	<b>1,445</b>	<b>20.47</b>	<b>2,095</b>	<b>29.68</b>	<b>3,493</b>	<b>49.49</b>	<b>0</b>	<b>0.00</b>	<b>7,058</b>	<b>100.00</b>	<b>1,470</b>	<b>20.83</b>
<b>HMDA &amp; CRA - Total</b>		<b>2,518</b>	<b>2.23</b>	<b>7,958</b>	<b>7.04</b>	<b>37,446</b>	<b>33.14</b>	<b>65,083</b>	<b>57.59</b>	<b>0</b>	<b>0.00</b>	<b>113,005</b>	<b>100.00</b>	<b>10,476</b>	<b>9.27</b>
<b>Consumer</b>															
5	Motor Vehicle	743	3.92	2,379	12.56	8,474	44.75	7,340	38.76	0	0.00	18,936	71.62	3,122	16.49
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	30	1.06	140	4.94	1,676	59.14	988	34.86	0	0.00	2,834	10.72	170	6.00
8	Other Unsecured	242	5.18	669	14.33	2,382	51.03	1,375	29.46	0	0.00	4,668	17.66	911	19.52
<b>Consumer - Total</b>		<b>1,015</b>	<b>3.84</b>	<b>3,188</b>	<b>12.06</b>	<b>12,532</b>	<b>47.40</b>	<b>9,703</b>	<b>36.70</b>	<b>0</b>	<b>0.00</b>	<b>26,438</b>	<b>100.00</b>	<b>4,203</b>	<b>15.90</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: 01/01/2024 - 12/31/2024; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	8	20.00	4	10.00	27	67.50	1	2.50	40	36.04	8	20.00
2	Home Improvement	1	2.86	3	8.57	9	25.71	22	62.86	0	0.00	35	31.53	4	11.43
31	Refinancing	0	0.00	1	33.33	1	33.33	1	33.33	0	0.00	3	2.70	1	33.33
32	Cash-Out Refi	0	0.00	3	37.50	1	12.50	4	50.00	0	0.00	8	7.21	3	37.50
4	Other	1	4.00	7	28.00	4	16.00	13	52.00	0	0.00	25	22.52	8	32.00
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>1.80</b>	<b>22</b>	<b>19.82</b>	<b>19</b>	<b>17.12</b>	<b>67</b>	<b>60.36</b>	<b>1</b>	<b>0.90</b>	<b>111</b>	<b>100.00</b>	<b>24</b>	<b>21.62</b>
<b>Consumer</b>															
5	Motor Vehicle	56	21.79	54	21.01	39	15.18	68	26.46	40	15.56	257	57.75	110	42.80
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	41.67	4	16.67	3	12.50	6	25.00	1	4.17	24	5.39	14	58.33
8	Other Unsecured	70	42.68	35	21.34	25	15.24	20	12.20	14	8.54	164	36.85	105	64.02
<b>Consumer - Total</b>		<b>136</b>	<b>30.56</b>	<b>93</b>	<b>20.90</b>	<b>67</b>	<b>15.06</b>	<b>94</b>	<b>21.12</b>	<b>55</b>	<b>12.36</b>	<b>445</b>	<b>100.00</b>	<b>229</b>	<b>51.46</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**

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	1,883	10.42	1,321	7.31	14,569	80.65	292	1.62	18,065	75.66	1,883	10.42
2	Home Improvement	50	1.67	125	0.00	603	20.16	2,213	73.99	0	0.00	2,991	12.53	175	5.85
31	Refinancing	0	0.00	55	28.65	92	47.92	45	23.44	0	0.00	192	0.80	55	28.65
32	Cash-Out Refi	0	0.00	173	23.63	35	4.78	524	71.58	0	0.00	732	3.07	173	23.63
4	Other	40	2.11	730	38.52	220	11.61	905	47.76	0	0.00	1,895	7.94	770	40.63
5	Not Applicable	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>HMDA - Total</b>		<b>90</b>	<b>0.38</b>	<b>2,966</b>	<b>12.42</b>	<b>2,271</b>	<b>9.51</b>	<b>18,256</b>	<b>76.46</b>	<b>292</b>	<b>1.22</b>	<b>23,875</b>	<b>100.00</b>	<b>3,056</b>	<b>12.80</b>
<b>Consumer</b>															
5	Motor Vehicle	1,045	17.78	1,139	19.38	905	15.40	1,867	31.77	920	15.66	5,876	83.63	2,184	37.17
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	36	14.57	67	27.13	22	8.91	87	35.22	35	14.17	247	3.52	103	41.70
8	Other Unsecured	275	30.45	189	20.93	180	19.93	155	17.17	104	11.52	903	12.85	464	51.38
<b>Consumer - Total</b>		<b>1,356</b>	<b>19.30</b>	<b>1,395</b>	<b>19.85</b>	<b>1,107</b>	<b>15.76</b>	<b>2,109</b>	<b>30.02</b>	<b>1,059</b>	<b>15.07</b>	<b>7,026</b>	<b>100.00</b>	<b>2,751</b>	<b>39.15</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**

2024

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	#	% Col	#	% Row						
<b>HMDA</b>															
1	Home Purchase	18	8.26	42	19.27	44	20.18	108	49.54	6	2.75	218	48.12	60	27.52
2	Home Improvement	7	6.60	19	17.92	29	27.36	51	48.11	0	0.00	106	23.40	26	24.53
31	Refinancing	2	9.09	6	27.27	5	22.73	9	40.91	0	0.00	22	4.86	8	36.36
32	Cash-Out Refi	4	8.89	5	11.11	14	31.11	22	48.89	0	0.00	45	9.93	9	20.00
4	Other	7	11.29	16	25.81	14	22.58	25	40.32	0	0.00	62	13.69	23	37.10
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>38</b>	<b>8.39</b>	<b>88</b>	<b>19.43</b>	<b>106</b>	<b>23.40</b>	<b>215</b>	<b>47.46</b>	<b>6</b>	<b>1.32</b>	<b>453</b>	<b>100.00</b>	<b>126</b>	<b>27.81</b>
<b>Consumer</b>															
5	Motor Vehicle	175	20.88	193	23.03	111	13.25	134	15.99	225	26.85	838	50.06	368	43.91
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	16	17.78	28	31.11	20	22.22	14	15.56	12	13.33	90	5.38	44	48.89
8	Other Unsecured	300	40.21	184	24.66	88	11.80	53	7.10	121	16.22	746	44.56	484	64.88
<b>Consumer - Total</b>		<b>491</b>	<b>29.33</b>	<b>405</b>	<b>24.19</b>	<b>219</b>	<b>13.08</b>	<b>201</b>	<b>12.01</b>	<b>358</b>	<b>21.39</b>	<b>1,674</b>	<b>100.00</b>	<b>896</b>	<b>53.52</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**

2024

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

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	3,109	3.66	10,426	12.26	12,762	15.01	57,529	67.66	1,199	1.41	85,025	80.25	13,535	15.92
2	Home Improvement	283	3.94	936	0.00	1,548	21.53	4,424	61.52	0	0.00	7,191	6.79	1,219	16.95
31	Refinancing	58	1.35	891	20.78	439	10.24	2,900	67.63	0	0.00	4,288	4.05	949	22.13
32	Cash-Out Refi	454	8.66	628	11.98	1,330	25.37	2,830	53.99	0	0.00	5,242	4.95	1,082	20.64
4	Other	282	6.71	924	21.99	795	18.92	2,200	52.37	0	0.00	4,201	3.97	1,206	28.71
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>4,186</b>	<b>3.95</b>	<b>13,805</b>	<b>13.03</b>	<b>16,874</b>	<b>15.93</b>	<b>69,883</b>	<b>65.96</b>	<b>1,199</b>	<b>1.13</b>	<b>105,947</b>	<b>100.00</b>	<b>17,991</b>	<b>16.98</b>
<b>Consumer</b>															
5	Motor Vehicle	3,195	16.87	4,067	21.48	2,632	13.90	3,668	19.37	5,374	28.38	18,936	71.62	7,262	38.35
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	365	12.88	449	15.84	861	30.38	929	32.78	230	8.12	2,834	10.72	814	28.72
8	Other Unsecured	1,166	24.98	1,290	27.63	713	15.27	504	10.80	995	21.32	4,668	17.66	2,456	52.61
<b>Consumer - Total</b>		<b>4,726</b>	<b>17.88</b>	<b>5,806</b>	<b>21.96</b>	<b>4,206</b>	<b>15.91</b>	<b>5,101</b>	<b>19.29</b>	<b>6,599</b>	<b>24.96</b>	<b>26,438</b>	<b>100.00</b>	<b>10,532</b>	<b>39.84</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**

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

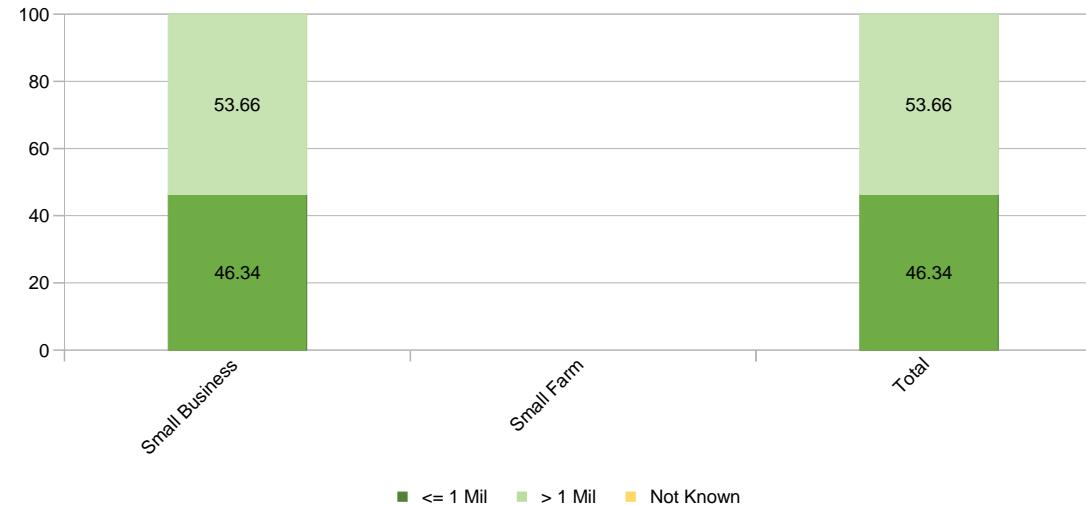
Report Filters: Filter details at End of Report

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	19	46.34	22	53.66	0	0.00	41	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>19</b>	<b>46.34</b>	<b>22</b>	<b>53.66</b>	<b>0</b>	<b>0.00</b>	<b>41</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: 1/1/2024 - 12/31/2024; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2024

THINK MUTUAL BANK

**Assessment Area: 1 - Minneapolis**

Reporting Period: 1/1/2024 to 12/31/2024

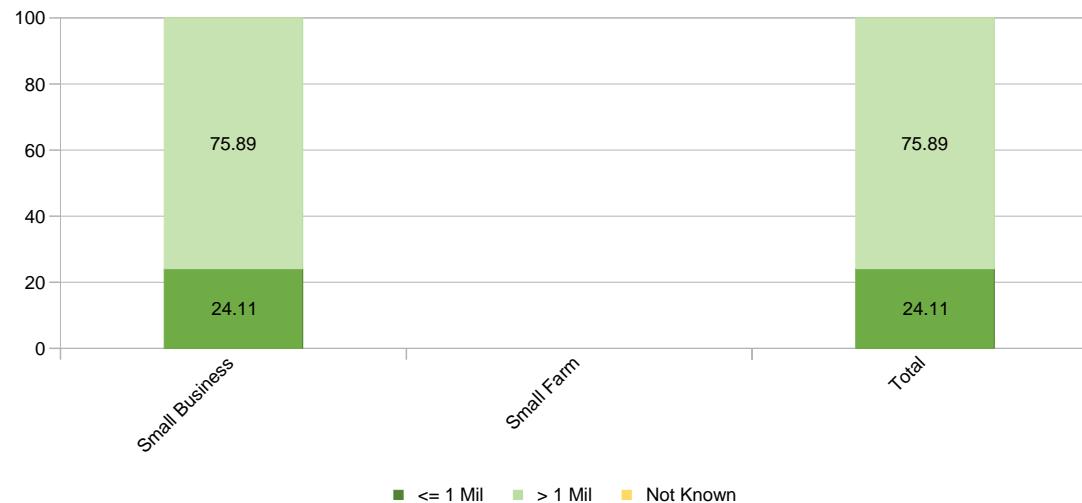
Last Action Date: 12/31/2024

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	788	24.11	2,480	75.89	0	0.00	3,268	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>788</b>	<b>24.11</b>	<b>2,480</b>	<b>75.89</b>	<b>0</b>	<b>0.00</b>	<b>3,268</b>	<b>100.00</b>

**CRA Dollars**



Report Filter: DATE RANGE: 1/1/2024 - 12/31/2024; ASSESSMENT AREA: 1 - Minneapolis; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2024

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 1/1/2024 to 12/31/2024

Last Action Date: 12/31/2024

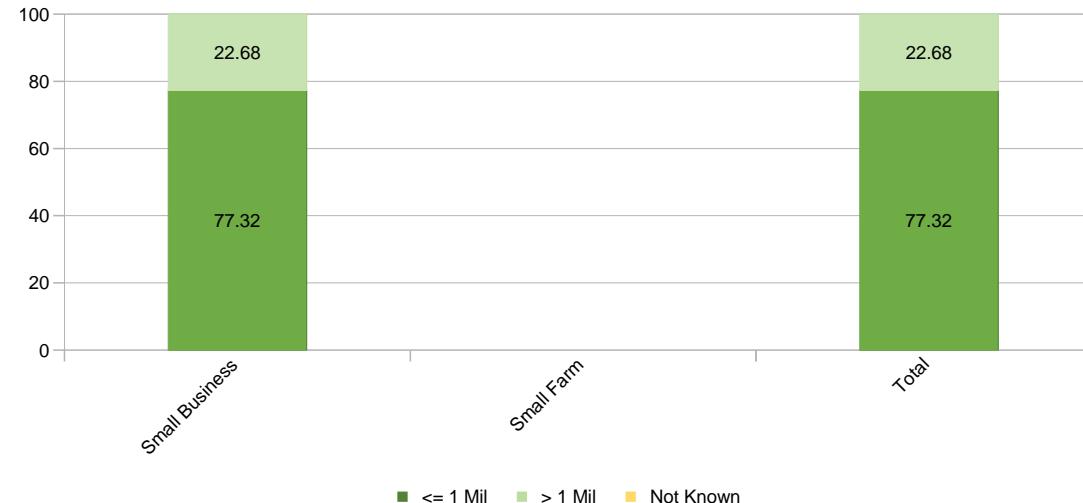
Report Filters: Filter details at End of Report

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	75	77.32	22	22.68	0	0.00	97	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
	<b>CRA - Total</b>	<b>75</b>	<b>77.32</b>	<b>22</b>	<b>22.68</b>	<b>0</b>	<b>0.00</b>	<b>97</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: 1/1/2024 - 12/31/2024; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased

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

2024

THINK MUTUAL BANK

**Assessment Area: 2 - Rochester**

Reporting Period: 1/1/2024 to 12/31/2024

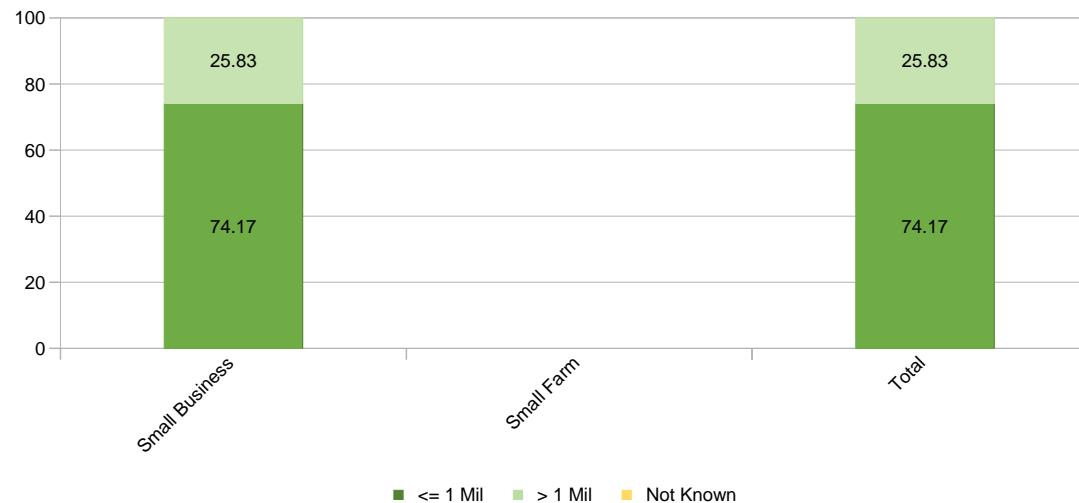
Last Action Date: 12/31/2024

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	5,235	74.17	1,823	25.83	0	0.00	7,058	100.00
2	Small Farm	0	0.00	0	0.00	0	0.00	0	0.00
<b>CRA - Total</b>		<b>5,235</b>	<b>74.17</b>	<b>1,823</b>	<b>25.83</b>	<b>0</b>	<b>0.00</b>	<b>7,058</b>	<b>100.00</b>

**CRA Dollars**



Report Filter: DATE RANGE: 1/1/2024 - 12/31/2024; ASSESSMENT AREA: 2 - Rochester; ACTION TAKEN: 1-Loan Originated and 6-Loan Purchased