



COMMUNITY REINVESTMENT ACT

Facility Based Assessment Areas (FBAs) Listing

Security Financial Bank
 Analysis date: February 1, 2024

CRA Facility Based Assessment Area Inside Outside Analysis:
 Table 1 and Table 2 include data from all loans originated or renewed from January 2023 through December 2023.
 Table 3 and Table 4 include data from all loans in the amount of \$1 million or less originated or renewed from January 2023 through December 2023.
 The majority of loan amount and number of loans are within the Bank's Facility Based Assessment Areas.

TABLE 1	Total Loans		Inside Facility Based Assessment Area		Outside Retail Lending Assessment Area	
	Loan Amount	# of Loans	Loan Amount	# of Loans	Loan Amount	# of Loans
Farm > \$1 million	29,780,867	17	26,550,867	15	3,230,000	2
Farm </= \$1 million	47,004,866	224	33,223,739	173	13,781,126	51
Business > \$1 million	105,660,614	44	69,130,199	31	36,530,415	13
Business <=\ \$1 million	84,088,294	537	65,511,354	462	18,576,940	75
Municipality	1,180,000	5	1,180,000	5	0	0
Consumer Real Estate	27,014,930	130	22,415,146	111	4,599,784	19
Home Equity LOC	2,345,820	47	2,345,820	47	0	0
Consumer	702,829	21	678,755	18	24,074	3
Total Loans	\$297,778,219	1025	\$221,035,880	862	\$76,742,340	163

TABLE 2	Total Loans		Inside Facility Based Assessment Area		Outside Retail Lending Assessment Area	
	Loan Amount	# of Loans	Percentage Loan Amount	Percentage # of Loans	Percentage Loan Amount	Percentage # of Loans
Farm > \$1 million	29,780,867	17	89.15%	88.24%	10.85%	11.76%
Farm </= \$1 million	47,004,866	224	70.68%	77.23%	29.32%	22.77%
Business > \$1 million	105,660,614	44	65.43%	70.45%	34.57%	29.55%
Business <=\ \$1 million	84,088,294	537	77.91%	86.03%	22.09%	13.97%
Municipality	1,180,000	5	100.00%	100.00%	0.00%	0.00%
Consumer Real Estate	27,014,930	130	82.97%	85.38%	17.03%	14.62%
Home Equity LOC	2,345,820	47	100.00%	100.00%	0.00%	0.00%
Consumer	702,829	21	96.57%	85.71%	3.43%	14.29%
Total Loans	\$297,778,219	1025	74.23%	84.10%	25.77%	15.90%

TABLE 3	Total Loans		Inside Facility Based Assessment Area		Outside Retail Lending Assessment Area	
	Loan Amount	# of Loans	Loan Amount	# of Loans	Loan Amount	# of Loans
Farm </= \$1 million	47,004,866	224	33,223,739	173	13,781,126	51
Business <=\ \$1 million	84,088,294	537	65,511,354	462	18,576,940	75
Municipality	1,180,000	5	1,180,000	5	0	0
Consumer Real Estate	27,014,930	130	22,415,146	111	4,599,784	19
Home Equity LOC	2,345,820	47	2,345,820	47	0	0
Consumer	702,829	21	678,755	18	24,074	3
Total Loans	\$162,336,739	964	\$125,354,814	816	\$36,981,925	148

TABLE 4	Total Loans		Inside Facility Based Assessment Area		Outside Retail Lending Assessment Area	
	Loan Amount	# of Loans	Percentage Loan Amount	Percentage # of Loans	Percentage Loan Amount	Percentage # of Loans
Farm </= \$1 million	47,004,866	224	70.68%	77.23%	29.32%	22.77%
Business <=\ \$1 million	84,088,294	537	77.91%	86.03%	22.09%	13.97%
Municipality	1,180,000	5	100.00%	100.00%	0.00%	0.00%
Consumer Real Estate	27,014,930	130	82.97%	85.38%	17.03%	14.62%
Home Equity LOC	2,345,820	47	100.00%	100.00%	0.00%	0.00%
Consumer	702,829	21	96.57%	85.71%	3.43%	14.29%
Total Loans	\$162,336,739	964	77.22%	84.65%	22.78%	15.35%

Facility Based Assessment Areas (FBAs) Listing

Black River Falls

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 53 (for Jackson County)

Census Tracts in Assessment Area 9601, 9602, 9603, 9604, 9605

Durand

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 11 (for Buffalo County)

Census Tracts in Assessment Area 9601, 9602 & 9603

County Code - 33 (for Dunn County)

Census Tracts in Assessment Area 9704 & 9706

County Code - 91 (for Pepin County)

Census Tracts in Assessment Area 9501 & 9502

Eau Claire

MSA Code - 20740

State Code - 55 (for Wisconsin)

County Code - 17 (for Chippewa County)

Census Tracts in Assessment Area 101, 102, 103, 104, 105, 107, 108, 109, 110.01, 110.02, 111, 112

County Code - 35 (for Eau Claire County)

Census Tracts in Assessment Area 1, 2, 3.01, 3.02, 4.01, 4.02, 5.01, 5.02, 6, 7, 8.01, 8.02, 8.03, 9, 11.01, 12, 13, 14.01, 14.02, 15, 16, 17

Ladysmith

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 107 (for Rusk County)

Census Tracts in Assessment Area 9601, 9602, 9603, 9604, 9605

River Falls

MSA Code - 33460

State Code - 55 (for Wisconsin)

County Code - 93 (for Pierce County)

Census Tracts in Assessment Area 9601, 9602, 9603, 9604, 9605, 9606, 9607, 9608

County Code - 109 (for St. Croix County)

Census Tracts in Assessment Area 1201, 1202.01, 1202.02, 1203, 1204.01, 1204.02, 1205.01, 1205.02, 1206.01, 1206.02, 1207, 1208.01, 1208.02, 1209.01, 1209.04, 1209.05, 1209.06, 1210