

Community Reinvestment Act

Public File

Primary Regulator: FDIC (Federal Deposit Insurance Corporation)

Established: February 12, 2007

Website: www.platinumbankmn.com

OAKDALE OFFICE.

7667 Tenth Street North
Oakdale, Minnesota 55128

PLYMOUTH OFFICE.

605 North Highway 169, Suite #100
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Written Comments

Platinum Bank has not received any written comments from the public in the year 2025 related to the bank's performance in helping to meet community credit needs.

Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR)

Platinum Bank's most recent HMDA LAR data is available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda).

Platinum Bank was last required to report for the year 2025.

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PUBLIC DISCLOSURE

February 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Platinum Bank
Certificate Number: 58511

7667 10th Street North
Oakdale, Minnesota 55128

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The following points summarize the bank's performance.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and credit needs in the assessment area.
- Platinum Bank originated a majority of its small business and home mortgage loans in its assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution by borrowers reflects poor penetration among businesses of different revenue sizes.
- Platinum Bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- Platinum Bank demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the bank's capacity and the need and availability of such opportunities for community development in its assessment area.

DESCRIPTION OF INSTITUTION

Platinum Bank is chartered in Oakdale, Minnesota, and owned by Platinum Bancshares, Inc., a one-bank holding company that is also located in Oakdale, Minnesota. In addition to the main office in Oakdale, the bank operates a full-service branch in Plymouth, Minnesota. Since the previous CRA evaluation, Platinum Bank has not opened or closed any offices, and no merger or acquisition activities have occurred. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated March 2, 2020, based on Interagency Small Institution Examination Procedures.

Platinum Bank offers a wide range of loan products, including commercial, agricultural, home mortgage, and consumer loans. Commercial lending continues to represent the institution's primary business lines, followed by home mortgage to a much lesser degree. Additionally, Platinum Bank is a Small Business Administration (SBA) Preferred Lender and has the ability to offer SBA 7(a), 504, Express, and CAPLine Working Capital Program loans. These programs are generally designed to assist small businesses that may not qualify for loans through conventional financing methods. Further, in 2020 and 2021, the bank originated 326 loans totaling \$101.5 million through the SBA's Paycheck Protection Program (PPP), which assisted businesses struggling with the impact of the Coronavirus Disease (COVID-19) pandemic.

The bank provides a variety of deposit account services, including checking, savings, money market, and certificates of deposit. Platinum Bank offers electronic banking services such as internet and telephone banking; mobile banking, including bill pay; and electronic statements. Additionally, the bank provides access to surcharge-free ATMs through the MoneyPass network.

The bank's December 31, 2022, Consolidated Report of Condition and Income (Report of Condition) reflected total assets of \$476.6 million, total loans of \$409.1 million, and total deposits of \$389.3 million. The following table illustrates the bank's loan portfolio as of this date.

Loan Portfolio Distribution as of December 31, 2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	16,768	4.1
Secured by Farmland	933	0.2
Secured by 1-4 Family Residential Properties	47,431	11.6
Secured by Multi-Family (5 or more) Residential Properties	8,771	2.1
Secured by Nonfarm Nonresidential Properties	146,506	35.8
Total Real Estate Loans	220,409	53.9
Commercial and Industrial Loans	186,655	45.6
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	1,998	0.5
Obligations of States and Political Subdivisions in the U.S.	0	0.0
Other Loans	0	0.0
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	409,062	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more assessment areas within which examiners will evaluate CRA performance. Platinum Bank has designated one assessment area in the State of Minnesota, which has not changed since the last evaluation. The assessment area includes Dakota, Hennepin, Ramsey, and Washington counties. All four counties are part of the Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area (MSA).

Economic and Demographic Data

According to 2020 U.S. Census data, the assessment area includes 48 low-income census tracts, 137 moderate-income census tracts, 249 middle-income census tracts, and 192 upper-income census tracts. Additionally, there are 11 census tracts without an income designation within the assessment area. The bank's main office and branch are both located in a middle-income census tract. The following table illustrates the demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	637	7.5	21.5	39.1	30.1	1.7
Population by Geography	2,541,367	7.1	20.6	39.4	31.9	1.1
Housing Units by Geography	1,028,263	6.5	20.7	40.6	31.4	0.8
Owner-Occupied Units by Geography	648,434	3.2	16.3	43.5	36.9	0.1
Occupied Rental Units by Geography	335,141	12.5	28.8	35.6	20.9	2.2
Vacant Units by Geography	44,688	9.5	22.3	35.7	31.2	1.3
Businesses by Geography	321,559	5.2	17.9	38.3	37.6	1.0
Farms by Geography	5,556	2.8	15.3	41.7	39.8	0.3
Family Distribution by Income Level	596,532	20.2	17.7	21.5	40.6	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA	\$103,977		Median Housing Value			\$293,901
			Median Gross Rent			\$1,169
			Families Below Poverty Level			5.7%
Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represent the largest portion of business operations at 37.3 percent; followed by non-classifiable establishments at 25.7 percent; finance, insurance, and real estate at 10.9 percent; and retail trade at 8.5 percent. Additionally, 60.3 percent of assessment area businesses have four or fewer employees, and 92.9 percent operate from a single location.

The Federal Financial Institutions Examination Council-updated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for the assessment area are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Minneapolis-St. Paul-Bloomington, MN-WI MSA Median Family Income (33460)				
2022 (\$117,800)	<\$58,900	\$58,900 to <\$94,240	\$94,240 to <\$141,360	≥\$141,360
<i>Source: FFIEC</i>				

Competition

The assessment area is a highly competitive market for credit products and financial services. According to Reports of Condition data filed by financial institutions, there are 131 financial institutions operating 525 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Platinum Bank is ranked 37th with 0.2 percent of the deposit market share. The top two financial institutions make up approximately 54.1 percent of the deposit market share in the assessment area.

Platinum Bank is not required to collect or report small business CRA loan data and has elected not to do so. Therefore, examiners did not compare the bank's small business lending performance to

aggregate CRA data within this evaluation. However, the aggregate CRA data provides an indication of the level of demand for small business loans and the level of competition within the assessment area. According to 2021 aggregate CRA data (most recent available), 208 CRA data reporters collectively reported 66,621 small business loans originated within the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. The overall volume of small business lending in the assessment area reflects a highly competitive market.

Platinum Bank also faces significant competition for home mortgage loans from financial institutions and mortgage companies originating or purchasing loans within the assessment area. Platinum Bank was not required to collect or report home mortgage loan data during the review period and did not elect to do so. Therefore, examiners did not compare the bank's home mortgage lending performance to aggregate Home Mortgage Lending Act (HMDA) data within this evaluation. However, the aggregate HMDA data provides an indication of the level of demand for home mortgage loans and the level of competition within the assessment area. In 2021, 657 HMDA-reporting institutions originated or purchased 162,748 home mortgage loans in the assessment area, further reflecting a highly competitive market.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For this performance evaluation, examiners conducted a community contact with a representative from a community development entity that serves several counties within the assessment area.

The contact stated that the local economy has improved and stabilized since the pandemic. The contact indicated that most businesses in the area have improved, with some businesses expanding or starting up; however, employers continue to struggle to hire skilled workers. The contact also noted that lending standards, regulatory limits, and credit education are challenges businesses and consumers face in the community. The contact stated that local community banks are in a very competitive market for loans. Interest rate movements between financial institutions contribute to the competitive market.

The contact identified small business loans as the primary credit need within the area. The contact noted that local lenders, especially SBA lenders, have been responsive in helping to meet the credit needs of the area. The contact stated there were no unmet credit needs due to the fierce competition among financial institutions in the area. Overall, the contact stated that financial institutions have been responsive to the credit needs of the assessment area.

Credit and Community Development Needs and Opportunities

Examiners considered community contact comments, information received from bank management, and demographic and economic data when determining the needs and opportunities in the assessment area. Examiners concluded that small business lending represents the primary credit need. In addition, community development opportunities in the area include economic development; revitalization and stabilization efforts; increased availability of affordable housing; and community services for low- and moderate-income individuals.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 2, 2020, to the current evaluation dated February 14, 2023. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate Platinum Bank's CRA performance. These procedures evaluate an institution's performance according to the Lending Test and Community Development Test, as detailed in the Appendices.

Activities Reviewed

Bank records indicated that the lending focus and product mix remained generally consistent throughout the evaluation period. Given this information, examiners selected 2022, the most recent calendar year, as the review period. This timeframe is considered representative of the bank's performance during the entire evaluation period. Examiners determined that the bank's major product line is commercial lending, followed by home mortgage lending to a much lesser degree. Therefore, examiners reviewed small business and home mortgage loans for this performance evaluation. Examiners did not review agricultural or consumer installment lending activities because they each represent a small portion of the loan portfolio, are not a primary business focus of the institution, and provide no material support for conclusions.

For the Lending Test, examiners reviewed all small business and home mortgage loans originated in 2022 for the Assessment Area Concentration analysis. Examiners reviewed all loans inside the assessment area for the Geographic Distribution and Borrower Profile criteria. D&B data for 2022 provided a standard of comparison for the bank's small business lending performance. The 2020 U.S. Census data provided a standard of comparison for the bank's home mortgage lending performance. Small business lending received the most weight when deriving overall conclusions given the lending focus and number and dollar volume of loans originated. The following table details the loan universes and information on the number and dollar volume of loans reviewed.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business	135	46,207	93	31,889
Home Mortgage	32	21,720	25	13,610
<i>Source: 2022 Bank Data</i>				

While both the number and dollar volume of loans are presented, examiners emphasized performance by the number of loans, because the number of loans is a better indicator of the number of businesses and individuals served.

For the Community Development Test, bank management provided data on community development loans, qualified investments and donations, and community development services from the prior evaluation date of March 2, 2020, to the current evaluation date of February 14, 2023. Examiners reviewed community development activity for the entire review period and presented the information for each year within this performance evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Platinum Bank demonstrated satisfactory performance under the Lending Test. The Loan-to-Deposit Ratio and Geographic Distribution performance primarily supports the rating.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and credit needs in the assessment area. The bank's ratio, calculated from Report of Condition data, averaged 85.1 percent over the past 12 calendar quarters from March 31, 2020, to December 31, 2022. The ratio has remained steady, with some fluctuations over the review period from a high of 103.9 percent on December 31, 2022, to a low of 63.0 on December 31, 2021. Platinum Bank maintained a ratio that is higher than three of the similarly situated institutions shown in the following table. Examiners selected comparable institutions based on asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2022 (\$000s)	Average Net LTD Ratio (%)
Crown Bank, Edina, Minnesota	365,645	92.1
First Bank of Elk River, Elk River, Minnesota	356,859	73.8
Highland Bank, Saint Michael, Minnesota	663,555	78.9
North Star Bank, Roseville, Minnesota	357,241	70.7
Platinum Bank, Oakdale, Minnesota	476,583	85.1
<i>Source: Reports of Condition and Income 3/31/2020 - 12/31/2022</i>		

Assessment Area Concentration

As detailed in the following table, Platinum Bank made a majority of its small business and home mortgage loans within its assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business	93	68.9	42	31.1	135	31,889	69.0	14,318	31.0	46,207
Home Mortgage	25	78.1	7	21.9	32	13,610	62.7	8,110	37.3	21,720
Source: Bank Data										
Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area and is supported by reasonable small business and home mortgage lending. Examiners focused on the percentage of loans made in low- and moderate-income census tracts within the assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, Platinum Bank's lending in the low-income census tracts lags behind demographic data; however, lending in the moderate-income census tracts exceeds demographic data. As stated previously, the assessment area is a highly competitive market for small business loans, which management and the community contact confirmed. Specifically, examiners' review of the 2021 aggregate CRA data revealed there were 4,263 small business loans reported from 48 different CRA reporters in low-income census tracts in the assessment area. These figures do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. Considering competition and the bank's performance in moderate-income census tracts exceeds demographics, performance is reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.2	1	1.1	500	1.6
Moderate	17.9	19	20.4	3,530	11.1
Middle	38.3	25	26.9	9,652	30.3
Upper	37.6	46	49.5	17,458	54.7
N/A	1.0	2	2.1	749	2.3
Total	100.0	93	100.0	31,889	100.0
<i>Source: 2022 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, Platinum Bank did not originate any loans in low-income census tracts in the assessment area, and lending in moderate-income census tracts lagged behind demographic data. As stated previously, there is a highly competitive market for home mortgage loans throughout the assessment area. Examiners' review of HMDA market share data from 2021 revealed there were 29,495 home mortgage loans reported in the low- and moderate-income census tract from 434 different financial institutions or mortgage origination companies, which is reflective of a highly competitive market. These factors limit home mortgage lending opportunities in the low- and moderate-income census tracts within the assessment area. Additionally, home mortgage loans are not a major product focus of the institution and are primarily offered as accommodations to business customers. Considering these factors performance is reasonable.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	3.2	0	0.0	0	0.0
Moderate	16.3	2	8.0	6,000	44.1
Middle	43.5	6	24.0	1,888	13.9
Upper	36.9	16	64.0	5,512	40.5
N/A	0.1	1	4.0	210	1.5
Total	100.0	25	100.0	13,610	100.0
<i>Source: 2020 U.S. Census Data; Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>					

Borrower Profile

Overall, the bank's lending performance reflects poor penetration among businesses of different revenue sizes. Platinum Bank's performance in small business lending supports this conclusion. Examiners focused on the percentage of small business loans to operations with gross annual revenues of \$1 million or less. The home mortgage analysis did not result in meaningful conclusions.

Small Business Loans

The distribution of sampled small business loans reflects poor lending penetration to businesses with gross annual revenues of \$1 million or less. As illustrated in the following table, the bank's lending performance to businesses with gross annual revenues of \$1 million or less is significantly lower than demographic data.

Management commented on significant competition from other institutions within its assessment area, which contributes to the disparity. Examiners confirmed the high level of competition for small business loans by reviewing 2021 small business aggregate lending data from institutions that are CRA reporters. This data indicates that within the assessment area, 208 lenders reported 66,621 small business loans in 2021. The 2021 CRA aggregate data also revealed the primary originators of the reported small business loans include large national banks and do not include the number of loans originated by smaller institutions that are not required to report small business lending data but operate within the assessment area. Collectively, the three largest lenders in the assessment area account for 52.6 percent of the small business lending market share. This results in fewer small business lending opportunities within the assessment area.

Although these factors provide some context for the low level of lending among businesses with gross annual revenues of \$1 million or less, the overall distribution of small business loans reflects poor penetration among businesses of different revenue sizes.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	89.3	36	38.7	9,188	28.8
>\$1,000,000	3.8	57	61.3	22,701	71.2
Revenue Not Available	6.9	0	0.0	0	0.0
Total	100.0	93	100.0	31,889	100.0
<i>Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Home Mortgage Loans

Examiners use the Borrower Profile analysis to show the dispersion of loans to individuals of low-, moderate-, middle-, and upper-income. Because Platinum Bank's home mortgage lending focus is primarily for investment properties, a majority of the home mortgage were to businesses. Only 5 loans were to natural persons, 0 to low-income borrowers, 1 to a moderate-income borrower, 1 to a middle-income borrower, and 3 to upper-income borrowers. The remaining 20 loans were to businesses. Since a majority of the loans are to businesses and there are a limited number of loans to individuals of different income levels, a review of the borrower profile criterion for home mortgage loans would not result in meaningful conclusions.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

COMMUNITY DEVELOPMENT TEST

Platinum Bank's community development performance demonstrates adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the bank's capacity and the need and availability of such opportunities within the assessment area.

Comparable institutions are also used in the analysis of a financial institution to help provide perspective on a bank's performance. For this evaluation, examiners reviewed the activities of three institutions that either have operations in a similar assessment area and/or have a similar lending focus as Platinum Bank and were evaluated using Interagency Intermediate Small Institution Examination Procedures since October 25, 2021. All three institutions' performance included PPP lending, given the timeframe of the evaluations. Platinum Bank's overall community development performance compares reasonably to these institutions.

Community Development Loans

During the CRA review period, the bank originated or renewed 289 community development loans totaling approximately \$109.1 million throughout its assessment area and broader statewide or regional area. The bank extended loans primarily in an effort to promote economic development by supporting permanent job creation, retention, or improvement to low- and moderate-income persons; followed by supporting the revitalization and stabilization of low-and moderate-income income geographies; and affordable housing initiatives. The bank was responsive to its assessment

area's credit needs; therefore, qualified community development lending activity that benefitted the broader statewide or regional area was also included.

Community development lending activity includes 258 SBA PPP loans totaling approximately \$67.9 million originated during 2020 and 2021. These loans helped finance small businesses as they struggled with the impact of the COVID-19 pandemic. All of the \$67.9 million in PPP funds provided benefitted the bank's assessment area. The bank's community development loans to total assets ratio (22.9 percent) and community development loans to net loans ratio (27.0 percent) were greater than the ratios of comparable institutions, which ranged from 11.0 to 14.0 percent and 21.4 to 23.3 percent, respectively and also included PPP loans. The following tables provide a breakdown of the community development loans by area benefitted and activities by year for each community development purpose.

Community Development Lending by Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Assessment Area	1	5,000	0	0	200	62,646	87	39,950	288	107,596
Broader Statewide or Regional Area	1	1,553	0	0	0	0	0	0	1	1,553
Total	2	6,553	0	0	200	62,646	87	39,950	289	109,149
<i>Source: Bank Data</i>										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (partial year)	1	1,553	0	0	113	39,672	38	17,576	152	58,800
2021	1	5,000	0	0	86	21,668	45	14,210	132	40,879
2022	0	0	0	0	1	1,306	4	8,164	5	9,470
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	2	6,553	0	0	200	62,646	87	39,950	289	109,149
<i>Source: Bank Data</i>										

Qualified Investments

Qualified investments and donations since the previous evaluation were considered under this criterion as well as qualifying investments purchased prior to this evaluation that are still outstanding as of the date of this evaluation. Platinum Bank received consideration for 15 qualified investments totaling approximately \$8.4 million. This total included 8 donations totaling \$5.0 thousand, which primarily promoted community development by donating to organizations that provide community services to low- and moderate-income persons. The bank was responsive to its assessment area's community development investment and donation needs; therefore, qualified community development investment and donation activity that benefitted the broader statewide or regional area was included.

When aggregated for the evaluation period, the bank's qualified investments to total assets ratio was 1.8 percent and represented 14.7 percent of total securities. Platinum Bank's qualified investments to total assets ratio was greater than the peer institutions, whose ratios ranged from 0.4 to 1.3 percent. Further, the bank's qualified investments to total securities ratio was greater than the comparable institutions, whose ratios ranged from 2.7 to 5.7 percent. Overall, Platinum Bank's community development investment and donation activity are responsive to the needs within the assessment area. The following tables illustrate the bank's qualified investments by area benefited and by year and activity for each community development purpose.

Community Development Qualified Investments by Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Assessment Area	1	1,476	6	4	0	0	1	635	8	2,115
Broader Statewide or Regional Area	0	0	2	1	2	141	3	6,133	7	6,275
Total	1	1,476	8	5	2	141	4	6,768	15	8,390
<i>Source: Bank Data</i>										

Community Development Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	2	141	1	608	3	749
2020	1	1,476	0	0	0	0	1	5,000	2	6,476
2021	0	0	0	0	0	0	2	1,160	2	1,160
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	1	1,476	0	0	2	141	4	6,768	7	8,385
Qualified Grants & Donations	0	0	8	5	0	0	0	0	8	5
Total	1	1,476	8	5	2	141	4	6,768	15	8,390
<i>Source: Bank Data</i>										

Community Development Services

During the CRA review period, bank employees provided 11 instances of financial expertise or technical assistance totaling approximately 129 service hours to 3 different community development-related organizations. These services directly benefited the assessment area. The bank's level of community development services is comparable to the other institutions, whose community development services ranged from 8 to 11 during their respective evaluation periods. The following tables provide a breakdown of community development services by year for each community development purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (partial year)	2	1	0	0	3
2021	2	1	0	0	3
2022	2	0	0	0	2
YTD 2023	2	1	0	0	3
Total	8	3	0	0	11
<i>Source: Bank Data</i>					

In addition to the services noted above, Platinum Bank's headquarters in Oakdale is in close proximity to low- and moderate-income geographies. The bank continues to waive surcharges and bank fees at Money Pass network ATMs and provides no-cost electronic and mobile banking services. Branch hours provide residents easy access to personalized services, while electronic banking services provide convenient 24-hour access to account information.

Further, Platinum Bank was responsive to the needs of low- and moderate-income individuals and small businesses, and consumers by providing loan accommodations and payment deferrals during the COVID-19 pandemic.

Overall, the bank provides reasonable access to products and services specifically designed to meet the needs of the communities served, including low- and moderate-income residents.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



Branch Locations & Services

Assessment Area	Branch Name	Street Address	City	State	Zip	Phone	Business Hours	ATM	State Code	County Code	Census Tract	Income Tract
Washington (163)	Oakdale Main Office	7667 10th Street N	Oakdale	MN	55128	651-332-5200	Mon - Fri 7:30 - 5:00	No	27	163	0709.10	Middle
Hennepin	Plymouth Office	605 N Hwy 169 Suite 100	Plymouth	MN	55441	763-450-3300	Mon - Fri 8:00 - 4:00	No	27	053	0265.07	Middle

**See attached for additional detail of services and fees



Open and Closed Branches

County	Branch Name	Street Address	City	State	Zip	Action Date	Action	State Code	County Code	Census Tract	Income Tract
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*Platinum Bank has not opened or closed any branches in the previous two years

Products and Services

- Personal Checking & Savings Accounts (see attached listing)
- Business Checking & Savings Accounts (see attached listing)
- Personal & Business Certificate of Deposit
- ATM Cards
- Consumer Debit Cards
- Business ATM Cards
- Business Debit Cards
- Night Drop
- Real Time Payments
- Online Banking for business accounts
- Online Banking for personal accounts
- Bill Pay for personal accounts
- Bill Pay for business accounts
- Digital Wallets (Apple Pay/Google Pay)
- Cash Management services for business online banking accounts
- Remote Deposit Capture
- Mobile Banking for business accounts
- Mobile Banking for personal accounts
- Mobile Remote Deposit Anywhere
- Debit Card Management
- Secure Alerts
- E-Statements
- Positive Pay
- Insured Cash Sweep
- Sweep Accounts
- Autobooks
- EDI Reporting
- Merchant Card Services
- Wire Transfers
- ACH Services
- Cashier's Checks
- Loans (see attached listings)

OAKDALE OFFICE.

7667 Tenth Street North
Oakdale, Minnesota 55128

PLYMOUTH OFFICE.

605 North Highway 169, Suite #100
Plymouth, Minnesota 55441



PERSONAL DEPOSIT ACCOUNTS.

ESSENTIAL CHECKING

A no-frills account designed for everyday banking.

- Minimum opening deposit is \$100
- No minimum balance requirement
- 25 withdrawals included per month, any additional withdrawals will be \$.25 each
- \$5.00 monthly paper statement fee (waived with eStatement)
- Free ATM/Debit Card, upon approval
- Free internet banking
- Free bill pay
- Free mobile remote deposit, upon approval

ADVANTAGE CHECKING

Our interest-bearing personal checking account offers unlimited check writing with no per-check fee, a free debit card (upon approval), free cashier's checks, and interest on your monthly tiered balance.

- Minimum opening deposit: \$2,500
- \$2,500 minimum daily balance to avoid a \$15 monthly service charge
- \$5 monthly paper statement fee (waived with eStatement enrollment)
- Variable tiered interest rate, compounded monthly
- Annual Percentage Yield (APY) available upon request
- \$10 off your first box of checks
- Free ATM/Debit Card, upon approval
- Free internet banking and bill pay
- Free cashier's checks
- Free mobile remote deposit, upon approval

PLATINUM SAVINGS

Our premiere personal savings account.

- No minimum balance
- No monthly fees when using online banking and eStatements
- \$5.00 monthly paper statement fee (waived with eStatement)
- Free internet banking
- Variable interest: compounded monthly
- Free mobile remote deposit, upon approval
- Contact us for rates

CERTIFICATE OF DEPOSIT

CDs from Platinum Bank provide low-risk diversification for your portfolio. Platinum Bank offers CDs from 3 months to 60 months.

BUSINESS DEPOSIT ACCOUNTS.

ESSENTIAL BUSINESS CHECKING

- Minimum opening deposit is \$100
- No minimum balance requirement
- 500 included items per month, any additional items will be \$.50 each (items are deposits, checks deposited, and withdrawals)
- \$5.00 monthly paper statement fee (waived with eStatement)
- Free internet banking
- Available upon approval
 - Cash Management Module
 - Remote Desktop Deposit
 - Mobile Remote Deposit

CLASSIC BUSINESS CHECKING

- Minimum opening deposit is \$100
- No minimum balance requirement
- \$15 Monthly Account Maintenance Fee
- Additional monthly per item fees apply (items are deposits, checks deposited, and withdrawals)
- \$5.00 monthly paper statement fee (waived with eStatement)
- Earnings credit allowance available to offset service charges
- Free internet banking
- Available upon approval
 - Cash Management Module
 - Remote Desktop Deposit
 - Mobile Remote Deposit

PLATINUM BUSINESS SAVINGS

- No minimum balance
- No monthly fees when using online banking and eStatements
- \$5.00 monthly paper statement fee (waived with eStatement)
- Free internet banking
- Variable interest: compounded monthly
- Free mobile remote deposit, upon approval
- Contact us for rates

CERTIFICATE OF DEPOSIT

CDs from Platinum Bank provide low-risk diversification for your portfolio. Platinum Bank offers CDs from 3 months to 60 months.

FEE SCHEDULE

Platinum Bank
7667 Tenth Street North
Oakdale, Minnesota 55128

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

ACH Origination (low volume <25 items) - Commercial Online Fee/month.	\$25.00
ACH Origination - Commercial Online Fee/month	\$40.00
ACH Origination - Same Day Fee/batch	\$15.00
ACH Positive Pay per month / per account (5)	\$15.00
Autobooks Full Service Reporting (Basic Service is free) (7)	\$9.99
Cashier's Check - Customer	\$5.00
Cashier's Check - Non-Customer	\$10.00
Chargeback Fee (For ACH)	\$4.00
Chargeback Fee (For Returned Deposited Item per Item)	\$4.00
EDI Reporting per month	\$10.00
Line of Credit Sweep Account per month (2)	\$175.00
NSF Paid Item Fee(s) per item (Max of 6 items & max of \$222 fee/day)	\$37.00
NSF Returned Item Fee(s) per item (6)	\$37.00
Paper Statement per month	\$5.00
Peg Balance Account per month (3)	\$25.00
Positive Pay per month / per account (4)	\$65.00
Positive Pay per month / per account (low volume <75 items) (4)	\$35.00
Record Research per hour (plus \$1.00/page)	\$35.00
Remote Deposit per month (1)	\$60.00
Replacement Security Token per token	\$25.00
Statement Printout per statement month	\$2.00
Stop Payment per item	\$30.00
Wire Transfer Fee (Incoming Wire)	\$15.00
Wire Transfer Fee (Outgoing Domestic - Online)	\$15.00
Wire Transfer Fee (Outgoing Domestic)	\$25.00
Wire Transfer Fee - Foreign (Outgoing International)	\$50.00
Wire Transfer Fee - Foreign Online (Outgoing International - Online)	\$35.00

(1) Remote Deposit service allows you to make deposits into your company's designated checking account electronically. A scanner is provided by Platinum Bank at no additional cost.

(2) An automatic transfer of funds occurs from the Business Line of Credit Account to the Deposit Account to maintain a target balance in the Deposit Account and/or an automatic transfer of funds occurs from the Deposit Account to pay down the Business Line of Credit Account.

(3) A Peg Balance Account is a business checking account that maintains a targeted balance at all times. When checks clear or deposits are made to the account, funds are swept to or from another deposit account.

(4) A check matching service that identifies possible fraudulent checks clearing in a business checking account.

(5) An ACH matching service that identifies possible fraudulent ACH items clearing in a business checking account.

(6) We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentment of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time.

(7) Per transaction processing fee: Debit or Credit Card: 3.49% / ACH 1.00%

Commercial / Business Lending

Equipment Finance

- 3–5-year terms
- Variable rate options
- New and used

Real Estate Finance

- Owner occupied
- Non owner occupied
- Amortization periods up to 25 years
- Up to 80% loan to value
- Fixed rate or variable rate options

Construction Loans

- Owner occupied
- Non owner occupied
- Perm out options with one fee
- Fixed rate or variable rate options

Specialty Real Estate Loans – Recreational Vehicle Parks or Campgrounds

- Amortization periods up to 25 years
- Up to 65% loan to value
- Fixed rate or variable rate options

Specialty Real Estate Loans – “Airbnb” or VRBO” Rental Real Estate

- Amortization periods up to 25 years
- Up to 75% loan to value
- Fixed or variable rate options

Working Capital Credit Lines

- Variable rate
- Interest only monthly payments
- Terms up to 120 months
- Internet transfer options

SBA Lending

- Full access to all SBA programs
 - 504 real estate loan programs
 - 7(a) program
 - Low doc program
- Assisted packaging programs available

Letters of Credit

- All types customized for both user and benefactor



Consumer / Private Banking Loan Products

Mortgage / Home Equity Loans

- 5/1 Adjustable-rate mortgage, 10-year term
- Up to 80% loan to value option
- Up to 30 year amortization

Home Equity Lines

- Variable rate
- Up to 80% loan to value options
- 10-year term
- Interest only monthly payments

Consumer Residential Construction

- Variable rate
- Up to 75% loan to value options
- Up to 12-month term
- Interest only monthly payments

Marketable Securities and Cash Value Life Insurance Secured (Open End)

- Variable Rate
- Up to 90% loan to value options
- Up to 36 months
- Interest Only Payments

Automobile

- Up to 72-month term available
- Fixed rate

Unsecured Loans

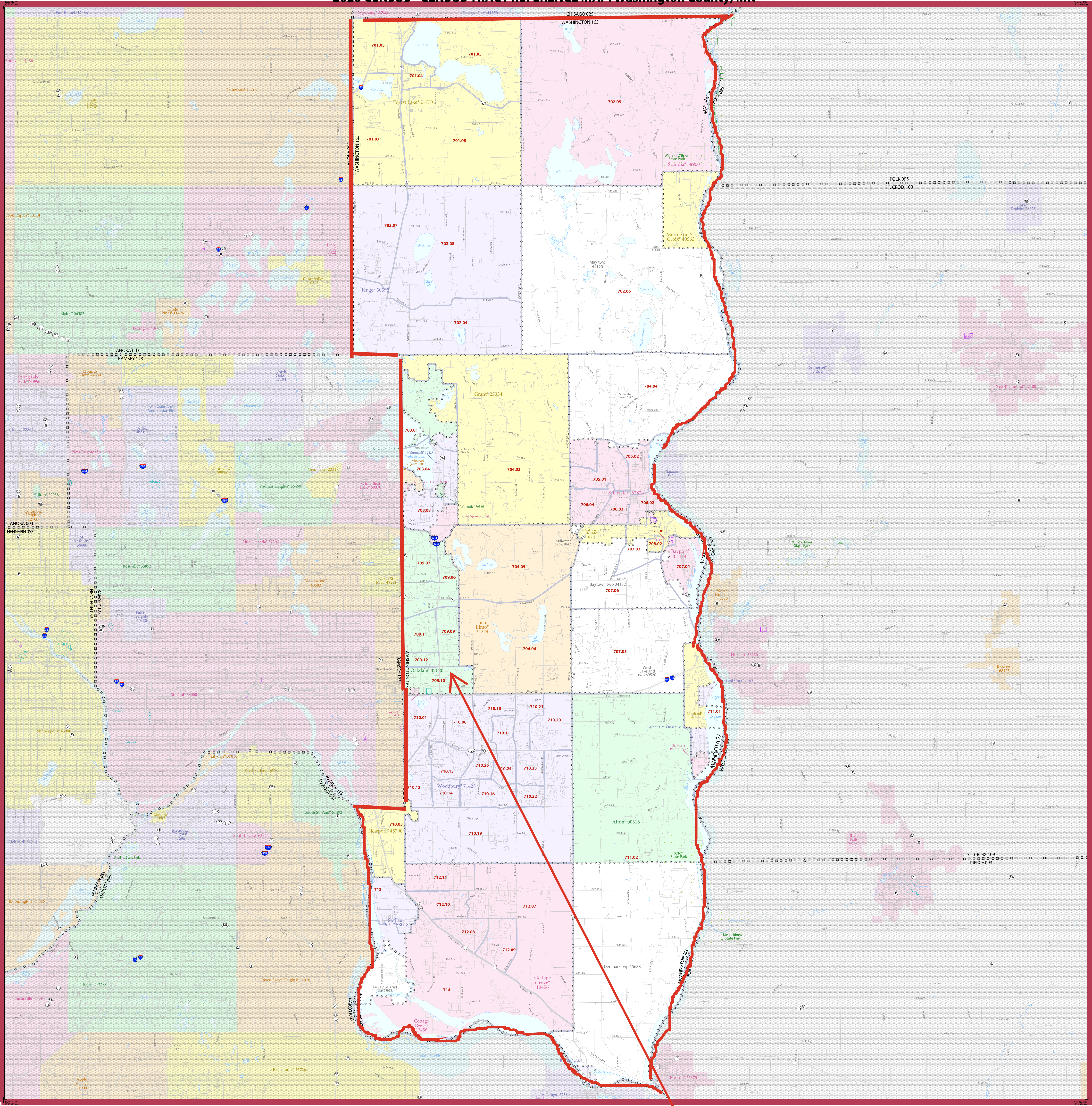
- Up to 36-month term
- 12-month term line of credit

ASSESSMENT AREA

The Community Reinvestment Act assessment area for Platinum Bank is Washington, Ramsey, Dakota, Hennepin, Anoka and Carver counties in Minnesota and St. Croix County in Wisconsin. These counties are encompassed by the Minneapolis/St. Paul Metropolitan Statistical Area (MSA).

The Bank will serve the needs of all business and the individuals who live and work in this area.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Washington County, MN



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) ¹	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CDP 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place ^{1,2}	■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■	Incline Village 35100
Census Tract ³	■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Railway, Alley, Walkway, or Ferry	
Natural or State Park, Forest, or Recreation Area		Neighborhood Boundary or Former Not Elsewhere Classified	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

PLATINUM BANK

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: 95 21 39
Latitude of Projection Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Washington County (163)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24962743001

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

United States Census 2020

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 163 - WASHINGTON COUNTY

All Tracts: 59



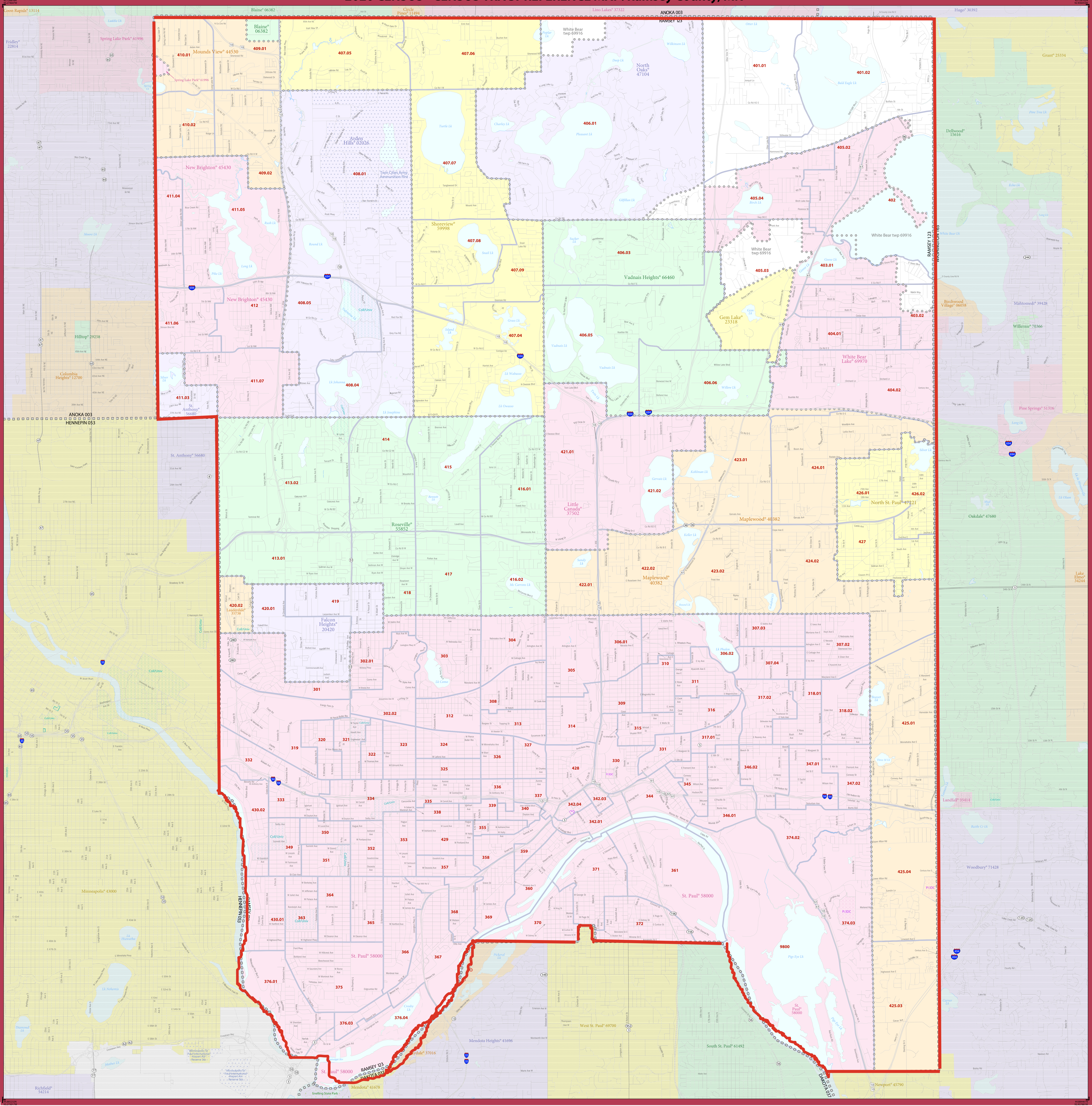
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0701.03	3 - Middle	91.43	No	\$131,700	\$95,067	5957	1051	17.64	1017	1160
MN	WASHINGTON COUNTY	0701.04	2 - Moderate	64.95	No	\$131,700	\$67,535	2952	335	11.35	983	1267
MN	WASHINGTON COUNTY	0701.05	4 - Upper	151.00	No	\$131,700	\$157,012	4147	307	7.40	1621	1820
MN	WASHINGTON COUNTY	0701.07	3 - Middle	94.00	No	\$131,700	\$97,743	3758	523	13.92	973	1182
MN	WASHINGTON COUNTY	0701.08	3 - Middle	119.29	No	\$131,700	\$124,038	3797	478	12.59	1269	1373
MN	WASHINGTON COUNTY	0702.04	3 - Middle	118.34	No	\$131,700	\$123,047	6736	719	10.67	2010	2229
MN	WASHINGTON COUNTY	0702.05	3 - Middle	109.92	No	\$131,700	\$114,292	3984	288	7.23	1222	1636
MN	WASHINGTON COUNTY	0702.06	4 - Upper	128.80	No	\$131,700	\$133,929	3334	205	6.15	1334	1596
MN	WASHINGTON COUNTY	0702.07	4 - Upper	123.90	No	\$131,700	\$128,828	5002	731	14.61	1453	1923
MN	WASHINGTON COUNTY	0702.08	3 - Middle	88.68	No	\$131,700	\$92,208	4028	634	15.74	1353	1416
MN	WASHINGTON COUNTY	0703.01	4 - Upper	178.92	No	\$131,700	\$186,042	1689	162	9.59	607	666
MN	WASHINGTON COUNTY	0703.03	4 - Upper	132.64	No	\$131,700	\$137,917	4781	487	10.19	1674	1817
MN	WASHINGTON COUNTY	0703.04	3 - Middle	117.26	No	\$131,700	\$121,926	5180	712	13.75	1468	1656
MN	WASHINGTON COUNTY	0704.03	3 - Middle	115.00	No	\$131,700	\$119,583	3777	319	8.45	1225	1380

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0704.04	4 - Upper	146.35	No	\$131,700	\$152,171	4346	371	8.54	1243	1355
MN	WASHINGTON COUNTY	0704.05	4 - Upper	189.01	No	\$131,700	\$196,528	5097	575	11.28	1316	1446
MN	WASHINGTON COUNTY	0704.06	3 - Middle	118.57	No	\$131,700	\$123,295	6245	1562	25.01	1623	1788
MN	WASHINGTON COUNTY	0705.01	4 - Upper	128.09	No	\$131,700	\$133,194	3526	286	8.11	1084	1227
MN	WASHINGTON COUNTY	0705.02	3 - Middle	98.96	No	\$131,700	\$102,902	4035	398	9.86	1170	1477
MN	WASHINGTON COUNTY	0706.02	3 - Middle	86.41	No	\$131,700	\$89,856	2808	276	9.83	1070	1225
MN	WASHINGTON COUNTY	0706.03	3 - Middle	83.86	No	\$131,700	\$87,200	2450	434	17.71	622	921
MN	WASHINGTON COUNTY	0706.04	3 - Middle	94.97	No	\$131,700	\$98,750	3961	457	11.54	1226	1457
MN	WASHINGTON COUNTY	0707.03	3 - Middle	92.49	No	\$131,700	\$96,170	3282	535	16.30	973	1108
MN	WASHINGTON COUNTY	0707.04	3 - Middle	109.59	No	\$131,700	\$113,958	2510	253	10.08	701	829
MN	WASHINGTON COUNTY	0707.05	4 - Upper	149.96	No	\$131,700	\$155,932	3976	470	11.82	1351	1566
MN	WASHINGTON COUNTY	0707.06	4 - Upper	160.49	No	\$131,700	\$166,875	3395	273	8.04	788	986
MN	WASHINGTON COUNTY	0708.01	0 - Unknown	0.00	No	\$131,700	\$0	1523	1028	67.50	0	0
MN	WASHINGTON COUNTY	0708.02	0 - Unknown	0.00	No	\$131,700	\$0	378	261	69.05	0	0
MN	WASHINGTON COUNTY	0709.06	3 - Middle	97.31	No	\$131,700	\$101,183	5211	1721	33.03	1615	1770
MN	WASHINGTON COUNTY	0709.07	3 - Middle	92.22	No	\$131,700	\$95,893	5359	2145	40.03	1633	1697
MN	WASHINGTON COUNTY	0709.09	3 - Middle	99.30	No	\$131,700	\$103,250	5617	1643	29.25	1833	1882

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0709.10	3 - Middle	96.66	No	\$131,700	\$100,506	5141	1790	34.82	1821	1965
MN	WASHINGTON COUNTY	0709.11	2 - Moderate	78.79	No	\$131,700	\$81,932	4736	1616	34.12	1243	1603
MN	WASHINGTON COUNTY	0709.12	2 - Moderate	55.40	No	\$131,700	\$57,604	3082	1221	39.62	782	875
MN	WASHINGTON COUNTY	0710.01	2 - Moderate	77.61	No	\$131,700	\$80,703	5089	1863	36.61	1299	1269
MN	WASHINGTON COUNTY	0710.03	2 - Moderate	66.52	No	\$131,700	\$69,167	3797	1240	32.66	1020	1261
MN	WASHINGTON COUNTY	0710.06	3 - Middle	114.20	No	\$131,700	\$118,750	5053	1657	32.79	1426	1592
MN	WASHINGTON COUNTY	0710.10	4 - Upper	133.24	No	\$131,700	\$138,547	5169	1440	27.86	1543	1865
MN	WASHINGTON COUNTY	0710.11	4 - Upper	152.30	No	\$131,700	\$158,365	2943	596	20.25	982	988
MN	WASHINGTON COUNTY	0710.12	2 - Moderate	78.06	No	\$131,700	\$81,173	5143	1654	32.16	1568	2140
MN	WASHINGTON COUNTY	0710.13	3 - Middle	110.71	No	\$131,700	\$115,114	5201	1251	24.05	1756	1912
MN	WASHINGTON COUNTY	0710.14	4 - Upper	129.39	No	\$131,700	\$134,537	4129	1011	24.49	1379	1414
MN	WASHINGTON COUNTY	0710.16	4 - Upper	168.75	No	\$131,700	\$175,469	4477	998	22.29	1446	1484
MN	WASHINGTON COUNTY	0710.19	4 - Upper	156.68	No	\$131,700	\$162,917	13470	3742	27.78	2675	2727
MN	WASHINGTON COUNTY	0710.20	4 - Upper	157.99	No	\$131,700	\$164,276	4274	1195	27.96	1297	1370
MN	WASHINGTON COUNTY	0710.21	3 - Middle	116.06	No	\$131,700	\$120,685	4789	1656	34.58	1703	1839
MN	WASHINGTON COUNTY	0710.22	4 - Upper	129.36	No	\$131,700	\$134,515	3610	1064	29.47	804	973
MN	WASHINGTON COUNTY	0710.23	4 - Upper	122.25	No	\$131,700	\$127,115	5093	1750	34.36	1438	1800

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	WASHINGTON COUNTY	0710.24	3 - Middle	118.13	No	\$131,700	\$122,829	2558	562	21.97	727	961
MN	WASHINGTON COUNTY	0710.25	3 - Middle	107.99	No	\$131,700	\$112,292	4104	1202	29.29	1075	1272
MN	WASHINGTON COUNTY	0711.01	3 - Middle	99.21	No	\$131,700	\$103,162	3445	260	7.55	1324	1621
MN	WASHINGTON COUNTY	0711.02	4 - Upper	129.27	No	\$131,700	\$134,414	4758	517	10.87	1754	1939
MN	WASHINGTON COUNTY	0712.07	3 - Middle	114.85	No	\$131,700	\$119,427	8830	1822	20.63	2538	2650
MN	WASHINGTON COUNTY	0712.08	3 - Middle	96.25	No	\$131,700	\$100,083	5242	1303	24.86	1757	1862
MN	WASHINGTON COUNTY	0712.09	3 - Middle	105.07	No	\$131,700	\$109,255	5938	1507	25.38	1883	1932
MN	WASHINGTON COUNTY	0712.10	3 - Middle	89.55	No	\$131,700	\$93,113	5712	1881	32.93	1224	1369
MN	WASHINGTON COUNTY	0712.11	4 - Upper	139.88	No	\$131,700	\$145,446	5323	1516	28.48	1267	1442
MN	WASHINGTON COUNTY	0713.00	3 - Middle	89.40	No	\$131,700	\$92,962	5520	1447	26.21	1633	2109
MN	WASHINGTON COUNTY	0714.00	3 - Middle	97.90	No	\$131,700	\$101,797	8101	1891	23.34	2347	2737

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Ramsey County, MN



SYMBOL DESCRIPTION		SYMBOL	SYMBOL DESCRIPTION		SYMBOL
International		☆☆☆☆☆	Incorporated Place 1,2		DAVIS 18100
Federal American Indian Reservation		■■■■■■■■■■	Census Designated Place (CDP) ³		■■■■■■■■■■
Off-Reservation Trust Land		■■■■■■■■■■	Census Tract ³		■■■■■■■■■■
State American Indian Reservation		■■■■■■■■■■	DESCRIPTION		SYMBOL
Alaska Native Regional Corporation		■■■■■■■■■■	Water Body		■■■■■■■■■■
State (or statistically equivalent entity)		■■■■■■■■■■	College or University		■■■■■■■■■■
County (or statistically equivalent entity)		■■■■■■■■■■	Military		■■■■■■■■■■
Minor Civil Division (MCD) ³		■■■■■■■■■■	Prison or Juvenile Detention Center		■■■■■■■■■■
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)		■■■■■■■■■■	National or State Park, Forest, or Recreation Area		■■■■■■■■■■
Consolidated City		■■■■■■■■■■	Outside Subject Area		■■■■■■■■■■

SYMBOL DESCRIPTION		SYMBOL	SYMBOL DESCRIPTION		SYMBOL
CANADA		■■■■■■■■■■	Interstate or U.S. Highway		■■■■■■■■■■
L'ANSE RESVN 1880		■■■■■■■■■■	State Highway or State Road		■■■■■■■■■■
TI1880		■■■■■■■■■■	Other Road		■■■■■■■■■■
Tama Resvn 9400		■■■■■■■■■■	4WD Trail, Railway, Alley, Walkway, or Ferry		■■■■■■■■■■
NANA ANRC 52120		■■■■■■■■■■	Nonresidential Boundary or Feature Not Elsewhere Classified		■■■■■■■■■■
NEW YORK 36		■■■■■■■■■■	Nonsurvey Boundary		■■■■■■■■■■
ERIC 029		■■■■■■■■■■	National or State Park, Forest, or Recreation Area		■■■■■■■■■■
Bristol town 07485		■■■■■■■■■■	Outside Subject Area		■■■■■■■■■■
Hanna CDP 91650		■■■■■■■■■■			■■■■■■■■■■
MILFORD 47500		■■■■■■■■■■			■■■■■■■■■■

LEGEND

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: 95 31 39
Latitude of Projection Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Ramsey County (123)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 123 - RAMSEY COUNTY

All Tracts: 143



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0301.00	3 - Middle	109.33	No	\$131,700	\$113,682	4598	1138	24.75	1103	1520
MN	RAMSEY COUNTY	0302.01	3 - Middle	114.20	No	\$131,700	\$118,750	5090	949	18.64	1657	1915
MN	RAMSEY COUNTY	0302.02	3 - Middle	82.83	No	\$131,700	\$86,125	2056	670	32.59	173	109
MN	RAMSEY COUNTY	0303.00	3 - Middle	106.55	No	\$131,700	\$110,788	5788	1193	20.61	2044	2213
MN	RAMSEY COUNTY	0304.00	1 - Low	39.72	No	\$131,700	\$41,305	6253	4230	67.65	828	997
MN	RAMSEY COUNTY	0305.00	1 - Low	39.16	No	\$131,700	\$40,721	6312	5322	84.32	623	1203
MN	RAMSEY COUNTY	0306.01	1 - Low	42.37	No	\$131,700	\$44,063	6067	5179	85.36	723	1021
MN	RAMSEY COUNTY	0306.02	2 - Moderate	71.07	No	\$131,700	\$73,899	4395	2472	56.25	1039	1307
MN	RAMSEY COUNTY	0307.02	2 - Moderate	76.89	No	\$131,700	\$79,949	5651	3459	61.21	1392	1668
MN	RAMSEY COUNTY	0307.03	2 - Moderate	73.94	No	\$131,700	\$76,890	4702	3313	70.46	872	1187
MN	RAMSEY COUNTY	0307.04	1 - Low	38.04	No	\$131,700	\$39,563	4756	3631	76.35	704	911
MN	RAMSEY COUNTY	0308.00	2 - Moderate	51.04	No	\$131,700	\$53,077	5632	4091	72.64	1086	1727
MN	RAMSEY COUNTY	0309.00	2 - Moderate	51.75	No	\$131,700	\$53,818	3808	2893	75.97	596	1213
MN	RAMSEY COUNTY	0310.00	2 - Moderate	51.54	No	\$131,700	\$53,594	4657	3581	76.89	651	1250

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0311.00	2 - Moderate	57.15	No	\$131,700	\$59,432	4423	2672	60.41	868	1233
MN	RAMSEY COUNTY	0312.00	3 - Middle	86.65	No	\$131,700	\$90,104	2991	1269	42.43	912	1016
MN	RAMSEY COUNTY	0313.00	1 - Low	49.23	No	\$131,700	\$51,196	2441	1879	76.98	458	781
MN	RAMSEY COUNTY	0314.00	1 - Low	45.32	No	\$131,700	\$47,132	3114	2341	75.18	425	744
MN	RAMSEY COUNTY	0315.00	1 - Low	47.12	No	\$131,700	\$49,000	3136	2585	82.43	370	831
MN	RAMSEY COUNTY	0316.00	1 - Low	41.59	No	\$131,700	\$43,250	4573	3655	79.93	508	1045
MN	RAMSEY COUNTY	0317.01	2 - Moderate	51.10	No	\$131,700	\$53,134	2954	2297	77.76	473	768
MN	RAMSEY COUNTY	0317.02	1 - Low	37.79	No	\$131,700	\$39,301	6380	5358	83.98	653	1395
MN	RAMSEY COUNTY	0318.01	1 - Low	49.04	No	\$131,700	\$51,000	5330	3902	73.21	758	1133
MN	RAMSEY COUNTY	0318.02	2 - Moderate	57.70	No	\$131,700	\$60,000	4422	2548	57.62	958	1300
MN	RAMSEY COUNTY	0319.00	4 - Upper	124.72	No	\$131,700	\$129,688	3169	1584	49.98	269	385
MN	RAMSEY COUNTY	0320.00	3 - Middle	96.12	No	\$131,700	\$99,944	2767	949	34.30	832	1056
MN	RAMSEY COUNTY	0321.00	3 - Middle	92.99	No	\$131,700	\$96,691	3190	1316	41.25	396	817
MN	RAMSEY COUNTY	0322.00	3 - Middle	93.20	No	\$131,700	\$96,912	2557	816	31.91	669	844
MN	RAMSEY COUNTY	0323.00	2 - Moderate	70.37	No	\$131,700	\$73,173	3589	1374	38.28	970	1196
MN	RAMSEY COUNTY	0324.00	1 - Low	48.00	No	\$131,700	\$49,911	3010	2131	70.80	544	868
MN	RAMSEY COUNTY	0325.00	1 - Low	46.90	No	\$131,700	\$48,774	4301	3296	76.63	881	1515

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0326.00	2 - Moderate	59.67	No	\$131,700	\$62,045	3319	2820	84.97	417	803
MN	RAMSEY COUNTY	0327.00	1 - Low	38.01	No	\$131,700	\$39,527	2776	2381	85.77	240	543
MN	RAMSEY COUNTY	0330.00	2 - Moderate	67.76	No	\$131,700	\$70,455	2302	1765	76.67	322	483
MN	RAMSEY COUNTY	0331.00	1 - Low	48.78	No	\$131,700	\$50,729	1816	1149	63.27	213	428
MN	RAMSEY COUNTY	0332.00	3 - Middle	97.37	No	\$131,700	\$101,250	4009	1571	39.19	465	551
MN	RAMSEY COUNTY	0333.00	3 - Middle	108.03	No	\$131,700	\$112,333	3178	728	22.91	639	843
MN	RAMSEY COUNTY	0334.00	1 - Low	49.83	No	\$131,700	\$51,818	3519	1761	50.04	271	588
MN	RAMSEY COUNTY	0335.00	1 - Low	49.32	No	\$131,700	\$51,282	3435	2801	81.54	919	1282
MN	RAMSEY COUNTY	0336.00	1 - Low	33.47	No	\$131,700	\$34,803	1602	1532	95.63	123	230
MN	RAMSEY COUNTY	0337.00	1 - Low	30.25	No	\$131,700	\$31,454	1786	1484	83.09	22	171
MN	RAMSEY COUNTY	0338.00	2 - Moderate	77.79	No	\$131,700	\$80,885	1827	964	52.76	458	639
MN	RAMSEY COUNTY	0339.00	2 - Moderate	68.18	No	\$131,700	\$70,893	1584	847	53.47	285	471
MN	RAMSEY COUNTY	0340.00	2 - Moderate	75.73	No	\$131,700	\$78,750	1742	545	31.29	345	258
MN	RAMSEY COUNTY	0342.01	3 - Middle	89.20	No	\$131,700	\$92,750	3574	1117	31.25	263	10
MN	RAMSEY COUNTY	0342.03	4 - Upper	169.54	No	\$131,700	\$176,288	2850	1039	36.46	448	0
MN	RAMSEY COUNTY	0342.04	3 - Middle	102.23	No	\$131,700	\$106,306	2871	1138	39.64	661	231
MN	RAMSEY COUNTY	0344.00	2 - Moderate	66.34	No	\$131,700	\$68,984	2198	1253	57.01	357	668

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0345.00	2 - Moderate	51.40	No	\$131,700	\$53,450	4303	2985	69.37	603	1074
MN	RAMSEY COUNTY	0346.01	2 - Moderate	62.38	No	\$131,700	\$64,871	5714	3925	68.69	951	1219
MN	RAMSEY COUNTY	0346.02	2 - Moderate	53.45	No	\$131,700	\$55,577	4609	3467	75.22	839	995
MN	RAMSEY COUNTY	0347.01	2 - Moderate	57.48	No	\$131,700	\$59,773	4804	3436	71.52	627	819
MN	RAMSEY COUNTY	0347.02	2 - Moderate	54.16	No	\$131,700	\$56,324	4274	2833	66.28	928	1088
MN	RAMSEY COUNTY	0349.00	4 - Upper	152.61	No	\$131,700	\$158,684	5355	721	13.46	528	830
MN	RAMSEY COUNTY	0350.00	4 - Upper	124.01	No	\$131,700	\$128,945	2610	374	14.33	649	900
MN	RAMSEY COUNTY	0351.00	4 - Upper	159.61	No	\$131,700	\$165,962	3456	836	24.19	568	663
MN	RAMSEY COUNTY	0352.00	4 - Upper	147.56	No	\$131,700	\$153,438	3414	555	16.26	839	1230
MN	RAMSEY COUNTY	0353.00	4 - Upper	131.29	No	\$131,700	\$136,521	3950	896	22.68	1036	1333
MN	RAMSEY COUNTY	0355.00	3 - Middle	99.86	No	\$131,700	\$103,833	2292	420	18.32	515	537
MN	RAMSEY COUNTY	0357.00	4 - Upper	210.38	No	\$131,700	\$218,750	2560	387	15.12	583	777
MN	RAMSEY COUNTY	0358.00	4 - Upper	145.16	No	\$131,700	\$150,938	3052	481	15.76	643	610
MN	RAMSEY COUNTY	0359.00	3 - Middle	101.11	No	\$131,700	\$105,139	898	339	37.75	118	229
MN	RAMSEY COUNTY	0360.00	4 - Upper	145.70	No	\$131,700	\$151,500	2781	879	31.61	568	618
MN	RAMSEY COUNTY	0361.00	2 - Moderate	52.42	No	\$131,700	\$54,509	1607	1345	83.70	103	352
MN	RAMSEY COUNTY	0363.00	4 - Upper	148.35	No	\$131,700	\$154,250	4087	624	15.27	1073	1161

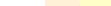
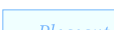
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0364.00	4 - Upper	133.78	No	\$131,700	\$139,107	4013	624	15.55	1298	1526
MN	RAMSEY COUNTY	0365.00	4 - Upper	128.56	No	\$131,700	\$133,682	3985	648	16.26	1187	1344
MN	RAMSEY COUNTY	0366.00	4 - Upper	131.63	No	\$131,700	\$136,875	4449	642	14.43	1330	1285
MN	RAMSEY COUNTY	0367.00	2 - Moderate	79.34	No	\$131,700	\$82,500	5135	1254	24.42	1296	1331
MN	RAMSEY COUNTY	0368.00	2 - Moderate	68.13	No	\$131,700	\$70,842	2344	626	26.71	710	993
MN	RAMSEY COUNTY	0369.00	1 - Low	40.53	No	\$131,700	\$42,143	2392	675	28.22	518	774
MN	RAMSEY COUNTY	0370.00	3 - Middle	95.42	No	\$131,700	\$99,219	2841	916	32.24	914	1199
MN	RAMSEY COUNTY	0371.00	2 - Moderate	54.81	No	\$131,700	\$56,992	5073	2612	51.49	641	1540
MN	RAMSEY COUNTY	0372.00	2 - Moderate	71.16	No	\$131,700	\$74,000	6061	3775	62.28	1308	1704
MN	RAMSEY COUNTY	0374.02	2 - Moderate	68.43	No	\$131,700	\$71,154	4128	2448	59.30	737	843
MN	RAMSEY COUNTY	0374.03	1 - Low	43.43	No	\$131,700	\$45,167	6832	4323	63.28	1227	1381
MN	RAMSEY COUNTY	0375.00	4 - Upper	127.55	No	\$131,700	\$132,628	5286	1303	24.65	1297	1484
MN	RAMSEY COUNTY	0376.01	3 - Middle	88.60	No	\$131,700	\$92,125	4165	964	23.15	1056	1325
MN	RAMSEY COUNTY	0376.03	1 - Low	29.57	No	\$131,700	\$30,750	3105	2163	69.66	72	210
MN	RAMSEY COUNTY	0376.04	2 - Moderate	51.12	No	\$131,700	\$53,160	2373	1027	43.28	278	159
MN	RAMSEY COUNTY	0401.01	3 - Middle	110.75	No	\$131,700	\$115,164	2877	397	13.80	915	1027
MN	RAMSEY COUNTY	0401.02	4 - Upper	133.52	No	\$131,700	\$138,840	4124	430	10.43	1620	1738

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0402.00	4 - Upper	122.69	No	\$131,700	\$127,578	1920	145	7.55	634	750
MN	RAMSEY COUNTY	0403.01	3 - Middle	112.31	No	\$131,700	\$116,786	1803	202	11.20	705	739
MN	RAMSEY COUNTY	0403.02	2 - Moderate	70.44	No	\$131,700	\$73,250	5250	980	18.67	1639	1893
MN	RAMSEY COUNTY	0404.01	3 - Middle	90.05	No	\$131,700	\$93,641	3577	715	19.99	1281	1375
MN	RAMSEY COUNTY	0404.02	3 - Middle	101.45	No	\$131,700	\$105,485	5987	1573	26.27	1534	1817
MN	RAMSEY COUNTY	0405.02	3 - Middle	83.93	No	\$131,700	\$87,278	2612	384	14.70	713	994
MN	RAMSEY COUNTY	0405.03	3 - Middle	85.61	No	\$131,700	\$89,018	3572	587	16.43	1133	1355
MN	RAMSEY COUNTY	0405.04	3 - Middle	91.96	No	\$131,700	\$95,625	4110	786	19.12	864	1173
MN	RAMSEY COUNTY	0406.01	4 - Upper	210.86	No	\$131,700	\$219,250	5859	858	14.64	1742	1848
MN	RAMSEY COUNTY	0406.03	4 - Upper	136.05	No	\$131,700	\$141,466	5177	907	17.52	2284	2324
MN	RAMSEY COUNTY	0406.05	3 - Middle	111.15	No	\$131,700	\$115,577	3527	764	21.66	1647	1749
MN	RAMSEY COUNTY	0406.06	2 - Moderate	58.00	No	\$131,700	\$60,313	4208	1714	40.73	805	1261
MN	RAMSEY COUNTY	0407.04	3 - Middle	111.87	No	\$131,700	\$116,328	6045	1589	26.29	1405	1484
MN	RAMSEY COUNTY	0407.05	4 - Upper	120.80	No	\$131,700	\$125,608	4278	1127	26.34	1730	1881
MN	RAMSEY COUNTY	0407.06	4 - Upper	144.53	No	\$131,700	\$150,282	4876	1039	21.31	2106	2161
MN	RAMSEY COUNTY	0407.07	3 - Middle	119.95	No	\$131,700	\$124,722	4555	695	15.26	1685	1740
MN	RAMSEY COUNTY	0407.08	3 - Middle	103.96	No	\$131,700	\$108,099	3751	918	24.47	1610	1676

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0407.09	4 - Upper	141.57	No	\$131,700	\$147,202	3416	556	16.28	1150	1096
MN	RAMSEY COUNTY	0408.01	3 - Middle	99.12	No	\$131,700	\$103,068	3587	1122	31.28	1087	1214
MN	RAMSEY COUNTY	0408.04	3 - Middle	117.01	No	\$131,700	\$121,667	2111	290	13.74	587	545
MN	RAMSEY COUNTY	0408.05	3 - Middle	114.26	No	\$131,700	\$118,813	4241	601	14.17	814	915
MN	RAMSEY COUNTY	0409.01	3 - Middle	82.95	No	\$131,700	\$86,250	2223	668	30.05	785	877
MN	RAMSEY COUNTY	0409.02	2 - Moderate	54.65	No	\$131,700	\$56,830	4286	1916	44.70	743	1013
MN	RAMSEY COUNTY	0410.01	3 - Middle	93.21	No	\$131,700	\$96,923	3461	777	22.45	1078	1103
MN	RAMSEY COUNTY	0410.02	3 - Middle	92.68	No	\$131,700	\$96,375	3484	1207	34.64	860	881
MN	RAMSEY COUNTY	0411.03	2 - Moderate	75.53	No	\$131,700	\$78,542	3645	1510	41.43	421	306
MN	RAMSEY COUNTY	0411.04	3 - Middle	109.20	No	\$131,700	\$113,553	3157	740	23.44	869	965
MN	RAMSEY COUNTY	0411.05	3 - Middle	112.90	No	\$131,700	\$117,394	5961	1323	22.19	1809	1930
MN	RAMSEY COUNTY	0411.06	3 - Middle	118.08	No	\$131,700	\$122,778	3889	1171	30.11	951	1058
MN	RAMSEY COUNTY	0411.07	2 - Moderate	72.37	No	\$131,700	\$75,250	6242	2291	36.70	988	1081
MN	RAMSEY COUNTY	0412.00	2 - Moderate	70.01	No	\$131,700	\$72,798	4205	1797	42.73	863	1066
MN	RAMSEY COUNTY	0413.01	3 - Middle	108.73	No	\$131,700	\$113,059	3859	1273	32.99	1156	1038
MN	RAMSEY COUNTY	0413.02	2 - Moderate	76.66	No	\$131,700	\$79,712	4232	826	19.52	898	962
MN	RAMSEY COUNTY	0414.00	3 - Middle	103.58	No	\$131,700	\$107,708	5817	1913	32.89	1486	1589

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0415.00	3 - Middle	87.84	No	\$131,700	\$91,339	5392	1043	19.34	1769	1609
MN	RAMSEY COUNTY	0416.01	3 - Middle	108.25	No	\$131,700	\$112,562	6235	1869	29.98	2018	2159
MN	RAMSEY COUNTY	0416.02	2 - Moderate	78.40	No	\$131,700	\$81,528	3836	1762	45.93	781	732
MN	RAMSEY COUNTY	0417.00	3 - Middle	92.92	No	\$131,700	\$96,619	2978	612	20.55	1032	1097
MN	RAMSEY COUNTY	0418.00	3 - Middle	87.95	No	\$131,700	\$91,451	3905	1147	29.37	1088	1176
MN	RAMSEY COUNTY	0419.00	4 - Upper	132.35	No	\$131,700	\$137,614	3503	912	26.03	1061	1177
MN	RAMSEY COUNTY	0420.01	2 - Moderate	75.53	No	\$131,700	\$78,542	1866	820	43.94	196	281
MN	RAMSEY COUNTY	0420.02	2 - Moderate	72.73	No	\$131,700	\$75,625	2271	717	31.57	634	827
MN	RAMSEY COUNTY	0421.01	2 - Moderate	67.20	No	\$131,700	\$69,881	6052	2755	45.52	1555	1268
MN	RAMSEY COUNTY	0421.02	3 - Middle	98.88	No	\$131,700	\$102,813	4747	1848	38.93	1311	1476
MN	RAMSEY COUNTY	0422.01	2 - Moderate	61.63	No	\$131,700	\$64,083	1504	798	53.06	341	480
MN	RAMSEY COUNTY	0422.02	3 - Middle	80.82	No	\$131,700	\$84,044	5351	2621	48.98	1150	1362
MN	RAMSEY COUNTY	0423.01	3 - Middle	107.33	No	\$131,700	\$111,607	3059	1071	35.01	977	953
MN	RAMSEY COUNTY	0423.02	3 - Middle	88.40	No	\$131,700	\$91,917	5246	2452	46.74	1241	1395
MN	RAMSEY COUNTY	0424.01	3 - Middle	104.09	No	\$131,700	\$108,233	6482	2803	43.24	1324	1664
MN	RAMSEY COUNTY	0424.02	2 - Moderate	67.15	No	\$131,700	\$69,830	6649	3157	47.48	1686	1899
MN	RAMSEY COUNTY	0425.01	2 - Moderate	62.41	No	\$131,700	\$64,900	5965	2762	46.30	1495	1561

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	RAMSEY COUNTY	0425.03	4 - Upper	131.81	No	\$131,700	\$137,059	3248	943	29.03	967	1008
MN	RAMSEY COUNTY	0425.04	3 - Middle	105.44	No	\$131,700	\$109,643	4248	1884	44.35	1481	1537
MN	RAMSEY COUNTY	0426.01	2 - Moderate	68.61	No	\$131,700	\$71,339	4647	1968	42.35	1016	1294
MN	RAMSEY COUNTY	0426.02	3 - Middle	93.30	No	\$131,700	\$97,014	2292	522	22.77	566	706
MN	RAMSEY COUNTY	0427.00	2 - Moderate	79.79	No	\$131,700	\$82,973	5425	2078	38.30	1374	1593
MN	RAMSEY COUNTY	0428.00	1 - Low	28.55	No	\$131,700	\$29,693	2513	2094	83.33	74	441
MN	RAMSEY COUNTY	0429.00	4 - Upper	128.63	No	\$131,700	\$133,750	3989	1037	26.00	880	1130
MN	RAMSEY COUNTY	0430.01	4 - Upper	143.70	No	\$131,700	\$149,420	4574	621	13.58	1199	1395
MN	RAMSEY COUNTY	0430.02	4 - Upper	163.89	No	\$131,700	\$170,417	2003	297	14.83	466	532
MN	RAMSEY COUNTY	9800.00	0 - Unknown	0.00	No	\$131,700	\$0	0	0	0.00	0	0

<u>SYMBOL</u>	<u>DESCRIPTION</u>	<u>SYMBOL</u>
 	Incorporated Place ^{1,2}	
 	Census Designated Place (CDP) ²	
	Census Tract ³	
<u>DESCRIPTION</u>	<u>SYMBOL</u>	
Water Body	 Pleasant Lake	
College or University	 Col/Univ	
Military	 Fort Belvoir	
Prison or Juvenile Detention Center	 P/DOC	
National or State Park, Forest, or Recreation Area	 Yosemite NP	
Outside Subject Area		

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

- 1. A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2. Place label color corresponds to the place fill color.
- 3. Census tracts are identified by an up to four-digit number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts with no two-digit suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Dakota County (037)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249627037001

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 037 - DAKOTA COUNTY

All Tracts: 106



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0601.01	3 - Middle	89.89	No	\$131,700	\$93,472	3776	1457	38.59	1130	1263
MN	DAKOTA COUNTY	0601.02	3 - Middle	86.42	No	\$131,700	\$89,864	2890	828	28.65	876	946
MN	DAKOTA COUNTY	0601.03	3 - Middle	113.72	No	\$131,700	\$118,250	2793	515	18.44	964	1046
MN	DAKOTA COUNTY	0601.04	2 - Moderate	72.17	No	\$131,700	\$75,041	5849	2096	35.84	1216	1281
MN	DAKOTA COUNTY	0601.05	2 - Moderate	58.44	No	\$131,700	\$60,771	5307	2553	48.11	844	807
MN	DAKOTA COUNTY	0602.01	2 - Moderate	71.63	No	\$131,700	\$74,479	2670	829	31.05	962	1011
MN	DAKOTA COUNTY	0602.02	3 - Middle	92.56	No	\$131,700	\$96,250	3534	894	25.30	820	984
MN	DAKOTA COUNTY	0603.01	2 - Moderate	64.44	No	\$131,700	\$67,008	4437	1444	32.54	859	1376
MN	DAKOTA COUNTY	0603.02	3 - Middle	87.34	No	\$131,700	\$90,817	3654	1016	27.81	1119	1266
MN	DAKOTA COUNTY	0604.01	2 - Moderate	76.77	No	\$131,700	\$79,826	2601	810	31.14	832	980
MN	DAKOTA COUNTY	0604.02	2 - Moderate	63.07	No	\$131,700	\$65,583	3594	1260	35.06	921	1195
MN	DAKOTA COUNTY	0605.02	2 - Moderate	74.77	No	\$131,700	\$77,750	4489	1437	32.01	1199	1451
MN	DAKOTA COUNTY	0605.03	3 - Middle	86.42	No	\$131,700	\$89,866	4994	1635	32.74	1492	1909
MN	DAKOTA COUNTY	0605.05	3 - Middle	88.82	No	\$131,700	\$92,357	6704	2579	38.47	782	839

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0605.06	3 - Middle	103.56	No	\$131,700	\$107,688	5499	1375	25.00	1561	1881
MN	DAKOTA COUNTY	0605.07	3 - Middle	110.48	No	\$131,700	\$114,875	3285	720	21.92	1187	1235
MN	DAKOTA COUNTY	0605.08	4 - Upper	139.28	No	\$131,700	\$144,826	5886	1227	20.85	1811	1959
MN	DAKOTA COUNTY	0605.09	3 - Middle	107.32	No	\$131,700	\$111,590	5735	1253	21.85	2136	2607
MN	DAKOTA COUNTY	0606.03	4 - Upper	135.31	No	\$131,700	\$140,694	4590	505	11.00	1551	1499
MN	DAKOTA COUNTY	0606.04	4 - Upper	153.14	No	\$131,700	\$159,236	3394	321	9.46	1344	1065
MN	DAKOTA COUNTY	0606.05	3 - Middle	81.85	No	\$131,700	\$85,110	1850	384	20.76	421	703
MN	DAKOTA COUNTY	0606.06	4 - Upper	154.89	No	\$131,700	\$161,050	2902	317	10.92	963	982
MN	DAKOTA COUNTY	0607.09	3 - Middle	104.00	No	\$131,700	\$108,141	5898	2296	38.93	1576	1795
MN	DAKOTA COUNTY	0607.10	2 - Moderate	79.30	No	\$131,700	\$82,454	4468	2260	50.58	723	882
MN	DAKOTA COUNTY	0607.11	2 - Moderate	51.65	No	\$131,700	\$53,708	4821	1848	38.33	887	589
MN	DAKOTA COUNTY	0607.13	3 - Middle	91.14	No	\$131,700	\$94,775	3211	875	27.25	1059	1107
MN	DAKOTA COUNTY	0607.14	3 - Middle	93.35	No	\$131,700	\$97,071	4594	1329	28.93	1376	1378
MN	DAKOTA COUNTY	0607.16	4 - Upper	133.30	No	\$131,700	\$138,611	3650	1036	28.38	1007	1159
MN	DAKOTA COUNTY	0607.17	3 - Middle	113.00	No	\$131,700	\$117,500	2408	816	33.89	482	586
MN	DAKOTA COUNTY	0607.21	3 - Middle	103.53	No	\$131,700	\$107,656	2671	897	33.58	592	749
MN	DAKOTA COUNTY	0607.25	3 - Middle	88.03	No	\$131,700	\$91,540	4314	1736	40.24	854	769

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0607.26	2 - Moderate	65.24	No	\$131,700	\$67,841	3158	1334	42.24	461	577
MN	DAKOTA COUNTY	0607.27	3 - Middle	82.87	No	\$131,700	\$86,176	3570	1424	39.89	614	801
MN	DAKOTA COUNTY	0607.28	4 - Upper	134.67	No	\$131,700	\$140,035	5477	1657	30.25	1619	1643
MN	DAKOTA COUNTY	0607.29	4 - Upper	151.74	No	\$131,700	\$157,782	3930	911	23.18	1320	1347
MN	DAKOTA COUNTY	0607.31	4 - Upper	129.83	No	\$131,700	\$135,000	5142	1127	21.92	1668	1807
MN	DAKOTA COUNTY	0607.32	4 - Upper	149.53	No	\$131,700	\$155,481	5526	1068	19.33	1660	1769
MN	DAKOTA COUNTY	0607.33	3 - Middle	80.54	No	\$131,700	\$83,750	4118	1242	30.16	1346	1583
MN	DAKOTA COUNTY	0607.34	4 - Upper	134.50	No	\$131,700	\$139,856	4683	1153	24.62	1716	1893
MN	DAKOTA COUNTY	0607.35	2 - Moderate	68.10	No	\$131,700	\$70,810	5113	1844	36.06	1403	1690
MN	DAKOTA COUNTY	0607.37	2 - Moderate	73.48	No	\$131,700	\$76,406	5078	2050	40.37	1473	1184
MN	DAKOTA COUNTY	0607.38	3 - Middle	93.84	No	\$131,700	\$97,578	3771	1572	41.69	796	987
MN	DAKOTA COUNTY	0607.39	3 - Middle	90.24	No	\$131,700	\$93,836	5857	2539	43.35	1697	1903
MN	DAKOTA COUNTY	0607.42	3 - Middle	112.00	No	\$131,700	\$116,458	3704	678	18.30	1252	1312
MN	DAKOTA COUNTY	0607.43	3 - Middle	85.07	No	\$131,700	\$88,456	1544	886	57.38	333	388
MN	DAKOTA COUNTY	0607.44	4 - Upper	126.99	No	\$131,700	\$132,045	1688	377	22.33	497	541
MN	DAKOTA COUNTY	0607.45	3 - Middle	83.95	No	\$131,700	\$87,292	4719	2098	44.46	842	1035
MN	DAKOTA COUNTY	0607.46	2 - Moderate	73.69	No	\$131,700	\$76,625	3524	1272	36.10	897	841

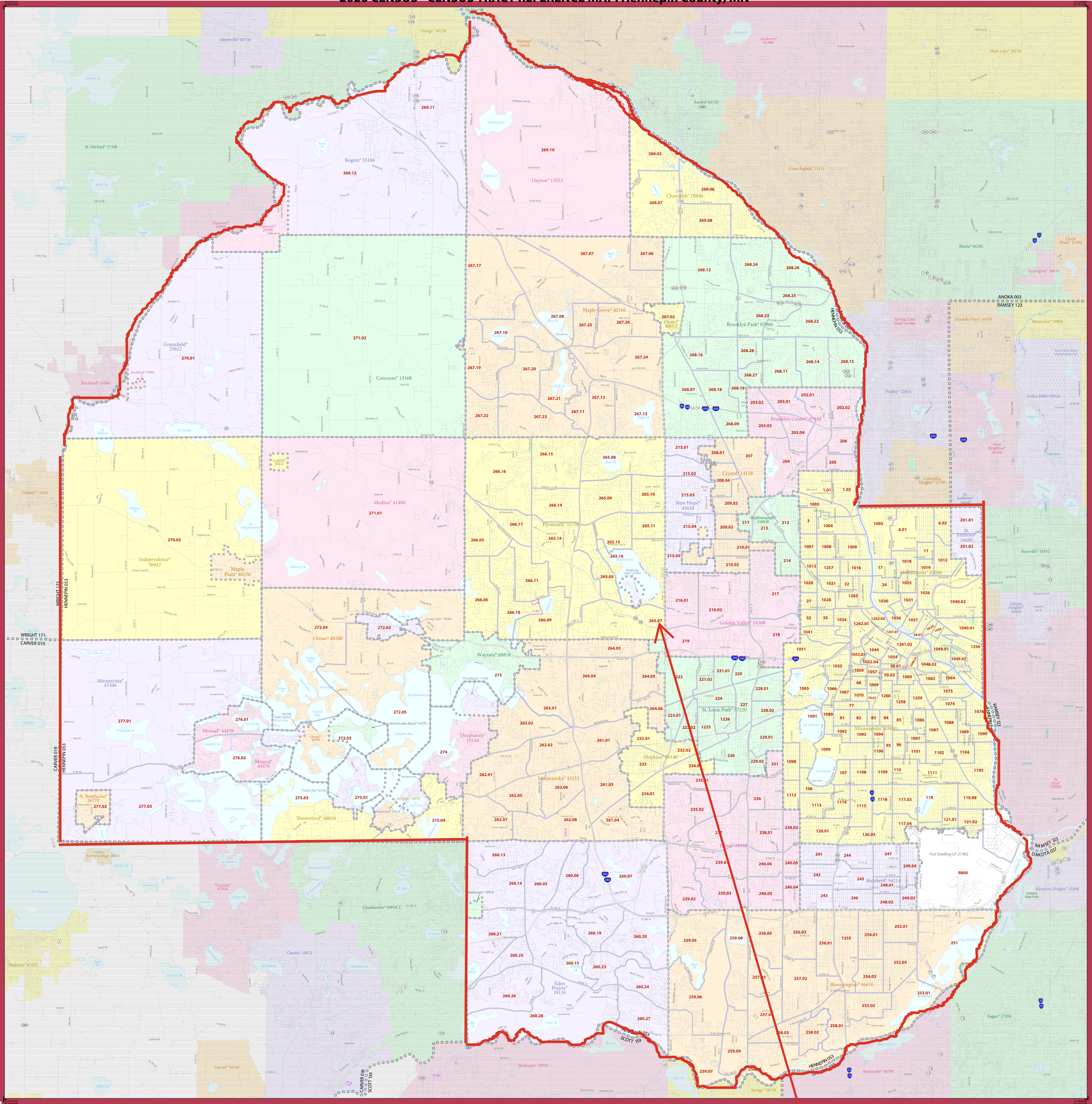
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0607.47	3 - Middle	89.56	No	\$131,700	\$93,125	3818	1503	39.37	952	1109
MN	DAKOTA COUNTY	0607.48	3 - Middle	101.82	No	\$131,700	\$105,875	3583	1385	38.65	989	998
MN	DAKOTA COUNTY	0607.49	3 - Middle	83.47	No	\$131,700	\$86,797	1558	472	30.30	523	387
MN	DAKOTA COUNTY	0607.50	2 - Moderate	68.76	No	\$131,700	\$71,500	4361	1545	35.43	1008	1150
MN	DAKOTA COUNTY	0607.51	4 - Upper	174.58	No	\$131,700	\$181,531	2609	585	22.42	700	700
MN	DAKOTA COUNTY	0607.52	4 - Upper	143.56	No	\$131,700	\$149,272	3335	536	16.07	1028	1028
MN	DAKOTA COUNTY	0607.53	2 - Moderate	59.38	No	\$131,700	\$61,742	2340	1104	47.18	426	487
MN	DAKOTA COUNTY	0607.54	3 - Middle	92.54	No	\$131,700	\$96,228	4931	2021	40.99	1350	1789
MN	DAKOTA COUNTY	0608.05	3 - Middle	81.26	No	\$131,700	\$84,500	3671	2191	59.68	514	663
MN	DAKOTA COUNTY	0608.06	3 - Middle	116.56	No	\$131,700	\$121,205	5813	1266	21.78	1874	2022
MN	DAKOTA COUNTY	0608.11	3 - Middle	83.18	No	\$131,700	\$86,493	5632	1556	27.63	1480	1650
MN	DAKOTA COUNTY	0608.12	3 - Middle	95.42	No	\$131,700	\$99,223	6085	1928	31.68	1980	2195
MN	DAKOTA COUNTY	0608.13	4 - Upper	122.70	No	\$131,700	\$127,580	4752	975	20.52	1443	1653
MN	DAKOTA COUNTY	0608.14	3 - Middle	102.95	No	\$131,700	\$107,054	6051	1116	18.44	1849	1961
MN	DAKOTA COUNTY	0608.15	4 - Upper	128.30	No	\$131,700	\$133,409	5376	1013	18.84	1610	1720
MN	DAKOTA COUNTY	0608.16	4 - Upper	153.32	No	\$131,700	\$159,421	6776	1159	17.10	2056	2192
MN	DAKOTA COUNTY	0608.19	4 - Upper	130.45	No	\$131,700	\$135,638	6341	1181	18.62	2012	2268

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0608.22	3 - Middle	109.90	No	\$131,700	\$114,271	1416	251	17.73	522	589
MN	DAKOTA COUNTY	0608.23	4 - Upper	137.65	No	\$131,700	\$143,125	4297	811	18.87	1243	1363
MN	DAKOTA COUNTY	0608.24	3 - Middle	99.59	No	\$131,700	\$103,558	3609	701	19.42	1162	1203
MN	DAKOTA COUNTY	0608.28	3 - Middle	80.84	No	\$131,700	\$84,063	5335	2221	41.63	866	1095
MN	DAKOTA COUNTY	0608.29	3 - Middle	81.39	No	\$131,700	\$84,630	3948	1673	42.38	1019	1321
MN	DAKOTA COUNTY	0608.30	3 - Middle	99.43	No	\$131,700	\$103,387	4146	1118	26.97	1030	1272
MN	DAKOTA COUNTY	0608.31	4 - Upper	147.58	No	\$131,700	\$153,452	7174	1667	23.24	2066	2183
MN	DAKOTA COUNTY	0608.32	3 - Middle	104.59	No	\$131,700	\$108,750	5436	1619	29.78	1684	1775
MN	DAKOTA COUNTY	0608.33	3 - Middle	95.42	No	\$131,700	\$99,222	4362	1111	25.47	1072	1099
MN	DAKOTA COUNTY	0608.34	4 - Upper	161.63	No	\$131,700	\$168,065	2837	357	12.58	827	960
MN	DAKOTA COUNTY	0608.35	3 - Middle	117.65	No	\$131,700	\$122,330	5642	912	16.16	1713	1840
MN	DAKOTA COUNTY	0608.36	3 - Middle	88.72	No	\$131,700	\$92,250	5015	1375	27.42	1412	1576
MN	DAKOTA COUNTY	0608.37	4 - Upper	127.38	No	\$131,700	\$132,446	5582	1124	20.14	1130	1320
MN	DAKOTA COUNTY	0608.38	3 - Middle	90.60	No	\$131,700	\$94,212	4431	1021	23.04	1641	1698
MN	DAKOTA COUNTY	0608.39	4 - Upper	126.04	No	\$131,700	\$131,058	5263	1808	34.35	1259	1303
MN	DAKOTA COUNTY	0608.40	4 - Upper	137.99	No	\$131,700	\$143,480	3408	540	15.85	1319	1330
MN	DAKOTA COUNTY	0608.41	3 - Middle	102.45	No	\$131,700	\$106,528	3466	639	18.44	1135	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0609.02	4 - Upper	120.61	No	\$131,700	\$125,411	4495	578	12.86	1439	1608
MN	DAKOTA COUNTY	0609.04	2 - Moderate	71.88	No	\$131,700	\$74,740	3797	720	18.96	1072	1281
MN	DAKOTA COUNTY	0609.05	3 - Middle	90.16	No	\$131,700	\$93,750	5974	1202	20.12	1404	1824
MN	DAKOTA COUNTY	0609.06	4 - Upper	125.51	No	\$131,700	\$130,509	3212	518	16.13	1123	1124
MN	DAKOTA COUNTY	0609.07	3 - Middle	116.23	No	\$131,700	\$120,854	8103	1558	19.23	2298	2439
MN	DAKOTA COUNTY	0610.01	3 - Middle	117.21	No	\$131,700	\$121,875	4283	375	8.76	1321	1483
MN	DAKOTA COUNTY	0610.03	4 - Upper	152.40	No	\$131,700	\$158,462	2674	522	19.52	630	683
MN	DAKOTA COUNTY	0610.05	2 - Moderate	78.99	No	\$131,700	\$82,132	2356	597	25.34	535	718
MN	DAKOTA COUNTY	0610.07	3 - Middle	112.88	No	\$131,700	\$117,377	4800	1060	22.08	1732	1753
MN	DAKOTA COUNTY	0610.08	3 - Middle	87.12	No	\$131,700	\$90,588	2294	529	23.06	567	594
MN	DAKOTA COUNTY	0610.09	4 - Upper	131.33	No	\$131,700	\$136,563	7316	1608	21.98	2043	2279
MN	DAKOTA COUNTY	0610.10	4 - Upper	170.80	No	\$131,700	\$177,596	3575	700	19.58	1113	1291
MN	DAKOTA COUNTY	0610.11	3 - Middle	98.94	No	\$131,700	\$102,875	2635	391	14.84	807	839
MN	DAKOTA COUNTY	0611.02	3 - Middle	94.13	No	\$131,700	\$97,875	4560	667	14.63	1206	1518
MN	DAKOTA COUNTY	0611.05	2 - Moderate	78.50	No	\$131,700	\$81,630	2502	286	11.43	722	841
MN	DAKOTA COUNTY	0611.06	3 - Middle	83.19	No	\$131,700	\$86,500	2839	303	10.67	798	814
MN	DAKOTA COUNTY	0611.09	3 - Middle	82.68	No	\$131,700	\$85,972	3239	515	15.90	688	1002

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	DAKOTA COUNTY	0611.10	3 - Middle	84.79	No	\$131,700	\$88,171	3100	441	14.23	1221	1352
MN	DAKOTA COUNTY	0611.11	3 - Middle	113.71	No	\$131,700	\$118,235	3083	206	6.68	977	1110
MN	DAKOTA COUNTY	0611.12	3 - Middle	107.82	No	\$131,700	\$112,113	3279	318	9.70	1047	1115
MN	DAKOTA COUNTY	0614.01	3 - Middle	117.72	No	\$131,700	\$122,411	3111	255	8.20	1014	1076
MN	DAKOTA COUNTY	0614.02	3 - Middle	96.17	No	\$131,700	\$100,000	3774	232	6.15	1310	1503
MN	DAKOTA COUNTY	0615.01	3 - Middle	102.58	No	\$131,700	\$106,667	2357	137	5.81	765	879
MN	DAKOTA COUNTY	0615.02	3 - Middle	101.88	No	\$131,700	\$105,938	3055	271	8.87	884	1111

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Hennepin County, MN



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) ¹	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CSD 91650
Consolidated City	○○○○○	MILLFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place L2	■■■■	Davis 18100
Census Designated Place (CDP) ²	■■■■	Incline Village 35100
Census Tract ³	■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	■ Pleasant Lake	Interstate or U.S. Highway	■
College or University	■ Calvary	State Highway or State Road	■
Military	■ Fort Snelling	Other Road	■
Prison or Juvenile Detention Center	■ P.D.C.	Navigable Boundary or Feature Not Elsewhere Classified	■
Natural or State Park, Forest, or Recreation Area	■ Yosemite NP	Inset Area	■ A1
Outside Subject Area	■		

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: 95 21 39
Latitude of Projection Origin: 43 30 01
False Easting: 0
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Hennepin County (053)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24962703001



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 053 - HENNEPIN COUNTY

All Tracts: 329



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0001.01	2 - Moderate	79.00	No	\$131,700	\$82,143	3351	2254	67.26	951	1129
MN	HENNEPIN COUNTY	0001.02	1 - Low	46.38	No	\$131,700	\$48,229	5178	3366	65.01	1132	1710
MN	HENNEPIN COUNTY	0003.00	3 - Middle	85.45	No	\$131,700	\$88,854	3264	1152	35.29	1184	1421
MN	HENNEPIN COUNTY	0006.01	3 - Middle	81.68	No	\$131,700	\$84,935	4760	1263	26.53	1460	1818
MN	HENNEPIN COUNTY	0006.03	4 - Upper	136.64	No	\$131,700	\$142,083	2955	599	20.27	1268	1406
MN	HENNEPIN COUNTY	0011.00	2 - Moderate	66.96	No	\$131,700	\$69,625	2219	708	31.91	467	846
MN	HENNEPIN COUNTY	0017.00	2 - Moderate	65.82	No	\$131,700	\$68,438	2482	1201	48.39	403	797
MN	HENNEPIN COUNTY	0022.00	1 - Low	45.76	No	\$131,700	\$47,583	1695	1493	88.08	164	395
MN	HENNEPIN COUNTY	0024.00	2 - Moderate	79.55	No	\$131,700	\$82,714	2746	776	28.26	346	851
MN	HENNEPIN COUNTY	0027.00	2 - Moderate	62.89	No	\$131,700	\$65,398	2816	2322	82.46	572	820
MN	HENNEPIN COUNTY	0032.00	2 - Moderate	58.41	No	\$131,700	\$60,742	1844	1316	71.37	457	642
MN	HENNEPIN COUNTY	0033.00	1 - Low	36.88	No	\$131,700	\$38,355	2633	2417	91.80	279	660
MN	HENNEPIN COUNTY	0038.01	2 - Moderate	64.14	No	\$131,700	\$66,700	3085	1072	34.75	34	154
MN	HENNEPIN COUNTY	0038.02	0 - Unknown	0.00	No	\$131,700	\$0	3462	817	23.60	0	247

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0059.01	1 - Low	32.42	No	\$131,700	\$33,715	3069	1898	61.84	30	103
MN	HENNEPIN COUNTY	0059.02	1 - Low	39.09	No	\$131,700	\$40,648	3619	2894	79.97	71	369
MN	HENNEPIN COUNTY	0068.00	1 - Low	15.77	No	\$131,700	\$16,402	4211	1745	41.44	168	443
MN	HENNEPIN COUNTY	0077.00	0 - Unknown	0.00	No	\$131,700	\$0	5710	2367	41.45	221	400
MN	HENNEPIN COUNTY	0078.01	1 - Low	43.16	No	\$131,700	\$44,886	1972	1398	70.89	75	199
MN	HENNEPIN COUNTY	0081.00	2 - Moderate	66.90	No	\$131,700	\$69,563	3497	674	19.27	441	1001
MN	HENNEPIN COUNTY	0082.00	2 - Moderate	54.93	No	\$131,700	\$57,119	4277	2423	56.65	290	556
MN	HENNEPIN COUNTY	0083.00	1 - Low	45.80	No	\$131,700	\$47,622	2106	1513	71.84	207	529
MN	HENNEPIN COUNTY	0084.00	2 - Moderate	71.93	No	\$131,700	\$74,792	2896	2086	72.03	406	749
MN	HENNEPIN COUNTY	0085.00	2 - Moderate	50.30	No	\$131,700	\$52,308	4069	2421	59.50	829	1312
MN	HENNEPIN COUNTY	0095.00	2 - Moderate	70.25	No	\$131,700	\$73,047	2865	1683	58.74	589	962
MN	HENNEPIN COUNTY	0096.00	3 - Middle	88.30	No	\$131,700	\$91,818	3321	1247	37.55	964	1198
MN	HENNEPIN COUNTY	0106.00	4 - Upper	137.45	No	\$131,700	\$142,917	2844	355	12.48	916	1124
MN	HENNEPIN COUNTY	0107.00	4 - Upper	161.20	No	\$131,700	\$167,619	2491	315	12.65	716	868
MN	HENNEPIN COUNTY	0110.00	4 - Upper	122.24	No	\$131,700	\$127,105	3539	828	23.40	1218	1468
MN	HENNEPIN COUNTY	0117.03	4 - Upper	149.42	No	\$131,700	\$155,363	4274	588	13.76	1500	1610
MN	HENNEPIN COUNTY	0117.04	4 - Upper	146.89	No	\$131,700	\$152,742	3379	712	21.07	1175	1275

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0118.00	4 - Upper	131.27	No	\$131,700	\$136,500	4721	816	17.28	1838	1912
MN	HENNEPIN COUNTY	0119.98	3 - Middle	95.32	No	\$131,700	\$99,114	4292	921	21.46	1454	1587
MN	HENNEPIN COUNTY	0120.01	4 - Upper	131.86	No	\$131,700	\$137,105	6331	1201	18.97	2066	2451
MN	HENNEPIN COUNTY	0120.03	3 - Middle	90.37	No	\$131,700	\$93,972	5290	2370	44.80	1211	1625
MN	HENNEPIN COUNTY	0121.01	3 - Middle	89.63	No	\$131,700	\$93,203	3004	1482	49.33	557	834
MN	HENNEPIN COUNTY	0121.02	3 - Middle	98.77	No	\$131,700	\$102,705	2935	872	29.71	1065	1374
MN	HENNEPIN COUNTY	0201.01	4 - Upper	131.63	No	\$131,700	\$136,875	3386	556	16.42	1130	1192
MN	HENNEPIN COUNTY	0201.02	3 - Middle	91.98	No	\$131,700	\$95,645	2226	342	15.36	761	694
MN	HENNEPIN COUNTY	0202.01	2 - Moderate	72.90	No	\$131,700	\$75,808	2996	2223	74.20	277	425
MN	HENNEPIN COUNTY	0202.02	1 - Low	49.59	No	\$131,700	\$51,563	5278	3849	72.93	712	964
MN	HENNEPIN COUNTY	0203.01	2 - Moderate	68.52	No	\$131,700	\$71,250	2973	1890	63.57	671	772
MN	HENNEPIN COUNTY	0203.02	1 - Low	49.95	No	\$131,700	\$51,938	2670	1841	68.95	552	844
MN	HENNEPIN COUNTY	0203.03	2 - Moderate	78.14	No	\$131,700	\$81,250	4361	2872	65.86	986	1167
MN	HENNEPIN COUNTY	0203.04	2 - Moderate	58.63	No	\$131,700	\$60,972	3841	2852	74.25	676	704
MN	HENNEPIN COUNTY	0204.00	2 - Moderate	64.26	No	\$131,700	\$66,818	5169	3162	61.17	972	1075
MN	HENNEPIN COUNTY	0205.00	2 - Moderate	69.94	No	\$131,700	\$72,731	4090	2544	62.20	943	1120
MN	HENNEPIN COUNTY	0206.00	2 - Moderate	73.16	No	\$131,700	\$76,071	2404	1444	60.07	509	615

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0207.00	3 - Middle	83.64	No	\$131,700	\$86,974	4342	1671	38.48	1444	1506
MN	HENNEPIN COUNTY	0208.01	2 - Moderate	74.02	No	\$131,700	\$76,964	2167	782	36.09	711	845
MN	HENNEPIN COUNTY	0208.04	3 - Middle	87.80	No	\$131,700	\$91,300	3037	1204	39.64	818	1050
MN	HENNEPIN COUNTY	0209.02	3 - Middle	102.06	No	\$131,700	\$106,125	2314	617	26.66	853	904
MN	HENNEPIN COUNTY	0209.03	3 - Middle	91.81	No	\$131,700	\$95,469	3263	909	27.86	988	1121
MN	HENNEPIN COUNTY	0210.01	2 - Moderate	76.51	No	\$131,700	\$79,557	5835	1817	31.14	1854	2159
MN	HENNEPIN COUNTY	0210.02	3 - Middle	85.44	No	\$131,700	\$88,839	2104	730	34.70	409	486
MN	HENNEPIN COUNTY	0211.00	2 - Moderate	76.10	No	\$131,700	\$79,132	1957	637	32.55	576	696
MN	HENNEPIN COUNTY	0212.00	3 - Middle	92.48	No	\$131,700	\$96,167	4532	1121	24.74	1548	1581
MN	HENNEPIN COUNTY	0213.00	2 - Moderate	79.82	No	\$131,700	\$83,002	4853	1923	39.62	1110	1260
MN	HENNEPIN COUNTY	0214.00	3 - Middle	85.71	No	\$131,700	\$89,120	3304	1151	34.84	861	1141
MN	HENNEPIN COUNTY	0215.01	3 - Middle	98.04	No	\$131,700	\$101,944	4550	1785	39.23	971	1041
MN	HENNEPIN COUNTY	0215.02	1 - Low	45.47	No	\$131,700	\$47,287	3965	2331	58.79	523	529
MN	HENNEPIN COUNTY	0215.03	2 - Moderate	74.30	No	\$131,700	\$77,258	5203	2012	38.67	919	1033
MN	HENNEPIN COUNTY	0215.04	2 - Moderate	71.28	No	\$131,700	\$74,125	3717	1138	30.62	1091	1220
MN	HENNEPIN COUNTY	0215.05	3 - Middle	97.14	No	\$131,700	\$101,005	4819	1667	34.59	1059	1176
MN	HENNEPIN COUNTY	0216.01	3 - Middle	85.12	No	\$131,700	\$88,512	4573	998	21.82	1688	1721

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0216.02	4 - Upper	122.81	No	\$131,700	\$127,695	5984	1403	23.45	1614	1933
MN	HENNEPIN COUNTY	0217.00	4 - Upper	149.30	No	\$131,700	\$155,245	5160	976	18.91	1917	2126
MN	HENNEPIN COUNTY	0218.00	4 - Upper	162.76	No	\$131,700	\$169,234	2351	384	16.33	743	868
MN	HENNEPIN COUNTY	0219.00	4 - Upper	140.25	No	\$131,700	\$145,833	4484	755	16.84	1021	1024
MN	HENNEPIN COUNTY	0220.00	4 - Upper	123.58	No	\$131,700	\$128,500	2119	407	19.21	620	399
MN	HENNEPIN COUNTY	0221.01	3 - Middle	106.20	No	\$131,700	\$110,430	2990	919	30.74	581	651
MN	HENNEPIN COUNTY	0221.02	3 - Middle	106.09	No	\$131,700	\$110,313	2647	716	27.05	969	889
MN	HENNEPIN COUNTY	0222.00	3 - Middle	102.45	No	\$131,700	\$106,528	4888	994	20.34	1526	1368
MN	HENNEPIN COUNTY	0223.01	4 - Upper	136.34	No	\$131,700	\$141,765	2506	416	16.60	719	713
MN	HENNEPIN COUNTY	0223.02	2 - Moderate	61.31	No	\$131,700	\$63,750	3315	1440	43.44	762	716
MN	HENNEPIN COUNTY	0224.00	3 - Middle	90.00	No	\$131,700	\$93,586	3863	1045	27.05	1276	1462
MN	HENNEPIN COUNTY	0227.00	3 - Middle	94.58	No	\$131,700	\$98,347	3632	924	25.44	1099	1260
MN	HENNEPIN COUNTY	0228.01	4 - Upper	158.82	No	\$131,700	\$165,139	2235	200	8.95	1045	1086
MN	HENNEPIN COUNTY	0228.02	4 - Upper	142.20	No	\$131,700	\$147,857	3703	799	21.58	515	534
MN	HENNEPIN COUNTY	0229.01	4 - Upper	144.07	No	\$131,700	\$149,808	5635	1031	18.30	941	894
MN	HENNEPIN COUNTY	0229.02	4 - Upper	151.12	No	\$131,700	\$157,139	1837	183	9.96	699	727
MN	HENNEPIN COUNTY	0230.00	3 - Middle	113.70	No	\$131,700	\$118,229	4609	872	18.92	1086	1344

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0231.00	4 - Upper	191.94	No	\$131,700	\$199,583	1943	269	13.84	654	717
MN	HENNEPIN COUNTY	0232.01	3 - Middle	118.69	No	\$131,700	\$123,419	2357	691	29.32	379	484
MN	HENNEPIN COUNTY	0232.02	2 - Moderate	58.51	No	\$131,700	\$60,841	3926	2116	53.90	177	612
MN	HENNEPIN COUNTY	0233.00	3 - Middle	97.25	No	\$131,700	\$101,125	6362	1896	29.80	1253	1756
MN	HENNEPIN COUNTY	0234.01	2 - Moderate	57.63	No	\$131,700	\$59,922	4521	1678	37.12	777	721
MN	HENNEPIN COUNTY	0234.02	2 - Moderate	67.07	No	\$131,700	\$69,744	1913	865	45.22	335	497
MN	HENNEPIN COUNTY	0235.01	3 - Middle	112.40	No	\$131,700	\$116,875	3864	794	20.55	1023	1010
MN	HENNEPIN COUNTY	0235.02	4 - Upper	132.00	No	\$131,700	\$137,250	6434	1078	16.75	1997	1740
MN	HENNEPIN COUNTY	0236.00	4 - Upper	240.43	No	\$131,700	\$250,001	3900	419	10.74	1356	1408
MN	HENNEPIN COUNTY	0237.00	4 - Upper	198.16	No	\$131,700	\$206,042	5366	698	13.01	1750	1763
MN	HENNEPIN COUNTY	0238.01	4 - Upper	207.29	No	\$131,700	\$215,536	5439	867	15.94	1742	1914
MN	HENNEPIN COUNTY	0238.02	4 - Upper	143.81	No	\$131,700	\$149,531	3064	561	18.31	834	1047
MN	HENNEPIN COUNTY	0239.01	4 - Upper	145.58	No	\$131,700	\$151,375	3715	655	17.63	1343	1413
MN	HENNEPIN COUNTY	0239.02	4 - Upper	192.53	No	\$131,700	\$200,188	2071	493	23.80	598	664
MN	HENNEPIN COUNTY	0239.03	4 - Upper	131.61	No	\$131,700	\$136,845	3513	917	26.10	1179	903
MN	HENNEPIN COUNTY	0240.03	3 - Middle	111.40	No	\$131,700	\$115,833	4886	2115	43.29	919	714
MN	HENNEPIN COUNTY	0240.04	2 - Moderate	57.75	No	\$131,700	\$60,050	4473	1348	30.14	885	378

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0240.05	3 - Middle	106.91	No	\$131,700	\$111,171	2748	816	29.69	440	181
MN	HENNEPIN COUNTY	0240.06	4 - Upper	187.88	No	\$131,700	\$195,357	2078	306	14.73	793	732
MN	HENNEPIN COUNTY	0241.00	3 - Middle	83.70	No	\$131,700	\$87,038	3432	1074	31.29	1024	1119
MN	HENNEPIN COUNTY	0242.00	3 - Middle	111.49	No	\$131,700	\$115,924	3190	674	21.13	1055	1217
MN	HENNEPIN COUNTY	0243.00	3 - Middle	84.33	No	\$131,700	\$87,684	4510	1915	42.46	892	1096
MN	HENNEPIN COUNTY	0244.00	2 - Moderate	69.12	No	\$131,700	\$71,875	4335	1451	33.47	1200	678
MN	HENNEPIN COUNTY	0245.00	3 - Middle	97.91	No	\$131,700	\$101,813	2328	642	27.58	781	891
MN	HENNEPIN COUNTY	0246.00	3 - Middle	92.16	No	\$131,700	\$95,833	4069	1542	37.90	1055	1162
MN	HENNEPIN COUNTY	0247.00	3 - Middle	81.49	No	\$131,700	\$84,737	3433	1229	35.80	1009	1171
MN	HENNEPIN COUNTY	0248.01	2 - Moderate	70.20	No	\$131,700	\$73,000	2576	1270	49.30	722	917
MN	HENNEPIN COUNTY	0248.02	2 - Moderate	59.03	No	\$131,700	\$61,384	3106	1927	62.04	473	603
MN	HENNEPIN COUNTY	0249.03	2 - Moderate	64.11	No	\$131,700	\$66,667	2378	1585	66.65	337	476
MN	HENNEPIN COUNTY	0249.04	2 - Moderate	77.07	No	\$131,700	\$80,136	3637	1847	50.78	1023	1194
MN	HENNEPIN COUNTY	0251.00	3 - Middle	83.11	No	\$131,700	\$86,420	3343	1563	46.75	354	329
MN	HENNEPIN COUNTY	0252.01	2 - Moderate	68.95	No	\$131,700	\$71,696	5225	3516	67.29	790	1074
MN	HENNEPIN COUNTY	0252.05	3 - Middle	80.87	No	\$131,700	\$84,088	5234	2236	42.72	1351	1568
MN	HENNEPIN COUNTY	0253.01	3 - Middle	111.27	No	\$131,700	\$115,703	3208	602	18.77	865	799

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MN	HENNEPIN COUNTY	0253.02	2 - Moderate	71.21	No	\$131,700	\$74,049	4438	1862	41.96	1118	1299
MN	HENNEPIN COUNTY	0254.01	2 - Moderate	77.17	No	\$131,700	\$80,244	4165	1977	47.47	1051	1104
MN	HENNEPIN COUNTY	0254.03	2 - Moderate	57.07	No	\$131,700	\$59,344	4089	1858	45.44	777	738
MN	HENNEPIN COUNTY	0256.01	3 - Middle	96.82	No	\$131,700	\$100,679	2679	904	33.74	593	732
MN	HENNEPIN COUNTY	0256.03	3 - Middle	97.20	No	\$131,700	\$101,071	3849	837	21.75	1246	1250
MN	HENNEPIN COUNTY	0256.05	3 - Middle	86.15	No	\$131,700	\$89,583	3874	974	25.14	1007	938
MN	HENNEPIN COUNTY	0257.02	3 - Middle	112.10	No	\$131,700	\$116,563	4989	1232	24.69	1496	1671
MN	HENNEPIN COUNTY	0257.03	4 - Upper	125.42	No	\$131,700	\$130,417	2329	526	22.58	610	610
MN	HENNEPIN COUNTY	0257.04	3 - Middle	98.52	No	\$131,700	\$102,443	4894	1520	31.06	1217	1147
MN	HENNEPIN COUNTY	0258.01	3 - Middle	86.95	No	\$131,700	\$90,417	3448	1130	32.77	718	832
MN	HENNEPIN COUNTY	0258.02	3 - Middle	110.00	No	\$131,700	\$114,375	2443	415	16.99	871	905
MN	HENNEPIN COUNTY	0258.03	3 - Middle	80.69	No	\$131,700	\$83,902	3296	961	29.16	925	1117
MN	HENNEPIN COUNTY	0258.05	3 - Middle	109.33	No	\$131,700	\$113,682	2931	517	17.64	879	1001
MN	HENNEPIN COUNTY	0259.05	4 - Upper	125.61	No	\$131,700	\$130,606	3745	448	11.96	1200	1117
MN	HENNEPIN COUNTY	0259.06	3 - Middle	97.27	No	\$131,700	\$101,141	6099	1650	27.05	1791	1872
MN	HENNEPIN COUNTY	0259.07	4 - Upper	122.02	No	\$131,700	\$126,875	4952	906	18.30	1819	1679
MN	HENNEPIN COUNTY	0259.08	4 - Upper	133.29	No	\$131,700	\$138,594	4026	679	16.87	1130	1208

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MN	HENNEPIN COUNTY	0259.09	3 - Middle	110.96	No	\$131,700	\$115,377	3024	809	26.75	1056	1086
MN	HENNEPIN COUNTY	0260.05	3 - Middle	96.24	No	\$131,700	\$100,068	4005	1087	27.14	1171	1320
MN	HENNEPIN COUNTY	0260.06	3 - Middle	100.46	No	\$131,700	\$104,464	3126	982	31.41	790	1094
MN	HENNEPIN COUNTY	0260.07	4 - Upper	134.50	No	\$131,700	\$139,858	5072	1550	30.56	1083	1129
MN	HENNEPIN COUNTY	0260.13	4 - Upper	148.71	No	\$131,700	\$154,625	4571	819	17.92	1662	1738
MN	HENNEPIN COUNTY	0260.14	4 - Upper	127.75	No	\$131,700	\$132,833	5214	966	18.53	1786	1882
MN	HENNEPIN COUNTY	0260.15	4 - Upper	128.14	No	\$131,700	\$133,237	5548	1547	27.88	1568	1696
MN	HENNEPIN COUNTY	0260.19	2 - Moderate	73.59	No	\$131,700	\$76,525	5123	3458	67.50	300	333
MN	HENNEPIN COUNTY	0260.20	3 - Middle	94.87	No	\$131,700	\$98,648	4848	1739	35.87	1255	1456
MN	HENNEPIN COUNTY	0260.21	4 - Upper	190.67	No	\$131,700	\$198,259	4136	793	19.17	1320	1407
MN	HENNEPIN COUNTY	0260.23	3 - Middle	114.52	No	\$131,700	\$119,082	3810	1344	35.28	1142	1119
MN	HENNEPIN COUNTY	0260.24	4 - Upper	124.25	No	\$131,700	\$129,194	3644	681	18.69	1425	1530
MN	HENNEPIN COUNTY	0260.25	4 - Upper	196.65	No	\$131,700	\$204,479	2800	640	22.86	817	817
MN	HENNEPIN COUNTY	0260.26	4 - Upper	236.76	No	\$131,700	\$246,181	4868	1645	33.79	1714	1779
MN	HENNEPIN COUNTY	0260.27	4 - Upper	157.94	No	\$131,700	\$164,222	4267	818	19.17	1541	1591
MN	HENNEPIN COUNTY	0260.28	4 - Upper	170.39	No	\$131,700	\$177,170	3166	1423	44.95	977	1091
MN	HENNEPIN COUNTY	0261.01	3 - Middle	99.91	No	\$131,700	\$103,889	3487	505	14.48	1267	1325

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MN	HENNEPIN COUNTY	0261.03	4 - Upper	125.32	No	\$131,700	\$130,313	2830	344	12.16	1139	1227
MN	HENNEPIN COUNTY	0261.04	3 - Middle	83.68	No	\$131,700	\$87,014	4433	1189	26.82	1048	1175
MN	HENNEPIN COUNTY	0262.01	4 - Upper	145.86	No	\$131,700	\$151,667	3240	384	11.85	1288	1355
MN	HENNEPIN COUNTY	0262.02	4 - Upper	159.62	No	\$131,700	\$165,972	2936	377	12.84	1096	1153
MN	HENNEPIN COUNTY	0262.05	4 - Upper	147.86	No	\$131,700	\$153,750	3295	439	13.32	1081	1149
MN	HENNEPIN COUNTY	0262.06	4 - Upper	143.72	No	\$131,700	\$149,444	3320	344	10.36	946	972
MN	HENNEPIN COUNTY	0262.07	4 - Upper	124.28	No	\$131,700	\$129,231	4140	950	22.95	954	1177
MN	HENNEPIN COUNTY	0262.08	4 - Upper	136.10	No	\$131,700	\$141,520	3141	353	11.24	1157	1196
MN	HENNEPIN COUNTY	0263.01	4 - Upper	196.73	No	\$131,700	\$204,564	3820	494	12.93	983	973
MN	HENNEPIN COUNTY	0263.02	3 - Middle	119.41	No	\$131,700	\$124,167	3417	339	9.92	1225	1375
MN	HENNEPIN COUNTY	0264.03	3 - Middle	92.18	No	\$131,700	\$95,852	3551	1202	33.85	823	832
MN	HENNEPIN COUNTY	0264.04	4 - Upper	145.03	No	\$131,700	\$150,806	5598	777	13.88	1934	2035
MN	HENNEPIN COUNTY	0264.05	3 - Middle	106.27	No	\$131,700	\$110,500	2501	644	25.75	624	691
MN	HENNEPIN COUNTY	0264.06	2 - Moderate	64.31	No	\$131,700	\$66,875	4072	1053	25.86	1038	426
MN	HENNEPIN COUNTY	0265.05	4 - Upper	127.94	No	\$131,700	\$133,036	3581	703	19.63	1200	1519
MN	HENNEPIN COUNTY	0265.07	3 - Middle	110.40	No	\$131,700	\$114,801	5185	1275	24.59	1040	1217
MN	HENNEPIN COUNTY	0265.08	4 - Upper	132.01	No	\$131,700	\$137,262	4930	917	18.60	1523	1609

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MN	HENNEPIN COUNTY	0265.09	4 - Upper	148.78	No	\$131,700	\$154,702	4497	636	14.14	1692	1800
MN	HENNEPIN COUNTY	0265.10	3 - Middle	98.42	No	\$131,700	\$102,344	3439	803	23.35	937	755
MN	HENNEPIN COUNTY	0265.11	2 - Moderate	66.73	No	\$131,700	\$69,391	3532	1442	40.83	736	786
MN	HENNEPIN COUNTY	0265.14	3 - Middle	91.31	No	\$131,700	\$94,946	4801	1866	38.87	780	863
MN	HENNEPIN COUNTY	0265.15	3 - Middle	104.80	No	\$131,700	\$108,971	2072	416	20.08	578	675
MN	HENNEPIN COUNTY	0265.16	3 - Middle	109.74	No	\$131,700	\$114,107	3931	789	20.07	1064	1126
MN	HENNEPIN COUNTY	0266.05	4 - Upper	145.77	No	\$131,700	\$151,577	4207	957	22.75	1292	1340
MN	HENNEPIN COUNTY	0266.06	4 - Upper	141.10	No	\$131,700	\$146,719	5030	865	17.20	1329	1459
MN	HENNEPIN COUNTY	0266.09	4 - Upper	126.39	No	\$131,700	\$131,420	3009	404	13.43	1095	1257
MN	HENNEPIN COUNTY	0266.10	4 - Upper	174.97	No	\$131,700	\$181,932	4411	718	16.28	1500	1708
MN	HENNEPIN COUNTY	0266.11	4 - Upper	136.46	No	\$131,700	\$141,892	4902	1369	27.93	1562	1959
MN	HENNEPIN COUNTY	0266.14	4 - Upper	162.40	No	\$131,700	\$168,869	3925	765	19.49	1218	1240
MN	HENNEPIN COUNTY	0266.15	4 - Upper	158.85	No	\$131,700	\$165,170	7806	2488	31.87	2080	2224
MN	HENNEPIN COUNTY	0266.16	4 - Upper	195.20	No	\$131,700	\$202,965	9818	4349	44.30	2804	2905
MN	HENNEPIN COUNTY	0266.17	4 - Upper	133.93	No	\$131,700	\$139,259	2287	594	25.97	599	789
MN	HENNEPIN COUNTY	0267.02	2 - Moderate	69.54	No	\$131,700	\$72,308	2688	553	20.57	599	714
MN	HENNEPIN COUNTY	0267.06	3 - Middle	115.51	No	\$131,700	\$120,104	3360	525	15.63	1338	1410

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MN	HENNEPIN COUNTY	0267.07	3 - Middle	103.34	No	\$131,700	\$107,457	5188	973	18.75	1859	1943
MN	HENNEPIN COUNTY	0267.08	3 - Middle	106.89	No	\$131,700	\$111,143	5399	948	17.56	2082	2280
MN	HENNEPIN COUNTY	0267.11	3 - Middle	98.82	No	\$131,700	\$102,756	3068	609	19.85	1454	1534
MN	HENNEPIN COUNTY	0267.12	3 - Middle	88.46	No	\$131,700	\$91,984	3233	894	27.65	967	1186
MN	HENNEPIN COUNTY	0267.13	4 - Upper	122.74	No	\$131,700	\$127,625	4190	811	19.36	1578	1705
MN	HENNEPIN COUNTY	0267.17	4 - Upper	126.11	No	\$131,700	\$131,134	6408	1904	29.71	1958	2181
MN	HENNEPIN COUNTY	0267.18	4 - Upper	127.31	No	\$131,700	\$132,375	3725	808	21.69	1001	1090
MN	HENNEPIN COUNTY	0267.19	4 - Upper	157.14	No	\$131,700	\$163,395	5783	931	16.10	1863	1896
MN	HENNEPIN COUNTY	0267.20	4 - Upper	146.93	No	\$131,700	\$152,780	5143	1131	21.99	1824	1878
MN	HENNEPIN COUNTY	0267.21	3 - Middle	110.52	No	\$131,700	\$114,922	2833	360	12.71	1227	1242
MN	HENNEPIN COUNTY	0267.22	4 - Upper	178.41	No	\$131,700	\$185,509	5286	1721	32.56	1632	1794
MN	HENNEPIN COUNTY	0267.23	4 - Upper	191.51	No	\$131,700	\$199,132	4647	1037	22.32	1579	1655
MN	HENNEPIN COUNTY	0267.24	4 - Upper	136.30	No	\$131,700	\$141,724	4134	1288	31.16	913	889
MN	HENNEPIN COUNTY	0267.25	3 - Middle	101.36	No	\$131,700	\$105,399	3591	848	23.61	1040	1288
MN	HENNEPIN COUNTY	0267.26	3 - Middle	119.01	No	\$131,700	\$123,750	4265	1173	27.50	1413	1621
MN	HENNEPIN COUNTY	0268.07	2 - Moderate	70.09	No	\$131,700	\$72,884	5977	2888	48.32	1122	1341
MN	HENNEPIN COUNTY	0268.09	2 - Moderate	51.08	No	\$131,700	\$53,120	4834	4137	85.58	395	579

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MN	HENNEPIN COUNTY	0268.11	2 - Moderate	72.81	No	\$131,700	\$75,714	6398	4462	69.74	1365	1728
MN	HENNEPIN COUNTY	0268.12	3 - Middle	97.97	No	\$131,700	\$101,875	8840	4357	49.29	2048	2124
MN	HENNEPIN COUNTY	0268.14	3 - Middle	86.15	No	\$131,700	\$89,577	7225	5030	69.62	1969	2117
MN	HENNEPIN COUNTY	0268.15	3 - Middle	84.73	No	\$131,700	\$88,100	5648	3333	59.01	1399	1497
MN	HENNEPIN COUNTY	0268.16	3 - Middle	83.53	No	\$131,700	\$86,860	7087	5040	71.12	1543	1991
MN	HENNEPIN COUNTY	0268.18	2 - Moderate	67.92	No	\$131,700	\$70,625	5255	3704	70.49	1286	1769
MN	HENNEPIN COUNTY	0268.19	1 - Low	43.36	No	\$131,700	\$45,085	4578	3883	84.82	493	601
MN	HENNEPIN COUNTY	0268.22	3 - Middle	100.56	No	\$131,700	\$104,567	5158	2036	39.47	1520	1507
MN	HENNEPIN COUNTY	0268.23	4 - Upper	126.34	No	\$131,700	\$131,369	5133	2625	51.14	1575	1637
MN	HENNEPIN COUNTY	0268.24	4 - Upper	131.90	No	\$131,700	\$137,146	6023	2491	41.36	1284	1378
MN	HENNEPIN COUNTY	0268.25	3 - Middle	118.34	No	\$131,700	\$123,056	3337	1875	56.19	772	902
MN	HENNEPIN COUNTY	0268.26	4 - Upper	158.07	No	\$131,700	\$164,364	4452	2007	45.08	1062	1141
MN	HENNEPIN COUNTY	0268.27	1 - Low	30.85	No	\$131,700	\$32,087	2078	1588	76.42	451	467
MN	HENNEPIN COUNTY	0268.28	2 - Moderate	52.89	No	\$131,700	\$55,000	4455	3438	77.17	676	876
MN	HENNEPIN COUNTY	0269.03	3 - Middle	85.83	No	\$131,700	\$89,250	4696	905	19.27	1524	1619
MN	HENNEPIN COUNTY	0269.06	3 - Middle	93.46	No	\$131,700	\$97,183	7580	1834	24.20	2700	2767
MN	HENNEPIN COUNTY	0269.07	4 - Upper	133.19	No	\$131,700	\$138,490	5596	1067	19.07	1811	1945

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MN	HENNEPIN COUNTY	0269.08	3 - Middle	101.12	No	\$131,700	\$105,145	6047	1431	23.66	2050	2225
MN	HENNEPIN COUNTY	0269.10	4 - Upper	121.35	No	\$131,700	\$126,184	7212	1492	20.69	2127	2279
MN	HENNEPIN COUNTY	0269.11	4 - Upper	126.53	No	\$131,700	\$131,571	5250	744	14.17	1127	1340
MN	HENNEPIN COUNTY	0269.12	4 - Upper	146.65	No	\$131,700	\$152,483	8711	791	9.08	2730	2956
MN	HENNEPIN COUNTY	0270.01	4 - Upper	128.03	No	\$131,700	\$133,125	3358	327	9.74	1106	1205
MN	HENNEPIN COUNTY	0270.02	4 - Upper	131.18	No	\$131,700	\$136,406	5498	464	8.44	1459	1644
MN	HENNEPIN COUNTY	0271.01	4 - Upper	168.84	No	\$131,700	\$175,563	7483	1356	18.12	2351	2491
MN	HENNEPIN COUNTY	0271.02	4 - Upper	141.72	No	\$131,700	\$147,361	6185	1207	19.51	2155	2307
MN	HENNEPIN COUNTY	0272.02	3 - Middle	114.80	No	\$131,700	\$119,375	1741	230	13.21	466	598
MN	HENNEPIN COUNTY	0272.03	4 - Upper	124.78	No	\$131,700	\$129,750	3691	319	8.64	1001	1224
MN	HENNEPIN COUNTY	0272.04	4 - Upper	195.54	No	\$131,700	\$203,320	3867	314	8.12	1298	1446
MN	HENNEPIN COUNTY	0272.05	4 - Upper	230.92	No	\$131,700	\$240,104	3037	257	8.46	1064	1153
MN	HENNEPIN COUNTY	0273.00	4 - Upper	124.56	No	\$131,700	\$129,514	4434	578	13.04	1363	1376
MN	HENNEPIN COUNTY	0274.00	4 - Upper	158.37	No	\$131,700	\$164,676	4283	297	6.93	1509	1777
MN	HENNEPIN COUNTY	0275.01	4 - Upper	139.85	No	\$131,700	\$145,417	4523	541	11.96	1240	1583
MN	HENNEPIN COUNTY	0275.03	4 - Upper	172.18	No	\$131,700	\$179,028	4376	412	9.41	1501	1722
MN	HENNEPIN COUNTY	0275.04	4 - Upper	170.43	No	\$131,700	\$177,212	3403	347	10.20	1299	1338

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	0276.01	3 - Middle	108.89	No	\$131,700	\$113,221	4057	524	12.92	1361	1655
MN	HENNEPIN COUNTY	0276.02	3 - Middle	113.96	No	\$131,700	\$118,500	5341	619	11.59	2003	2222
MN	HENNEPIN COUNTY	0277.01	4 - Upper	178.61	No	\$131,700	\$185,714	3789	288	7.60	1214	1304
MN	HENNEPIN COUNTY	0277.02	3 - Middle	110.56	No	\$131,700	\$114,958	2307	227	9.84	771	845
MN	HENNEPIN COUNTY	0277.03	4 - Upper	139.24	No	\$131,700	\$144,778	4473	438	9.79	1400	1570
MN	HENNEPIN COUNTY	1002.00	2 - Moderate	68.08	No	\$131,700	\$70,793	3764	2072	55.05	1191	1406
MN	HENNEPIN COUNTY	1004.00	1 - Low	35.91	No	\$131,700	\$37,340	3388	2551	75.30	660	1073
MN	HENNEPIN COUNTY	1005.00	2 - Moderate	65.31	No	\$131,700	\$67,917	1978	612	30.94	582	885
MN	HENNEPIN COUNTY	1007.00	2 - Moderate	65.09	No	\$131,700	\$67,679	3139	1698	54.09	820	1189
MN	HENNEPIN COUNTY	1008.00	2 - Moderate	69.45	No	\$131,700	\$72,222	4209	3079	73.15	909	1423
MN	HENNEPIN COUNTY	1009.00	2 - Moderate	58.66	No	\$131,700	\$61,000	5005	3914	78.20	912	1541
MN	HENNEPIN COUNTY	1012.00	3 - Middle	102.89	No	\$131,700	\$106,985	4913	1062	21.62	1567	1855
MN	HENNEPIN COUNTY	1013.00	2 - Moderate	57.30	No	\$131,700	\$59,583	1887	1583	83.89	354	587
MN	HENNEPIN COUNTY	1016.00	1 - Low	42.87	No	\$131,700	\$44,583	3174	2653	83.59	271	665
MN	HENNEPIN COUNTY	1018.00	2 - Moderate	59.76	No	\$131,700	\$62,146	4153	1966	47.34	703	1382
MN	HENNEPIN COUNTY	1019.00	3 - Middle	100.61	No	\$131,700	\$104,615	2833	866	30.57	542	1009
MN	HENNEPIN COUNTY	1020.00	2 - Moderate	69.01	No	\$131,700	\$71,757	2317	1671	72.12	563	842

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1021.00	1 - Low	32.45	No	\$131,700	\$33,750	2809	2381	84.76	328	797
MN	HENNEPIN COUNTY	1025.00	0 - Unknown	0.00	No	\$131,700	\$0	2746	813	29.61	372	864
MN	HENNEPIN COUNTY	1026.00	2 - Moderate	79.58	No	\$131,700	\$82,747	2023	764	37.77	340	732
MN	HENNEPIN COUNTY	1028.00	1 - Low	43.71	No	\$131,700	\$45,455	2999	2513	83.79	454	808
MN	HENNEPIN COUNTY	1030.00	4 - Upper	136.01	No	\$131,700	\$141,420	1779	402	22.60	323	539
MN	HENNEPIN COUNTY	1031.00	3 - Middle	87.19	No	\$131,700	\$90,658	2161	682	31.56	403	708
MN	HENNEPIN COUNTY	1034.00	1 - Low	34.06	No	\$131,700	\$35,417	3063	2806	91.61	464	291
MN	HENNEPIN COUNTY	1036.00	4 - Upper	138.79	No	\$131,700	\$144,313	3093	500	16.17	914	673
MN	HENNEPIN COUNTY	1037.00	4 - Upper	123.26	No	\$131,700	\$128,170	4282	1172	27.37	410	623
MN	HENNEPIN COUNTY	1039.00	0 - Unknown	0.00	No	\$131,700	\$0	4320	1194	27.64	39	240
MN	HENNEPIN COUNTY	1040.01	0 - Unknown	0.00	No	\$131,700	\$0	2756	969	35.16	82	476
MN	HENNEPIN COUNTY	1040.02	2 - Moderate	67.82	No	\$131,700	\$70,524	4309	1439	33.40	250	876
MN	HENNEPIN COUNTY	1041.00	1 - Low	46.63	No	\$131,700	\$48,487	3245	2117	65.24	378	921
MN	HENNEPIN COUNTY	1044.00	4 - Upper	120.35	No	\$131,700	\$125,139	2576	1277	49.57	119	54
MN	HENNEPIN COUNTY	1048.01	1 - Low	20.94	No	\$131,700	\$21,777	4314	4134	95.83	22	262
MN	HENNEPIN COUNTY	1048.02	1 - Low	39.24	No	\$131,700	\$40,809	4709	2361	50.14	389	333
MN	HENNEPIN COUNTY	1049.01	0 - Unknown	0.00	No	\$131,700	\$0	6900	2027	29.38	10	94

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1049.02	1 - Low	46.35	No	\$131,700	\$48,203	6121	3276	53.52	191	461
MN	HENNEPIN COUNTY	1051.00	4 - Upper	126.60	No	\$131,700	\$131,635	2768	429	15.50	1154	1324
MN	HENNEPIN COUNTY	1052.01	3 - Middle	105.45	No	\$131,700	\$109,647	3008	787	26.16	640	114
MN	HENNEPIN COUNTY	1052.04	4 - Upper	142.04	No	\$131,700	\$147,697	2865	1152	40.21	212	80
MN	HENNEPIN COUNTY	1054.00	3 - Middle	112.70	No	\$131,700	\$117,188	4440	1821	41.01	547	185
MN	HENNEPIN COUNTY	1055.00	4 - Upper	209.82	No	\$131,700	\$218,173	3822	649	16.98	889	826
MN	HENNEPIN COUNTY	1056.00	2 - Moderate	79.30	No	\$131,700	\$82,454	4920	1895	38.52	568	189
MN	HENNEPIN COUNTY	1057.00	3 - Middle	99.78	No	\$131,700	\$103,750	3062	1459	47.65	354	199
MN	HENNEPIN COUNTY	1060.00	1 - Low	32.13	No	\$131,700	\$33,417	3431	2844	82.89	136	583
MN	HENNEPIN COUNTY	1062.00	2 - Moderate	51.84	No	\$131,700	\$53,906	3817	2545	66.68	239	538
MN	HENNEPIN COUNTY	1064.00	4 - Upper	165.22	No	\$131,700	\$171,801	1817	980	53.94	474	600
MN	HENNEPIN COUNTY	1065.00	4 - Upper	240.43	No	\$131,700	\$250,001	4872	711	14.59	1174	1186
MN	HENNEPIN COUNTY	1066.00	4 - Upper	130.23	No	\$131,700	\$135,417	2517	411	16.33	597	602
MN	HENNEPIN COUNTY	1067.00	3 - Middle	103.98	No	\$131,700	\$108,125	5075	1196	23.57	566	1042
MN	HENNEPIN COUNTY	1069.00	2 - Moderate	64.91	No	\$131,700	\$67,500	2842	1152	40.53	215	326
MN	HENNEPIN COUNTY	1070.00	2 - Moderate	63.86	No	\$131,700	\$66,406	3971	2049	51.60	303	763
MN	HENNEPIN COUNTY	1074.00	2 - Moderate	65.36	No	\$131,700	\$67,961	1799	781	43.41	467	696

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1075.00	3 - Middle	89.70	No	\$131,700	\$93,274	1882	420	22.32	540	831
MN	HENNEPIN COUNTY	1076.00	3 - Middle	97.67	No	\$131,700	\$101,563	3566	639	17.92	1293	1537
MN	HENNEPIN COUNTY	1080.00	4 - Upper	187.69	No	\$131,700	\$195,156	3585	692	19.30	517	824
MN	HENNEPIN COUNTY	1086.00	2 - Moderate	53.01	No	\$131,700	\$55,125	2944	1751	59.48	587	976
MN	HENNEPIN COUNTY	1087.00	3 - Middle	81.97	No	\$131,700	\$85,238	4013	1813	45.18	976	1184
MN	HENNEPIN COUNTY	1088.00	2 - Moderate	55.70	No	\$131,700	\$57,917	3698	1619	43.78	753	1047
MN	HENNEPIN COUNTY	1089.00	3 - Middle	83.17	No	\$131,700	\$86,488	2310	478	20.69	980	1129
MN	HENNEPIN COUNTY	1090.00	4 - Upper	150.96	No	\$131,700	\$156,964	1805	262	14.52	811	848
MN	HENNEPIN COUNTY	1091.00	4 - Upper	127.21	No	\$131,700	\$132,276	4998	796	15.93	1123	1043
MN	HENNEPIN COUNTY	1092.00	3 - Middle	106.99	No	\$131,700	\$111,250	3473	786	22.63	527	640
MN	HENNEPIN COUNTY	1093.00	3 - Middle	98.37	No	\$131,700	\$102,292	4032	1323	32.81	891	1246
MN	HENNEPIN COUNTY	1094.00	2 - Moderate	63.71	No	\$131,700	\$66,250	2192	1673	76.32	289	545
MN	HENNEPIN COUNTY	1097.00	3 - Middle	91.18	No	\$131,700	\$94,808	2311	1026	44.40	673	953
MN	HENNEPIN COUNTY	1098.00	4 - Upper	166.70	No	\$131,700	\$173,333	4412	764	17.32	1063	1229
MN	HENNEPIN COUNTY	1099.00	3 - Middle	116.86	No	\$131,700	\$121,510	4034	905	22.43	1057	1535
MN	HENNEPIN COUNTY	1100.00	2 - Moderate	63.90	No	\$131,700	\$66,447	1683	1193	70.89	389	576
MN	HENNEPIN COUNTY	1101.00	3 - Middle	101.20	No	\$131,700	\$105,234	2845	864	30.37	1015	1180

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	HENNEPIN COUNTY	1102.00	3 - Middle	88.38	No	\$131,700	\$91,895	3667	848	23.13	1342	1455
MN	HENNEPIN COUNTY	1104.00	3 - Middle	86.18	No	\$131,700	\$89,609	3351	1244	37.12	1044	1208
MN	HENNEPIN COUNTY	1105.00	3 - Middle	97.97	No	\$131,700	\$101,875	5250	991	18.88	1497	1755
MN	HENNEPIN COUNTY	1108.00	3 - Middle	99.22	No	\$131,700	\$103,173	4331	901	20.80	1497	1778
MN	HENNEPIN COUNTY	1109.00	3 - Middle	110.60	No	\$131,700	\$115,000	3497	1449	41.44	1359	1508
MN	HENNEPIN COUNTY	1111.00	3 - Middle	119.95	No	\$131,700	\$124,727	3375	722	21.39	1266	1470
MN	HENNEPIN COUNTY	1112.00	4 - Upper	151.52	No	\$131,700	\$157,554	3333	426	12.78	1265	1360
MN	HENNEPIN COUNTY	1113.00	4 - Upper	179.48	No	\$131,700	\$186,625	5210	762	14.63	1750	1990
MN	HENNEPIN COUNTY	1114.00	4 - Upper	182.54	No	\$131,700	\$189,810	4014	571	14.23	1438	1528
MN	HENNEPIN COUNTY	1115.00	4 - Upper	155.10	No	\$131,700	\$161,277	5651	1124	19.89	1640	1924
MN	HENNEPIN COUNTY	1116.00	4 - Upper	144.20	No	\$131,700	\$149,943	3214	593	18.45	1280	1366
MN	HENNEPIN COUNTY	1225.00	3 - Middle	95.76	No	\$131,700	\$99,575	3584	1024	28.57	1006	1081
MN	HENNEPIN COUNTY	1226.00	4 - Upper	121.72	No	\$131,700	\$126,563	2447	467	19.08	881	920
MN	HENNEPIN COUNTY	1255.00	2 - Moderate	71.45	No	\$131,700	\$74,293	3707	1622	43.76	892	939
MN	HENNEPIN COUNTY	1256.00	4 - Upper	125.26	No	\$131,700	\$130,250	5233	2134	40.78	745	923
MN	HENNEPIN COUNTY	1257.00	1 - Low	49.19	No	\$131,700	\$51,148	3852	3156	81.93	563	1067
MN	HENNEPIN COUNTY	1258.00	2 - Moderate	50.90	No	\$131,700	\$52,926	5208	4110	78.92	658	1065

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MN	HENNEPIN COUNTY	1259.00	1 - Low	49.88	No	\$131,700	\$51,866	4904	4150	84.62	578	942
MN	HENNEPIN COUNTY	1260.00	1 - Low	44.63	No	\$131,700	\$46,410	5056	4016	79.43	275	660
MN	HENNEPIN COUNTY	1261.01	3 - Middle	102.78	No	\$131,700	\$106,875	2746	966	35.18	757	97
MN	HENNEPIN COUNTY	1261.02	4 - Upper	179.56	No	\$131,700	\$186,708	6867	2349	34.21	785	120
MN	HENNEPIN COUNTY	1262.01	4 - Upper	177.03	No	\$131,700	\$184,079	3153	1044	33.11	296	52
MN	HENNEPIN COUNTY	1262.02	4 - Upper	126.61	No	\$131,700	\$131,652	4387	728	16.59	1003	468
MN	HENNEPIN COUNTY	1263.00	3 - Middle	89.68	No	\$131,700	\$93,250	2679	2105	78.57	478	691
MN	HENNEPIN COUNTY	9800.00	0 - Unknown	0.00	No	\$131,700	\$0	8	4	50.00	0	0
MN	HENNEPIN COUNTY	9801.00	0 - Unknown	0.00	No	\$131,700	\$0	432	179	41.44	0	25

[illegible]

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code:

- 1 "A" following an MCD name denotes a false MCD. "A" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.
- 2 Place label color corresponds to the place fill color.
- 3 Place labels are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 145702. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0
False Northing: 0



2020 CENSUS TRACT REF MAP (PARENT
Sheet ID: 249627003001

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 003 - ANOKA COUNTY

All Tracts: 90



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0501.07	2 - Moderate	75.07	No	\$131,700	\$78,056	3108	300	9.65	896	954
MN	ANOKA COUNTY	0501.08	3 - Middle	84.13	No	\$131,700	\$87,485	5510	730	13.25	1508	1700
MN	ANOKA COUNTY	0501.09	3 - Middle	102.97	No	\$131,700	\$107,070	5510	613	11.13	1977	2140
MN	ANOKA COUNTY	0501.10	3 - Middle	97.13	No	\$131,700	\$101,000	2661	325	12.21	900	1013
MN	ANOKA COUNTY	0501.11	3 - Middle	100.82	No	\$131,700	\$104,837	3615	361	9.99	1361	1474
MN	ANOKA COUNTY	0501.14	3 - Middle	109.37	No	\$131,700	\$113,727	3063	336	10.97	1024	1038
MN	ANOKA COUNTY	0501.15	3 - Middle	107.89	No	\$131,700	\$112,190	5866	630	10.74	1963	1994
MN	ANOKA COUNTY	0501.16	4 - Upper	133.17	No	\$131,700	\$138,472	4536	381	8.40	1320	1446
MN	ANOKA COUNTY	0502.08	3 - Middle	109.82	No	\$131,700	\$114,191	3191	614	19.24	1005	1156
MN	ANOKA COUNTY	0502.10	3 - Middle	102.76	No	\$131,700	\$106,857	4159	471	11.32	1450	1568
MN	ANOKA COUNTY	0502.15	4 - Upper	123.69	No	\$131,700	\$128,618	4133	604	14.61	1312	1381
MN	ANOKA COUNTY	0502.16	4 - Upper	131.15	No	\$131,700	\$136,375	6042	706	11.68	1864	1906
MN	ANOKA COUNTY	0502.17	4 - Upper	124.22	No	\$131,700	\$129,167	3499	375	10.72	981	1021
MN	ANOKA COUNTY	0502.18	3 - Middle	97.37	No	\$131,700	\$101,250	3220	369	11.46	1110	1149

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0502.19	3 - Middle	101.78	No	\$131,700	\$105,833	2947	360	12.22	1025	1047
MN	ANOKA COUNTY	0502.20	3 - Middle	112.94	No	\$131,700	\$117,432	6827	997	14.60	2036	2411
MN	ANOKA COUNTY	0502.22	3 - Middle	117.44	No	\$131,700	\$122,118	5581	771	13.81	1820	1845
MN	ANOKA COUNTY	0502.23	4 - Upper	122.76	No	\$131,700	\$127,647	2972	317	10.67	867	940
MN	ANOKA COUNTY	0502.24	3 - Middle	112.23	No	\$131,700	\$116,696	3886	545	14.02	1356	1379
MN	ANOKA COUNTY	0502.26	4 - Upper	121.80	No	\$131,700	\$126,653	3159	584	18.49	1138	1286
MN	ANOKA COUNTY	0502.27	3 - Middle	93.27	No	\$131,700	\$96,985	4587	821	17.90	1378	1620
MN	ANOKA COUNTY	0502.28	3 - Middle	80.85	No	\$131,700	\$84,073	6767	1788	26.42	1597	2044
MN	ANOKA COUNTY	0502.29	3 - Middle	95.65	No	\$131,700	\$99,459	5516	1114	20.20	1539	1669
MN	ANOKA COUNTY	0502.30	4 - Upper	156.28	No	\$131,700	\$162,500	2891	360	12.45	829	870
MN	ANOKA COUNTY	0502.32	3 - Middle	119.45	No	\$131,700	\$124,205	3896	470	12.06	1296	1375
MN	ANOKA COUNTY	0502.33	3 - Middle	105.29	No	\$131,700	\$109,478	3087	409	13.25	1085	1167
MN	ANOKA COUNTY	0502.34	3 - Middle	100.82	No	\$131,700	\$104,833	3295	306	9.29	1134	1210
MN	ANOKA COUNTY	0502.35	2 - Moderate	75.95	No	\$131,700	\$78,971	2994	430	14.36	1221	1325
MN	ANOKA COUNTY	0502.36	4 - Upper	147.97	No	\$131,700	\$153,864	4321	429	9.93	1279	1358
MN	ANOKA COUNTY	0502.37	3 - Middle	111.02	No	\$131,700	\$115,436	5584	817	14.63	1960	2074
MN	ANOKA COUNTY	0502.38	4 - Upper	140.43	No	\$131,700	\$146,016	4485	588	13.11	1262	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0502.39	4 - Upper	141.43	No	\$131,700	\$147,063	2851	378	13.26	812	875
MN	ANOKA COUNTY	0502.40	3 - Middle	102.22	No	\$131,700	\$106,293	3315	602	18.16	986	1267
MN	ANOKA COUNTY	0502.41	3 - Middle	119.01	No	\$131,700	\$123,750	2960	390	13.18	871	871
MN	ANOKA COUNTY	0504.01	3 - Middle	101.67	No	\$131,700	\$105,714	3012	793	26.33	609	840
MN	ANOKA COUNTY	0504.02	3 - Middle	86.27	No	\$131,700	\$89,706	3585	676	18.86	781	975
MN	ANOKA COUNTY	0505.01	2 - Moderate	70.51	No	\$131,700	\$73,319	3184	529	16.61	738	940
MN	ANOKA COUNTY	0505.04	1 - Low	49.14	No	\$131,700	\$51,098	2547	541	21.24	588	723
MN	ANOKA COUNTY	0505.05	2 - Moderate	78.74	No	\$131,700	\$81,875	5593	1396	24.96	1225	1373
MN	ANOKA COUNTY	0506.02	2 - Moderate	77.85	No	\$131,700	\$80,947	2540	618	24.33	600	773
MN	ANOKA COUNTY	0506.05	3 - Middle	84.31	No	\$131,700	\$87,669	5798	1369	23.61	1363	1525
MN	ANOKA COUNTY	0506.06	2 - Moderate	71.53	No	\$131,700	\$74,375	2010	467	23.23	456	508
MN	ANOKA COUNTY	0506.07	2 - Moderate	68.92	No	\$131,700	\$71,667	4539	1334	29.39	1097	1401
MN	ANOKA COUNTY	0506.08	2 - Moderate	74.92	No	\$131,700	\$77,900	4810	1756	36.51	1333	1538
MN	ANOKA COUNTY	0506.09	3 - Middle	90.02	No	\$131,700	\$93,607	3919	894	22.81	1155	1239
MN	ANOKA COUNTY	0506.11	3 - Middle	81.04	No	\$131,700	\$84,265	3630	907	24.99	944	1199
MN	ANOKA COUNTY	0506.12	3 - Middle	98.53	No	\$131,700	\$102,458	2873	775	26.98	788	809
MN	ANOKA COUNTY	0507.02	3 - Middle	82.18	No	\$131,700	\$85,455	3194	674	21.10	1012	1243

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0507.04	2 - Moderate	78.76	No	\$131,700	\$81,893	4779	1252	26.20	1685	1893
MN	ANOKA COUNTY	0507.06	2 - Moderate	71.88	No	\$131,700	\$74,744	3503	1335	38.11	661	901
MN	ANOKA COUNTY	0507.07	3 - Middle	116.48	No	\$131,700	\$121,118	6233	1598	25.64	2048	2005
MN	ANOKA COUNTY	0507.09	3 - Middle	90.20	No	\$131,700	\$93,796	2519	656	26.04	913	993
MN	ANOKA COUNTY	0507.10	2 - Moderate	79.98	No	\$131,700	\$83,167	3564	1218	34.18	1065	1171
MN	ANOKA COUNTY	0507.11	3 - Middle	108.47	No	\$131,700	\$112,788	5129	1296	25.27	1513	1638
MN	ANOKA COUNTY	0507.12	2 - Moderate	74.57	No	\$131,700	\$77,539	4559	1263	27.70	1404	1526
MN	ANOKA COUNTY	0508.07	2 - Moderate	67.79	No	\$131,700	\$70,489	4303	1522	35.37	1327	1413
MN	ANOKA COUNTY	0508.08	2 - Moderate	75.11	No	\$131,700	\$78,098	2193	480	21.89	685	719
MN	ANOKA COUNTY	0508.10	2 - Moderate	61.47	No	\$131,700	\$63,922	4745	1504	31.70	1640	1802
MN	ANOKA COUNTY	0508.11	3 - Middle	86.21	No	\$131,700	\$89,643	3008	654	21.74	965	1168
MN	ANOKA COUNTY	0508.16	3 - Middle	97.44	No	\$131,700	\$101,324	6769	1514	22.37	1574	1705
MN	ANOKA COUNTY	0508.18	3 - Middle	114.49	No	\$131,700	\$119,048	7828	1796	22.94	2156	2364
MN	ANOKA COUNTY	0508.19	4 - Upper	137.26	No	\$131,700	\$142,727	5574	1233	22.12	1374	1649
MN	ANOKA COUNTY	0508.20	3 - Middle	116.26	No	\$131,700	\$120,893	3357	815	24.28	1123	1176
MN	ANOKA COUNTY	0508.21	3 - Middle	117.50	No	\$131,700	\$122,183	4885	1400	28.66	1533	1961
MN	ANOKA COUNTY	0508.22	2 - Moderate	73.25	No	\$131,700	\$76,165	2967	837	28.21	756	802

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0508.23	3 - Middle	98.29	No	\$131,700	\$102,207	4137	1000	24.17	1031	1175
MN	ANOKA COUNTY	0508.24	3 - Middle	96.28	No	\$131,700	\$100,119	4037	1066	26.41	919	1122
MN	ANOKA COUNTY	0508.25	3 - Middle	105.83	No	\$131,700	\$110,049	3148	1008	32.02	869	947
MN	ANOKA COUNTY	0508.26	3 - Middle	82.07	No	\$131,700	\$85,340	3690	1180	31.98	1375	1471
MN	ANOKA COUNTY	0508.27	3 - Middle	87.84	No	\$131,700	\$91,339	2509	866	34.52	734	770
MN	ANOKA COUNTY	0508.28	2 - Moderate	66.90	No	\$131,700	\$69,563	3318	1212	36.53	1053	1184
MN	ANOKA COUNTY	0508.29	3 - Middle	107.75	No	\$131,700	\$112,045	3754	1027	27.36	1018	1100
MN	ANOKA COUNTY	0509.01	2 - Moderate	64.87	No	\$131,700	\$67,452	2248	558	24.82	597	780
MN	ANOKA COUNTY	0509.02	3 - Middle	86.90	No	\$131,700	\$90,357	5025	831	16.54	1534	1816
MN	ANOKA COUNTY	0510.01	2 - Moderate	67.02	No	\$131,700	\$69,688	3040	987	32.47	838	947
MN	ANOKA COUNTY	0510.02	3 - Middle	83.84	No	\$131,700	\$87,177	3943	1196	30.33	1142	1351
MN	ANOKA COUNTY	0511.01	2 - Moderate	76.45	No	\$131,700	\$79,493	5254	2009	38.24	1116	1264
MN	ANOKA COUNTY	0511.02	2 - Moderate	67.78	No	\$131,700	\$70,479	4774	2051	42.96	1350	1514
MN	ANOKA COUNTY	0511.03	2 - Moderate	70.32	No	\$131,700	\$73,125	3606	1822	50.53	728	1061
MN	ANOKA COUNTY	0512.01	2 - Moderate	59.46	No	\$131,700	\$61,835	3958	2165	54.70	600	818
MN	ANOKA COUNTY	0512.02	2 - Moderate	77.34	No	\$131,700	\$80,417	3943	1672	42.40	780	942
MN	ANOKA COUNTY	0512.03	2 - Moderate	79.29	No	\$131,700	\$82,448	5493	1797	32.71	1499	1464

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	ANOKA COUNTY	0512.06	2 - Moderate	68.97	No	\$131,700	\$71,719	2562	1121	43.75	602	797
MN	ANOKA COUNTY	0513.02	2 - Moderate	64.01	No	\$131,700	\$66,563	4698	2279	48.51	1010	1231
MN	ANOKA COUNTY	0513.04	2 - Moderate	68.64	No	\$131,700	\$71,375	2428	1104	45.47	629	812
MN	ANOKA COUNTY	0513.05	2 - Moderate	61.74	No	\$131,700	\$64,202	3511	1936	55.14	988	1175
MN	ANOKA COUNTY	0514.00	2 - Moderate	60.77	No	\$131,700	\$63,188	5737	3053	53.22	1438	1667
MN	ANOKA COUNTY	0515.01	2 - Moderate	74.89	No	\$131,700	\$77,875	3335	1709	51.24	667	834
MN	ANOKA COUNTY	0515.02	3 - Middle	97.17	No	\$131,700	\$101,042	3222	1172	36.37	948	1136
MN	ANOKA COUNTY	0516.00	3 - Middle	96.77	No	\$131,700	\$100,625	5334	468	8.77	1817	2055

This map displays the 2020 census tracts for Carver County, Minnesota. The tracts are color-coded and labeled with their respective numbers. The map includes major cities and towns, as well as surrounding counties and states. A red outline indicates the county boundary. The map also shows surrounding counties and states, and includes a legend for the census tracts.

2020 CENSUS TRACT REFERENCE MAP: CARVER COUNTY, MN

Legend:

- 2020 Census Tract
- City/Town
- County
- State

Map Labels:

- WRIGHT 171
- CARVER 019
- WRIGHT 172
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The plotted map scale is 1:42,117

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0 0.9 1.8 2.7 3.6 4.5 Miles

N
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S

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Carver County (019)
ENTITY TYPE: County or statistically equivalent entity
ST: Minnesota (27)

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 44 28 52
2nd Standard Parallel: 48 24 13
Central Meridian: -93 21 39
Latitude of Projection's Origin: 43 30 01
False Easting: 0

Geographic Vintages: 2020 Census reference date: January 1, 2020
Data Source: U.S. Census Bureau's MAF/TIGER database (FAR20)
Map Created by Geography Division: January 06, 2021

U.S. Census Bureau
2020

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: MINNESOTA

County: 019 - CARVER COUNTY

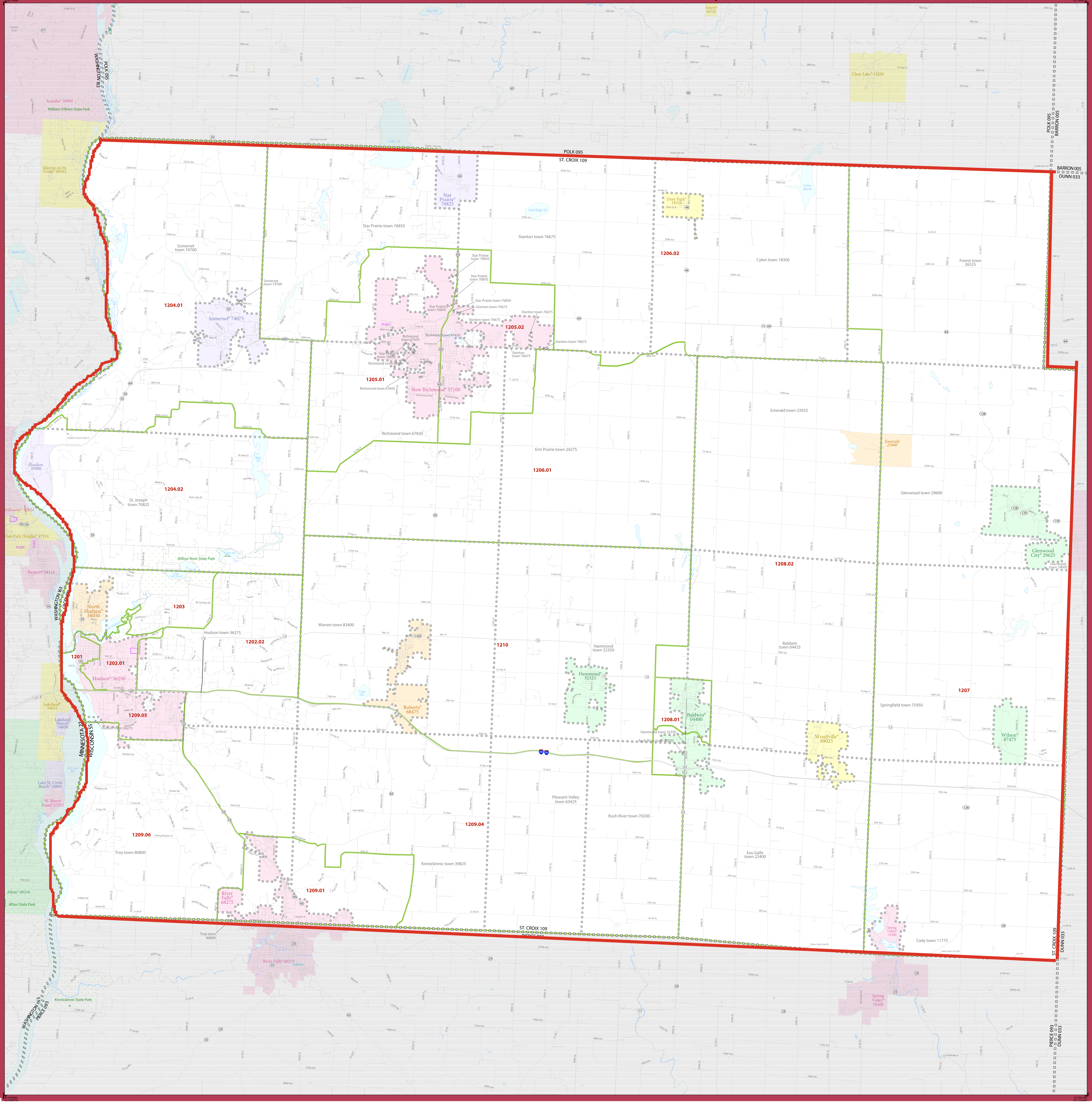
All Tracts: 25



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	CARVER COUNTY	0901.01	3 - Middle	119.66	No	\$131,700	\$124,425	3077	169	5.49	874	983
MN	CARVER COUNTY	0901.02	3 - Middle	88.96	No	\$131,700	\$92,500	3001	275	9.16	911	1082
MN	CARVER COUNTY	0902.00	3 - Middle	96.25	No	\$131,700	\$100,081	4687	341	7.28	1386	1565
MN	CARVER COUNTY	0903.02	3 - Middle	115.11	No	\$131,700	\$119,688	6412	704	10.98	1615	1807
MN	CARVER COUNTY	0903.03	3 - Middle	83.68	No	\$131,700	\$87,015	3773	347	9.20	1093	1334
MN	CARVER COUNTY	0903.04	4 - Upper	147.00	No	\$131,700	\$152,856	3144	212	6.74	1123	1203
MN	CARVER COUNTY	0904.01	4 - Upper	162.59	No	\$131,700	\$169,063	7624	774	10.15	2049	2228
MN	CARVER COUNTY	0904.02	4 - Upper	169.16	No	\$131,700	\$175,889	6500	648	9.97	1898	2088
MN	CARVER COUNTY	0905.01	4 - Upper	160.62	No	\$131,700	\$167,009	2750	321	11.67	898	956
MN	CARVER COUNTY	0905.02	4 - Upper	195.87	No	\$131,700	\$203,669	3056	392	12.83	921	1055
MN	CARVER COUNTY	0905.03	4 - Upper	182.99	No	\$131,700	\$190,276	2606	348	13.35	925	984
MN	CARVER COUNTY	0906.01	3 - Middle	91.14	No	\$131,700	\$94,773	4000	711	17.78	1324	1606
MN	CARVER COUNTY	0906.02	4 - Upper	143.94	No	\$131,700	\$149,665	2949	350	11.87	1009	1086
MN	CARVER COUNTY	0907.02	4 - Upper	173.90	No	\$131,700	\$180,824	3723	865	23.23	1094	1052

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MN	CARVER COUNTY	0907.03	4 - Upper	121.42	No	\$131,700	\$126,250	4728	752	15.91	1439	1449
MN	CARVER COUNTY	0907.04	3 - Middle	98.98	No	\$131,700	\$102,917	2139	312	14.59	648	785
MN	CARVER COUNTY	0908.01	3 - Middle	86.63	No	\$131,700	\$90,083	7300	1529	20.95	1714	2361
MN	CARVER COUNTY	0908.02	4 - Upper	193.44	No	\$131,700	\$201,141	2371	247	10.42	628	712
MN	CARVER COUNTY	0909.01	4 - Upper	139.45	No	\$131,700	\$145,000	3188	647	20.29	1037	1046
MN	CARVER COUNTY	0909.02	3 - Middle	104.40	No	\$131,700	\$108,558	2044	228	11.15	653	871
MN	CARVER COUNTY	0910.01	3 - Middle	93.59	No	\$131,700	\$97,321	5280	2197	41.61	1048	1334
MN	CARVER COUNTY	0910.02	4 - Upper	121.20	No	\$131,700	\$126,026	6768	1337	19.75	1793	1913
MN	CARVER COUNTY	0911.00	3 - Middle	110.54	No	\$131,700	\$114,939	7554	1035	13.70	2141	2437
MN	CARVER COUNTY	0912.01	3 - Middle	82.00	No	\$131,700	\$85,268	5112	498	9.74	1409	1635
MN	CARVER COUNTY	0912.02	3 - Middle	112.21	No	\$131,700	\$116,681	3136	240	7.65	1059	1204

2020 CENSUS - CENSUS TRACT REFERENCE MAP: St. Croix County, WI



SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International	☆☆☆☆	CANADA
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880
Off-Reservation Trust Land	■■■■■■■■■■	TI1880
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)	□□□□□	ERIE 029
Minor Civil Division (MCD) ¹	○○○○○	Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT)	○○○○○	Hanna CDD 91650
Consolidated City	○○○○○	MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■■■■	Davis 18100
Census Designated Place (CDP) ³	■■■■■■■■■■	Incline Village 35100
Census Tract ³	■■■■■■■■■■	33.07

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Sawway, Alley, Walkway or Ferry	
Navigable Boundary or Feature Not Elsewhere Classified			
National or State Park, Forest, or Recreation Area			
Outside Subject Area			

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Pleasant Lake		Interstate or U.S. Highway	
Galena		State Highway or State Road	
Fish Lake		Other Road	
Yosemite NP		4WD Trail, Sawway, Alley, Walkway or Ferry	
		Navigable Boundary or Feature Not Elsewhere Classified	

DESCRIPTION	SYMBOL
Inset Area	

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

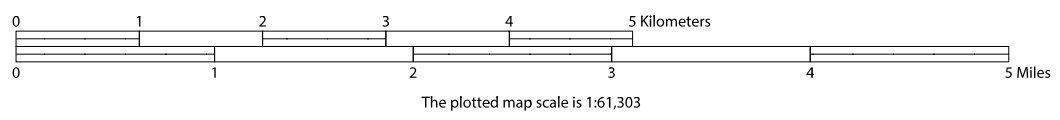
Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAR20)
Map Created by: Geography Division, January 06, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 43 16 27
2nd Standard Parallel: 46 30 33
Central Meridian: -89 34 05
Latitude of Projection Origin: 42 30 25
False Easting: 0
False Northing: 0



Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: St. Croix County (109)
ENTITY TYPE: County or statistically equivalent entity
ST: Wisconsin (55)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 24955109001



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI

State: WISCONSIN

County: 109 - ST. CROIX COUNTY

All Tracts: 18



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	ST. CROIX COUNTY	1201.00	3 - Middle	85.45	No	\$131,700	\$88,854	2038	175	8.59	545	778
WI	ST. CROIX COUNTY	1202.01	3 - Middle	95.25	No	\$131,700	\$99,048	6018	514	8.54	1699	2221
WI	ST. CROIX COUNTY	1202.02	4 - Upper	132.15	No	\$131,700	\$137,413	5344	436	8.16	1710	1840
WI	ST. CROIX COUNTY	1203.00	3 - Middle	119.92	No	\$131,700	\$124,693	5777	478	8.27	1936	2365
WI	ST. CROIX COUNTY	1204.01	3 - Middle	89.58	No	\$131,700	\$93,149	7148	643	9.00	1844	2375
WI	ST. CROIX COUNTY	1204.02	3 - Middle	119.86	No	\$131,700	\$124,635	4340	292	6.73	1704	1810
WI	ST. CROIX COUNTY	1205.01	2 - Moderate	75.79	No	\$131,700	\$78,806	6382	681	10.67	1345	1806
WI	ST. CROIX COUNTY	1205.02	3 - Middle	87.99	No	\$131,700	\$91,490	6338	590	9.31	1704	2383
WI	ST. CROIX COUNTY	1206.01	3 - Middle	98.22	No	\$131,700	\$102,128	2866	228	7.96	716	880
WI	ST. CROIX COUNTY	1206.02	3 - Middle	87.55	No	\$131,700	\$91,033	5533	348	6.29	1888	2330
WI	ST. CROIX COUNTY	1207.00	2 - Moderate	79.50	No	\$131,700	\$82,672	4766	293	6.15	1451	1879
WI	ST. CROIX COUNTY	1208.01	3 - Middle	80.36	No	\$131,700	\$83,556	3733	402	10.77	1008	1240
WI	ST. CROIX COUNTY	1208.02	2 - Moderate	77.72	No	\$131,700	\$80,820	5150	347	6.74	1521	1917
WI	ST. CROIX COUNTY	1209.01	3 - Middle	93.77	No	\$131,700	\$97,500	4582	346	7.55	1170	1431

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	ST. CROIX COUNTY	1209.04	3 - Middle	113.28	No	\$131,700	\$117,794	4443	317	7.13	1423	1555
WI	ST. CROIX COUNTY	1209.05	3 - Middle	89.08	No	\$131,700	\$92,631	7179	1052	14.65	1546	2116
WI	ST. CROIX COUNTY	1209.06	4 - Upper	140.38	No	\$131,700	\$145,964	3966	304	7.67	1280	1320
WI	ST. CROIX COUNTY	1210.00	3 - Middle	95.93	No	\$131,700	\$99,750	7933	633	7.98	2277	2801



COMMUNITY REINVESTMENT ACT POLICY

PURPOSE AND OBJECTIVE

The Board of Directors and Management of Platinum Bank are committed to meeting the credit needs in the community and surrounding communities where the bank is located. This includes low and moderate income neighborhoods. To achieve this, we will conduct bank activities using safe and sound bank operations and will comply with the purpose of the Community Reinvestment Act and FDIC Part 345.

This policy is in place to ensure the bank establishes a CRA program that meets the following performance standards:

- a. Lending Test – Evaluates the bank records in helping to meet the credit needs through its overall lending related activities (bank’s loan-to-deposit ratio), lending activities in the defined assessment area, and lending related activities to borrowers of different income levels and businesses, which may include farms of different sizes. The test will also review the geographic distribution of the bank’s loans and their response to written complaints about its performance in helping to meet credit needs in its assessment area. We will ensure that our lending practices are fair and non-discriminatory.
- b. Community Development Test – Evaluates the bank records to determine the responsiveness of bank’s community development activities to the needs and opportunities in the defined assessment area. These will have the primary purpose of affordable housing, community services targeted to low- and moderate-income individuals, activities that promote economic development by financing small businesses or/and activities that revitalize or stabilize low- and moderate-income geographies.

RESPONSIBILITY

The Board of Directors will appoint the Audit / Risk Management Committee to oversee the development and maintenance of this policy and a CRA Officer to carry it out. The CRA Officer will be responsible for administering the program described in this policy and will report to management and the Audit / Risk Management Committee on CRA performance through periodic evaluation of internal and agency examination reports and will evaluate the bank’s CRA performance at least annually at a regular scheduled board meeting.

ASSESSMENT AREA

The Community Reinvestment Act assessment area for Platinum Bank includes the counties of Washington, Ramsey, Dakota, Hennepin, Anoka and Carver Counties in Minnesota and St. Croix County in Wisconsin. These counties are encompassed by the Minneapolis/St. Paul Metropolitan

Statistical Area (MSA). The Bank will serve the needs of all businesses and the individuals who live and work in this area.

The choice of assessment area complies with the FDIC's CRA Assessment Area delineation. The assessment area must include geographies in which the bank has its main office and branches as well as where it originates a substantial portion of its loans.

POLICY

In compliance with the Community Reinvestment Act, the CRA Officer will assure that:

1. Assures that the CRA Notice is posted in the banks offices as required.
2. Maintains a file containing information that is available to the public. This information includes:
 - All written comments received and bank responses as required under the regulation.
 - A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC.
 - A list of the bank's branches (if any), their street addresses and geographies
 - A list of branches opened or closed by the bank (if any) as required in the regulation
 - A list of services, hours of operations and transaction fees as required under the regulation
 - A map of each assessment area showing the boundaries of the area
 - The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio
 - Home Mortgage Disclosure Act (HMDA) disclosure statement provided by the Federal Financial Institutions Examination Council pertaining to the bank for each of the prior two calendar years. The bank will place the statement(s) in the public file within three business days after receipt.
 -
 - Any other information the bank chooses

The bank will make the information available for inspection by the public upon request and at no cost the following information:

- All information in the public file
- A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch
- Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

The information will be current as of April 1 of each year.

3. Maintains proper files of public comments relating to the bank's CRA performance. This includes detailed procedures on how responses if appropriate are made to any complaints received. These complaints will be maintained in the CRA comments file along with the bank's

response. Complaints will be reviewed to determine if policy or procedural changes need to occur to ensure no additional complaints are received.

4. Identifies the needs of the community including low and moderate income areas and individuals and development ways to meet these community needs.
5. Ensures that an audit of the bank's CRA performance is conducted in alignment with the Annual Approved Audit Schedule and Audit Program Risk Assessment approved by the Audit and Risk Management Committee. This audit may be done by a qualified staff member independent of the function or by a qualified outside consultant.

TRAINING

Training on CRA will be conducted on an annual basis for all bank personnel. This training may be done by the Compliance and Risk Management Officer, or computer based training may be used. This training will be documented, and a list of all attendees will be kept along with the training material used to conduct the training.

LOAN-TO-DEPOSIT RATIOS

2024			
3/31/24	6/30/24	9/30/24	12/31/24
109.19%	101.81%	97.39%	102.62%
2025			
3/31/25	6/30/25	9/30/25	12/31/25
103.18%	106.60%	101.87%	109.18%

OAKDALE OFFICE.

7667 Tenth Street North
Oakdale, Minnesota 55128

PLYMOUTH OFFICE.

605 North Highway 169, Suite #100
Plymouth, Minnesota 55441



Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this Web site.

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