

Loans by County

Respondent ID: 0000718037

Small Business Loans - Originations

Agency: OCC - 1

Institution: THINK MUTUAL BANK

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	0	0	2	104	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	125	0	0	0	0	0	0	0	0
Middle Income	8	157	1	150	0	0	5	93	0	0
Upper Income	3	27	1	250	0	0	3	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	309	2	400	0	0	8	120	0	0
DODGE COUNTY (039), MN										
MSA 40340										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	5	108	0	0	0	0	3	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	122	0	0	0	0	4	47	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FILLMORE COUNTY (045), MN										
MSA 40340										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
GOODHUE COUNTY (049), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	67	0	0	0	0	3	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	67	0	0	0	0	3	67	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	303	0	0	0	0	3	203	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	65	0	0	0	0	2	65	0	0
Median Family Income 90-100%	15	840	0	0	0	0	3	100	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	131	1	220	1	1,000	3	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,339	1	220	1	1,000	11	668	0	0
LE SUEUR COUNTY (079), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	375	0	0	2	375	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	0	0	2	375	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MOWER COUNTY (099), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	80	0	0	0	0	3	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	80	0	0	0	0	3	80	0	0
OLMSTED COUNTY (109), MN										
MSA 40340										
Inside AA 0002										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	12	474	0	0	2	900	10	804	0	0
Middle Income	31	824	2	316	1	292	27	1,135	0	0
Upper Income	30	1,164	4	800	3	1,529	28	2,612	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	74	2,487	6	1,116	6	2,721	66	4,576	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAMSEY COUNTY (123), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	1	0	0	0	0	1	1	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	1	0	0	0	0	1	1	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	2	0	0	0	0	2	2	0	0
RICE COUNTY (131), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	26	0	0	0	0	2	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	0	0	0	0	2	26	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (139), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	1	120	0	0
Middle Income	2	82	0	0	2	678	0	0	0	0
Upper Income	10	550	1	225	0	0	1	2	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	632	2	345	2	678	2	122	0	0
WABASHA COUNTY (157), MN										
MSA 40340										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	0	0
Middle Income	2	35	0	0	1	520	3	555	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	37	0	0	1	520	4	557	0	0
WASECA COUNTY (161), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	47	0	0	0	0	1	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	113	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	113	0	0	0	0	0	0	0	0
WINONA COUNTY (169), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	412	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	412	0	0	0	0
TOTAL INSIDE AA IN STATE	121	4,349	9	1,736	8	4,241	94	6,023	0	0
TOTAL OUTSIDE AA IN STATE	30	1,071	4	720	3	1,090	17	823	0	0
STATE TOTAL	151	5,420	13	2,456	11	5,331	111	6,846	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	121	4,349	9	1,736	8	4,241	94	6,023	0	0
TOTAL OUTSIDE AA	30	1,071	4	720	3	1,090	17	823	0	0
TOTAL INSIDE & OUTSIDE	151	5,420	13	2,456	11	5,331	111	6,846	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: THINK MUTUAL BANK

Respondent ID: 0000718037
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MN - DAKOTA COUNTY (037) - MSA 33460	15	709	8	120	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	26	2,559	11	668	0	0
MN - DODGE COUNTY (039) - MSA 40340	6	122	4	47	0	0
MN - FILLMORE COUNTY (045) - MSA 40340	1	55	1	55	0	0
MN - OLMSTED COUNTY (109) - MSA 40340	86	6,324	66	4,576	0	0
MN - WABASHA COUNTY (157) - MSA 40340	4	557	4	557	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THINK MUTUAL BANK

Respondent ID: 0000718037
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	0	0	0	0
Purchased	0	0	0	0
Total	0	0	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718037

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: THINK MUTUAL BANK

ASSESSMENT AREA - 0001

DAKOTA COUNTY (037), MN

MSA: 33460

Moderate Income

0601.04* 0601.05* 0602.01* 0603.01* 0604.01* 0604.02* 0605.02* 0607.10 0607.11* 0607.26* 0607.35
0607.37* 0607.46* 0607.50* 0607.53* 0609.04* 0610.05* 0611.05*

Middle Income

0601.01* 0601.02* 0601.03* 0602.02* 0603.02 0605.03* 0605.05* 0605.06* 0605.07* 0605.09* 0606.05*
0607.09* 0607.13* 0607.14* 0607.17* 0607.21* 0607.25* 0607.27* 0607.33 0607.38* 0607.39* 0607.42*
0607.43* 0607.45 0607.47* 0607.48* 0607.49* 0607.54* 0608.05* 0608.06* 0608.11 0608.12* 0608.14*
0608.22* 0608.24 0608.28* 0608.29* 0608.30* 0608.32 0608.33* 0608.35* 0608.36* 0608.38* 0608.41*
0609.05* 0609.07 0610.01 0610.07* 0610.08* 0610.11* 0611.02* 0611.06* 0611.09* 0611.10* 0611.11*
0611.12* 0614.01* 0614.02* 0615.01* 0615.02*

Upper Income

0605.08* 0606.03* 0606.04* 0606.06* 0607.16 0607.28* 0607.29* 0607.31* 0607.32 0607.34 0607.44*
0607.51* 0607.52* 0608.13* 0608.15* 0608.16* 0608.19* 0608.23* 0608.31* 0608.34 0608.37* 0608.39*
0608.40* 0609.02* 0609.06* 0610.03* 0610.09* 0610.10*

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 10-20%

0068.00*

Median Family Income 20-30%

1048.01*

Median Family Income 30-40%

0033.00* 0059.01* 0059.02* 0268.27* 1004.00* 1021.00* 1034.00* 1048.02* 1060.00*

Median Family Income 40-50%

0001.02* 0022.00* 0078.01* 0083.00* 0202.02* 0203.02* 0215.02* 0268.19* 1016.00* 1028.00* 1041.00*
1049.02* 1257.00* 1259.00* 1260.00*

Median Family Income 50-60%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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0032.00* 0082.00* 0085.00* 0203.04* 0232.02* 0234.01 0240.04 0248.02* 0254.03* 0268.09* 0268.28*
 1009.00* 1013.00* 1018.00* 1062.00* 1086.00* 1088.00* 1258.00*

Median Family Income 60-70%

0011.00* 0017.00* 0027.00* 0038.01* 0081.00* 0203.01* 0204.00* 0205.00* 0223.02* 0234.02* 0244.00*
 0249.03* 0252.01* 0264.06* 0265.11* 0267.02* 0268.18* 1002.00* 1005.00* 1007.00* 1008.00* 1020.00*
 1040.02* 1069.00* 1070.00* 1074.00* 1094.00* 1100.00*

Median Family Income 70-80%

0001.01* 0024.00* 0084.00* 0095.00* 0202.01* 0203.03* 0206.00* 0208.01* 0210.01* 0211.00* 0213.00*
 0215.03* 0215.04* 0248.01* 0249.04* 0253.02* 0254.01* 0260.19* 0268.07* 0268.11* 1026.00* 1056.00*
 1255.00*

Median Family Income 80-90%

0003.00* 0006.01* 0096.00* 0121.01* 0207.00* 0208.04* 0210.02* 0214.00* 0216.01* 0241.00* 0243.00
 0247.00* 0251.00 0252.05* 0256.05* 0258.01* 0258.03* 0261.04* 0267.12* 0268.14* 0268.15* 0268.16*
 0269.03* 1031.00* 1075.00* 1087.00* 1089.00* 1102.00* 1104.00* 1263.00*

Median Family Income 90-100%

0119.98* 0120.03* 0121.02* 0201.02* 0209.03* 0212.00* 0215.01* 0215.05 0224.00* 0227.00* 0233.00*
 0245.00* 0246.00* 0256.01* 0256.03* 0257.04* 0259.06* 0260.05* 0260.20* 0261.01 0264.03 0265.10*
 0265.14* 0267.11* 0268.12* 0269.06* 1057.00* 1076.00* 1093.00* 1097.00* 1105.00* 1108.00* 1225.00*

Median Family Income 100-110%

0209.02* 0221.01* 0221.02* 0222.00* 0240.05* 0258.05* 0260.06* 0264.05* 0265.15* 0265.16* 0267.07*
 0267.08* 0267.25* 0268.22* 0269.08* 0276.01* 1012.00* 1019.00* 1052.01* 1067.00* 1092.00* 1101.00*
 1261.01*

Median Family Income 110-120%

0230.00* 0232.01* 0235.01* 0240.03* 0242.00* 0253.01* 0257.02* 0258.02* 0259.09* 0260.23* 0263.02*
 0265.07* 0267.06* 0267.21* 0267.26* 0268.25* 0272.02* 0276.02* 0277.02* 1054.00* 1099.00* 1109.00*
 1111.00*

Median Family Income >= 120%

0006.03* 0106.00* 0107.00* 0110.00* 0117.03* 0117.04* 0118.00 0120.01* 0201.01* 0216.02* 0217.00*
 0218.00* 0219.00* 0220.00* 0223.01* 0228.01* 0228.02* 0229.01* 0229.02* 0231.00* 0235.02* 0236.00*
 0237.00* 0238.01* 0238.02 0239.01* 0239.02* 0239.03 0240.06* 0257.03* 0259.05 0259.07* 0259.08*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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0260.07* 0260.13* 0260.14* 0260.15* 0260.21* 0260.24* 0260.25* 0260.26* 0260.27* 0260.28* 0261.03*
0262.01* 0262.02* 0262.05* 0262.06* 0262.07* 0262.08* 0263.01* 0264.04* 0265.05* 0265.08* 0265.09*
0266.05* 0266.06* 0266.09* 0266.10* 0266.11* 0266.14* 0266.15* 0266.16* 0266.17* 0267.13* 0267.17*
0267.18* 0267.19* 0267.20* 0267.22* 0267.23* 0267.24* 0268.23* 0268.24* 0268.26* 0269.07* 0269.10*
0269.11* 0269.12* 0270.01* 0270.02* 0271.01* 0271.02* 0272.03* 0272.04* 0272.05* 0273.00* 0274.00*
0275.01* 0275.03* 0275.04* 0277.01* 0277.03* 1030.00* 1036.00 1037.00* 1044.00* 1051.00* 1052.04*
1055.00* 1064.00* 1065.00* 1066.00* 1080.00* 1090.00* 1091.00* 1098.00* 1112.00* 1113.00* 1114.00*
1115.00* 1116.00* 1226.00* 1256.00* 1261.02* 1262.01* 1262.02*

Median Family Income Not Known

0038.02* 0077.00* 1025.00* 1039.00* 1040.01* 1049.01* 9800.00* 9801.00*

ASSESSMENT AREA - 0002

DODGE COUNTY (039), MN

MSA: 40340

Moderate Income

9503.00

Middle Income

9502.00* 9504.00 9505.00

Upper Income

9501.00*

FILLMORE COUNTY (045), MN

MSA: 40340

Moderate Income

9603.00 9605.00* 9606.00*

Middle Income

9601.00* 9602.00* 9604.00*

OLMSTED COUNTY (109), MN

MSA: 40340

Low Income

0002.00 0017.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718037

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: THINK MUTUAL BANK

Moderate Income

0001.00* 0003.00 0005.00 0010.00 0014.01 0017.02

Middle Income

0006.00 0009.01 0009.02 0009.03 0011.00 0012.02 0013.02 0015.01* 0015.02* 0015.03 0016.01*
0019.01 0020.00 0021.00 0022.00

Upper Income

0004.00* 0012.01 0012.03 0013.01 0014.03 0014.04 0016.02* 0016.03 0017.03 0018.00 0019.02
0023.00

WABASHA COUNTY (157), MN

MSA: 40340

Moderate Income

4901.00* 4906.00

Middle Income

4902.00* 4903.00 4904.00 4905.00*

OUTSIDE ASSESSMENT AREA

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0502.10

Upper Income

0502.38

GOODHUE COUNTY (049), MN

MSA: NA

Upper Income

0803.00

LE SUEUR COUNTY (079), MN

MSA: 33460

Middle Income

9506.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718037

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: THINK MUTUAL BANK

MOWER COUNTY (099), MN

MSA: NA

Middle Income

0014.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 40-50%

0324.00

Median Family Income >= 120%

0342.03

RICE COUNTY (131), MN

MSA: NA

Upper Income

0704.00 0706.02

SCOTT COUNTY (139), MN

MSA: 33460

Moderate Income

0809.07

Middle Income

0807.00 0809.05

Upper Income

0802.01 0803.04 0810.02

WASECA COUNTY (161), MN

MSA: NA

Upper Income

7903.00

WASHINGTON COUNTY (163), MN

MSA: 33460

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718037

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: THINK MUTUAL BANK

Upper Income

0704.05 0710.10

WINONA COUNTY (169), MN

MSA: NA

Upper Income

6710.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000718037

Institution: THINK MUTUAL BANK

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	80	80	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	3	3	0	0.00%
Total	85	85	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.