

# **PUBLIC DISCLOSURE**

July 10, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First International Bank & Trust  
Certificate Number: 10248

100 North Main Street  
Watford City, North Dakota 58854

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.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated Low Satisfactory.**

- Lending levels reflect good responsiveness to the credit needs of the assessment areas.
- A high percentage of loans are made in the institution’s assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution has made an adequate level of community development loans.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

**The Investment Test is rated Low Satisfactory.**

- The institution has an adequate level of qualified community development investments.
- The institution exhibits adequate responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated Low Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services, including business hours, do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

First International Bank & Trust is a full-service interstate financial institution headquartered in Watford City, North Dakota. The bank is wholly owned by Watford City Bancshares, Inc., a one-bank holding company based in Watford City. The bank received a “Satisfactory” CRA rating at its previous FDIC CRA Performance Evaluation dated August 3, 2020, based on Interagency Large Bank Institution Examination Procedures. The institution demonstrated satisfactory performance under the Lending, Investment, and Services tests at that evaluation.

First International Bank & Trust currently operates 28 offices throughout North Dakota, Arizona, Minnesota, and South Dakota. The South Dakota market is new and became part of the institution’s footprint in March 2021 when it acquired SoDak Home Loans, a mortgage broker company based in Sioux Falls. That same year, the institution entered the Minneapolis-St. Paul, Minnesota market when it opened an office in Edina, which resulted in a new assessment area in Minnesota. Overall, the bank opened five offices (Mandan, North Dakota; Moorhead and Edina, Minnesota; and Sioux Falls, South Dakota (2) and closed five offices (Bowdon, Fargo, and Williston, North Dakota; Moorhead, Minnesota; and Sioux Falls, South Dakota) since the previous evaluation. Additional details on branch changes are included in the applicable assessment area sections. Aside from the aforementioned changes, no other changes, such as merger or acquisition activities, have occurred since the previous evaluation.

The institution offers a variety of credit products, including commercial, agricultural, home mortgage, and consumer loans . While these loans are offered in all of the assessment areas, the lending focus varies slightly by market. Nonetheless, commercial loans continue to represent the primary business line of the institution, followed by home mortgage lending. Agricultural lending is a focus in some markets, particularly in the nonmetropolitan areas. The bank also offers loan products through government-sponsored programs and local agencies and sells home mortgage loans to secondary market investors. Generally, the bank’s participation in the aforementioned programs assists small businesses, small farms, and home mortgage borrowers, including low- and moderate-income persons. Details are presented in the Lending Test under the Innovative or Flexible Lending Practices section of this evaluation. The institution also offers a full line of traditional deposit services, including checking and savings accounts and certificates of deposit. Alternative banking services include internet and mobile banking, bill payment, mobile check deposit and mobile wallet, electronic periodic statements, person-to-person transfers, and prepaid cards. Finally, the institution offers insurance and wealth management products in some of its offices.

As of March 31, 2023, the institution reported total assets of \$4.9 billion, total loans of \$4.0 billion, and total deposits of \$4.3 billion. Since the previous evaluation, assets, loans, and deposits grew 18.8, 40.1, and 21.1 percent, respectively. Examiners did not identify any impediments that affect the bank’s ability to meet the credit needs of its assessment areas. The following table illustrates the bank’s loan portfolio. However, it does not include home mortgage loans originated by the bank and subsequently sold to secondary market investors.

<b>Loan Portfolio Distribution as of 3/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	543,428	13.5
Secured by Farmland	238,489	5.9
Secured by 1-4 Family Residential Properties	599,450	14.8
Secured by Multifamily (5 or more) Residential Properties	302,689	7.5
Secured by Nonfarm Nonresidential Properties	1,126,044	27.9
<b>Total Real Estate Loans</b>	<b>2,810,100</b>	<b>69.6</b>
Commercial and Industrial Loans	916,897	22.7
Agricultural Production and Other Loans to Farmers	185,465	4.6
Consumer Loans	83,011	2.1
Obligations of State and Political Subdivisions in the U.S.	43,404	1.1
Other Loans	8	< 1.0
Lease Financing Receivable (net of unearned income)	317	< 1.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>4,039,202</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires financial institutions to identify one or more assessment areas within which its CRA performance will be evaluated. First International Bank & Trust has designated 10 assessment areas throughout North Dakota, Arizona, Minnesota, and South Dakota. The Sioux Falls, SD MSA and the Hennepin County Minnesota assessment areas are new since the previous evaluation. The following table provides further information on the assessment areas, including the number of census tracts in each assessment area based on 2015 American Community Survey (ACS) and 2020 U.S. Census Bureau (Census) data. Both sets of data are presented and referenced throughout this evaluation since the bank's performance spans two sets of census data. Activities related to 2021 and prior years uses data from the 2015 ACS whereas activities for 2022 and beyond uses data from the 2020 Census. The number of branches noted in the table reflects the number of offices as of the evaluation date.

Ratings are assigned to the Fargo, ND-MN MSA, as well as the states of North Dakota, Arizona, Minnesota, and South Dakota. Refer to the rated areas and individual assessment areas for additional information.

<b>Description of Assessment Areas</b>				
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs (2015 ACS)</b>	<b># of CTs (2020 Census)</b>	<b># of Branches</b>
Fargo, ND-MN MSA	Cass (North Dakota), Clay (Minnesota)	46	60	4
<b>North Dakota</b>				
Bismarck, ND MSA	Burleigh, Morton, Oliver	25	27	2
Central North Dakota	Benson, McHenry, Pierce, Sheridan, Ward, Wells	24	26	6
Grand Forks, ND-MN MSA	Grand Forks (North Dakota), Polk (Minnesota)	28	32	1
Grant County North Dakota	Grant	1	1	1
Western North Dakota	Dunn, McKenzie, Williams	12	14	6
<b>Arizona</b>				
Phoenix-Mesa-Chandler, AZ MSA	Maricopa, Pinal	991	1,104	4
<b>Minnesota</b>				
Central Minnesota	Cass, Morrison, Todd, Wadena	29	30	2
Hennepin County Minnesota*	Hennepin	299	329	1
<b>South Dakota</b>				
Sioux Falls, SD MSA*	Lincoln, McCook, Minnehaha, Turner	57	64	1
<b>Total</b>		<b>1,512</b>	<b>1,687</b>	<b>28</b>
<i>Source: Bank Data; 2015 ACS &amp; 2020 Census Data; *new since the prior evaluation</i>				

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covered the period from the prior evaluation dated August 3, 2020, to the current evaluation dated July 10, 2023. Examiners used Interagency Large Institution Examination Procedures to evaluate First International Bank & Trust's CRA performance using the Lending, Investment, and Service tests. The criteria for the tests are outlined in the Appendices. The tests are used to determine the bank's overall rating as well as its ratings in the Fargo, ND-MN MSA and the states of North Dakota, Arizona, Minnesota, and South Dakota. Banks must achieve at least a Low Satisfactory rating under the Lending Test to obtain an overall Satisfactory rating.

Examiners reviewed all of the assessment areas using full-scope examination procedures. The greatest weight was given to the bank's performance in North Dakota, followed by performance in the Fargo, ND-MN MSA, when arriving at conclusions. This is because the majority of the lending, deposit, and branch activity occurs in these rated areas, as indicated by the following table, which reflects the distribution of 2021 reported loans, deposits, and branches within each rated area. Performance in Arizona and Minnesota were given equal but lesser weight, while performance in South Dakota was given the least weight. This evaluation includes some investment activity of an affiliate, Stenehjem Holdings, LLC, as requested by the institution.

<b>Rated Area Breakdown of Loans, Deposits, and Branches</b>			
<b>Rated Area</b>	<b>% Reported Loans (by #)</b>	<b>% Deposits (by \$)</b>	<b>% Branches (by #)</b>
Fargo, ND-MN MSA	19.8	27.0	16.1
North Dakota	56.0	59.5	54.8
Arizona	9.7	10.8	12.9
Minnesota	9.0	2.7	9.7
South Dakota	5.5	0.0	6.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2021 CRA Loan Register (LR) and HMDA LAR; FDIC Summary of Deposits (6/30/2021); Bank Data (12/31/2021)</i>			

### **Activities Reviewed**

Examiners determined that the bank’s primary product lines include commercial and home mortgage lending, followed by agricultural lending. This conclusion considered Consolidated Reports of Condition and Income data, the number and dollar volume of reported loans during the evaluation period, and the bank’s business strategy.

This evaluation considered all small business and small farm loans reported under CRA data collection requirements for 2020, 2021, and 2022. For small business lending, the bank reported 3,606 loans totaling \$475.6 million in 2020; 3,254 loans totaling \$450.0 million in 2021; and 1,980 loans totaling \$371.4 million in 2022. For small farm lending, the bank reported 1,110 loans totaling \$130.0 million in 2020; 1,758 loans totaling \$133.5 million in 2021; and 1,094 loans totaling \$123.2 million in 2022. In addition, examiners reviewed home mortgage loans reported on the bank’s 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For home mortgage lending, the bank reported 2,023 loans totaling \$656.0 million in 2020; 2,310 loans totaling \$1.0 billion in 2021; and 1,904 loans totaling \$706.8 million in 2022.

CRA aggregate lending data for 2020 and 2021, as well as D&B data for 2020, 2021, and 2022 provided a standard of comparison for the small business and small farm loans reviewed. HMDA aggregate lending data for 2020 and 2021, as well as 2015 ACS and 2020 U.S. Census data provided a standard of comparison for the home mortgage loans reviewed. Examiners placed more weight on the comparisons to the aggregate lending data since it is typically a better indicator of market conditions and loan demand. In general, examiners did not identify any trends between the two years of CRA and HMDA data that materially affected conclusions. Therefore, only 2021 small business, small farm, and home mortgage data is presented for the Geographic Distribution and Borrower Profile criteria as this is the most recent year with available aggregate data.

For the Lending Test, examiners analyzed the institution’s lending activity, assessment area concentration, geographic distribution of loans, and borrowers’ profile. Community development lending activities as well as product innovation were also reviewed. Small business lending received the most weight in drawing overall conclusions since commercial loans represent the institution’s primary business focus. The secondary lending focus of the institution is home mortgage loans, while agricultural lending was given the least weight since it is a focus only in select markets. However, loan product weighting varied slightly by assessment and rated area. Additional details can be found in the Scope of Evaluation section for each rated area. Finally, examiners did not evaluate consumer loans since they represent only a small percentage (2.1 percent) of the overall loan portfolio, by dollar volume, and the bank opted to forego collecting data on these loans.

Community development lending, qualified investments, and community development services were considered from the prior evaluation dated August 3, 2020, through the current evaluation dated July 10, 2023. Furthermore, investments that were made before the prior evaluation, and that remain outstanding, are included at the current book values as prior period investments. The Investment Test also included an analysis of the institution's responsiveness to opportunities for qualified investments, as well as the use of any innovative or complex investments.

For the Service Test, examiners analyzed community development services, the innovativeness of the services, including whether they serve low- or moderate-income customers in new ways or serve groups of customers not previously served, and the degree to which they serve low- or moderate-income areas or individuals. Examiners also considered the institution's record of opening and closing branch offices, the hours of operations, and the accessibility and use of alternative systems for delivering retail banking services in low- and moderate-income geographies and to low- and moderate-income individuals.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test. This is consistent with the bank's performance in North Dakota; the Fargo, ND-MN MSA, and Arizona. Performance in Minnesota and South Dakota was good; however, these areas were given less weight than North Dakota and the Fargo ND-MN MSA when drawing conclusions.

#### **Lending Activity**

Lending levels reflect good responsiveness to the credit needs of the assessment areas. The institution is an active lender, originating or purchasing a significant volume of small business, small farm, and home mortgage loans. Based on 2021 CRA aggregate data, First International Bank & Trust ranked 13th, by number, out of 337 lenders for originating small business loans in the combined assessment areas. Similarly, 2021 HMDA aggregate data reflects the bank as ranking 54th out of 1,169 lenders by number for originating or purchase home mortgage loans. In regards to small farm lending, the bank ranked 1st, by number, out of 65 lenders in 2021, capturing 19.6 percent of the market share.

First International Bank's average net loan-to-deposit ratio was 82.5 percent over the 11 most recent calendar quarters ending March 31, 2023. The average net loan-to-deposit ratio does not represent all lending activity as a significant volume of home mortgage loans are sold to secondary market investors and not reflected on the institution's balance sheet. This activity included 3,514 home mortgage loans totaling approximately \$922.5 million between August 2020 and March 2023. Secondary market lending is responsive to the credit needs of the assessment areas as it provides long-term home mortgage financing, which further supports an overall good record of responsiveness.

#### **Assessment Area Concentration**

A high percentage of loans are made in First International Bank & Trust's assessment areas, which demonstrates the bank's willingness to meet the credit needs of the assessment areas. Details are presented in the following table.



<b>Lending Inside and Outside of the Assessment Area</b>											
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>	
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>			
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>		
Small Business											
2020	3,202	88.8	404	11.2	3,606	420,784	88.5	54,806	11.5	475,590	
2021	2,808	86.3	446	13.7	3,254	385,165	85.6	64,830	14.4	449,995	
2022	1,669	84.3	311	15.7	1,980	314,623	84.7	56,768	15.3	371,391	
<b>Subtotal</b>	<b>7,679</b>	<b>86.9</b>	<b>1,161</b>	<b>13.1</b>	<b>8,840</b>	<b>1,120,572</b>	<b>86.4</b>	<b>176,404</b>	<b>13.6</b>	<b>1,296,976</b>	
Small Farm											
2020	829	74.7	281	25.3	1,110	91,174	70.1	38,856	29.9	130,030	
2021	1,325	75.4	433	24.6	1,758	98,209	73.6	35,255	26.4	133,464	
2022	782	71.5	312	28.5	1,094	84,793	68.8	38,427	31.2	123,220	
<b>Subtotal</b>	<b>2,936</b>	<b>74.1</b>	<b>1,026</b>	<b>25.9</b>	<b>3,962</b>	<b>274,176</b>	<b>70.9</b>	<b>112,538</b>	<b>29.1</b>	<b>386,714</b>	
Home Mortgage											
2020	1,739	86.0	284	14.0	2,023	557,000	84.9	99,044	15.1	656,044	
2021	1,885	81.6	425	18.4	2,310	701,770	68.5	322,371	31.5	1,024,142	
2022	1,530	80.4	374	19.6	1,904	574,303	81.3	132,511	18.7	706,814	
<b>Subtotal</b>	<b>5,154</b>	<b>82.6</b>	<b>1,083</b>	<b>17.4</b>	<b>6,237</b>	<b>1,833,073</b>	<b>76.8</b>	<b>553,926</b>	<b>23.2</b>	<b>2,387,000</b>	
<b>Total</b>	<b>15,769</b>	<b>82.8</b>	<b>3,270</b>	<b>17.2</b>	<b>19,039</b>	<b>3,227,821</b>	<b>79.3</b>	<b>842,868</b>	<b>20.7</b>	<b>4,070,690</b>	

*Source: Bank Data; Due to rounding, totals may not equal 100.0%*

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. Conclusions regarding the bank’s overall lending performance are consistent with the conclusions for all rated areas with the exception of Minnesota, in which the bank’s performance was good. Emphasis under the Geographic Distribution criterion is placed on the bank’s record of lending in low- and moderate-income census tracts. Examiners reviewed only those loans extended within the assessment areas to perform this analysis. A complete discussion of the institution’s geographic distribution lending performance can be found in the separate assessment area sections of this evaluation.

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels. Overall, conclusions are consistent with the conclusions in all of the rated areas. Examiners focused on the percentage by number of small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less and home mortgage loans to low- and moderate-income borrowers. Examiners reviewed only those loans extended within the assessment areas to perform this analysis. A complete discussion of the bank’s borrower profile lending performance can be found in the separate assessment area sections of this evaluation.

### **Innovative or Flexible Lending Practices**

First International Bank & Trust uses innovative and/or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies throughout its assessment areas. These include flexible lending programs offered through a variety of government-sponsored agencies such as the Farm Service Agency (FSA), Federal National Mortgage Association

(FNMA), and North Dakota Housing Finance Agency (NDHFA), and in response to the COVID-19 pandemic. Most of these flexible lending programs, with the exception of a few state- or market-specific programs, are offered in all of the assessment areas and are designed to assist borrowers who might not otherwise qualify for credit. They require extra effort and expertise by bank personnel and meet a defined need compared to conventional loans.

The bank also used innovative lending practices in response to economic hardships related to the pandemic. This was done through an informal no fee skip-a-payment program offered in 2020 and 2021 that allowed 37 commercial and consumer loan customers to defer their loan payments. In addition, the bank originated numerous loans through the Bank of North Dakota's (BND) Small Employer Loan Fund (SELF) and COVID-19 PACE Recovery (CPR) Programs, as well as the Small Business Administration's (SBA) Paycheck Protection Program (PPP), which assisted small business and farm operators struggling with the impact of the pandemic. The institution also participated in, and processed loans through the Federal Reserve Bank's (FRB) Main Street Lending Program, which benefited small- and medium-sized businesses impacted by the COVID-19 pandemic. Lastly, the bank provided some home mortgage payment deferrals and fee waivers for nonsufficient funds (NSF). The following table reflects the institution's innovative and flexible lending activity.

<b>Innovative or Flexible Lending Programs</b>										
<b>Type of Program</b>	<b>2020*</b>		<b>2021</b>		<b>2022</b>		<b>2023*</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
<b>COVID-19 Loans:</b>										
BND SELF and CPR	84	89,089	0	0	3	134	1	40	88	<b>89,263</b>
SBA PPP	54	1,643	2,114	165,804	0	0	0	0	2,168	<b>167,447</b>
<b>COVID-19 Loans Subtotal:</b>	<b>138</b>	<b>90,732</b>	<b>2,114</b>	<b>165,804</b>	<b>3</b>	<b>134</b>	<b>1</b>	<b>40</b>	<b>2,256</b>	<b>256,711</b>
BND	19	7,885	6	1,643	7	549	4	334	36	<b>10,411</b>
Christmas Cash	5	5	0	0	0	0	0	0	5	<b>5</b>
Farm Service Agency (FSA)	6	6,479	39	11,174	27	9,134	2	180	74	<b>25,968</b>
FNMA	23	4,692	4	14,993	15	2,982	7	815	119	<b>23,482</b>
FRB Main Street Lending	6	34,769	0	0	0	0	0	0	6	<b>34,769</b>
Lewis & Clark Development Group	0	0	1	56	0	0	0	0	1	<b>56</b>
NDHFA	72	13,193	154	31,444	117	26,067	14	3,121	357	<b>73,825</b>
SBA	10	4,247	20	12,998	9	6,050	6	3,704	45	<b>26,299</b>
South Dakota Housing Development Authority (SDHDA)	0	0	57	12,197	47	9,994	8	1,512	112	<b>23,702</b>
U.S. Department of Agriculture (USDA)	8	1,376	24	4,550	15	3,710	1	157	48	<b>9,793</b>
<b>Totals</b>	<b>287</b>	<b>162,378</b>	<b>2,489</b>	<b>254,159</b>	<b>240</b>	<b>58,621</b>	<b>43</b>	<b>9,862</b>	<b>3,059</b>	<b>485,020</b>

*Source: Bank Data; Due to rounding, totals may differ slightly; \*Partial Year*

### **Community Development Loans**

First International Bank & Trust originated an adequate level of community development loans, which is consistent with the bank's performance in North Dakota, Arizona, and the Fargo, ND-MN MSA. Stronger performance was noted in South Dakota, while Minnesota's level of community development lending was low; however, both of these areas received less weight in drawing conclusions. Overall, the institution originated 39 community development loans totaling approximately \$154.9 million during the

evaluation period, which represents 3.2 percent of total assets. This ratio declined significantly since the previous evaluation, at which time community development loans represented 7.5 percent of total assets. Comparable bank ratios ranged from 2.7 to 8.7 percent. Similarly, the level of community development loans at the current evaluation represents 3.9 percent of net loans, which is also a significant decline from 10.7 percent at the prior evaluation. Comparable bank ratios of community development loans to net loans ranged from 4.5 to 13.3 percent. The bank's ratios for the prior and current evaluation period, as well as those of similarly situated institutions, include some COVID-related loans, such as PPP or CPR loans. Without these, the bank's ratios are still significantly lower than other institutions. Specifically, the bank's community development loans, excluding COVID-related loans, represents 2.0 percent of total assets whereas comparable institution's ratios range from 2.3 to 7.7 percent. The bank's community development loans to net loans, excluding COVID-related loans, is 2.4 percent compared to similarly situated institutions that ranged from 3.8 to 11.7 percent. Furthermore, performance evaluations generally cover a three-year period or longer; however, some of the comparable evaluations covered a shorter or longer period. Nonetheless, examiners considered this difference in assessing the bank's community development activities with similar institutions.

The following tables reflect the bank's responsiveness to community development lending opportunities by assessment area and by year. The three loans reflected as Regional represent those in which a portion of the loans benefited two or more assessment areas. Conversely, the loan reflected as OAA (outside the assessment areas) represents one loan that is outside of the bank's assessment areas, but is within a broader statewide or regional area and is included since the bank was responsive to community development lending activities in its assessment areas.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
<b>Fargo, ND-MN MSA</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>25,155</b>	<b>5</b>	<b>16,049</b>	<b>15</b>	<b>41,204</b>
Bismarck, ND MSA	0	0	1	2,033	0	0	0	0	1	2,033
Central North Dakota	1	1,200	0	0	2	4,680	0	0	3	5,880
Grand Forks, ND-MN MSA	0	0	0	0	1	1,400	0	0	1	1,400
Grant County North Dakota	0	0	0	0	0	0	0	0	0	0
Western North Dakota	0	0	0	0	6	11,059	0	0	6	11,059
<b>North Dakota Subtotal</b>	<b>1</b>	<b>1,200</b>	<b>1</b>	<b>2,033</b>	<b>9</b>	<b>17,139</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>20,372</b>
Phoenix-Mesa-Chandler, AZ MSA	1	424	1	1,110	2	6,873	2	3,500	6	11,907
<b>Arizona Subtotal</b>	<b>1</b>	<b>424</b>	<b>1</b>	<b>1,110</b>	<b>2</b>	<b>6,873</b>	<b>2</b>	<b>3,500</b>	<b>6</b>	<b>11,907</b>
Central Minnesota	0	0	0	0	0	0	1	5,500	1	5,500
Hennepin County Minnesota	0	0	0	0	0	0	0	0	0	0
<b>Minnesota Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5,500</b>	<b>1</b>	<b>5,500</b>
Sioux Falls, SD MSA	0	0	0	0	0	0	2	66,364	2	66,364
<b>South Dakota Subtotal</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>66,364</b>	<b>2</b>	<b>66,364</b>
Regional	0	0	2	5,600	0	0	1	2,000	3	7,600
OAA	0	0	0	0	0	0	1	2,000	1	2,000
<b>Total</b>	<b>2</b>	<b>1,624</b>	<b>4</b>	<b>8,743</b>	<b>21</b>	<b>49,167</b>	<b>12</b>	<b>95,413</b>	<b>39</b>	<b>154,947</b>

*Source: Bank Data*

Community Development Lending by Year										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (partial year)	0	0	0	0	10	28,470	4	15,390	14	43,860
2021	1	424	2	4,833	10	19,355	3	4,659	16	29,271
2022	1	1,200	2	3,910	1	1,342	3	67,864	7	74,316
YTD 2023	0	0	0	0	2	17,063	2	7,500	4	24,563
<b>Total</b>	<b>2</b>	<b>1,624</b>	<b>4</b>	<b>8,743</b>	<b>21</b>	<b>49,167</b>	<b>12</b>	<b>95,413</b>	<b>39</b>	<b>154,947</b>

*Source: Bank Data*

## INVESTMENT TEST

First International Bank & Trust demonstrated adequate performance under the Investment Test. This is primarily driven by the bank’s performance in North Dakota, which was given the greatest weight. Performance in South Dakota and the Fargo, ND-MN MSA was consistent with this rating, and while performance in Arizona and Minnesota is good, these areas were given less weight.

### Investment and Grant Activity

First International Bank & Trust has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The institution made or retained 139 qualified investments totaling approximately \$23.4 million during the evaluation period. Of these, 10 investments totaling approximately \$8.3 million are from the prior evaluation period that remain outstanding, 10 are newly purchased investments totaling approximately \$12.0 million, and 119 are donations totaling approximately \$3.1 million. Overall, the bank’s total securities portfolio increased by 33.8 percent (by dollar volume) since the last evaluation, whereas qualified community development investment activity has decreased 40.6 percent by number and 5.9 percent, by dollar volume.

The volume of qualified investments represents 0.5 percent of total assets as of March 31, 2023, which is comparable to the performance of similarly situated institutions in which qualified investments ranged from 0.2 to 3.3 percent of total assets. Similarly, the volume of qualified investments represents 4.1 percent of total securities as of March 31, 2023, compared to similarly situated institutions in which this ratio ranged from 1.4 to 27.9 percent. Examiners included the total securities ratio strictly as a measurement since this comparison can vary between institutions based on investment strategies.

The following tables illustrate qualified investments by assessment area and by year. Those reflected as Regional represent investments, such as mortgage-backed securities, that benefit two or more of the bank’s assessment areas. Rather than allocating these activities to multiple assessment areas, which would skew the number of investments made, examiners slotted the activity as Regional, which is similar to the method used at the previous evaluation. Investments reflected as OAA represent investments that do not directly benefit the bank’s assessment areas, but are within a broader statewide or regional area and are included since the bank was responsive to community development investment activities in its assessment areas.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
<b>Fargo, ND-MN MSA</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>27</b>	<b>4</b>	<b>102</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>129</b>
Bismarck, ND MSA	2	2,191	5	7	0	0	0	0	7	2,198
Central North Dakota	0	0	22	22	0	0	7	27	29	49
Grand Forks, ND-MN MSA	0	0	3	2	0	0	0	0	3	2
Grant County North Dakota	0	0	9	15	0	0	14	70	23	85
Western North Dakota	0	0	3	1	0	0	6	4,830	9	4,831
<b>North Dakota Subtotal</b>	<b>2</b>	<b>2,191</b>	<b>42</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>4,977</b>	<b>71</b>	<b>7,165</b>
Phoenix-Mesa-Chandler, AZ MSA	3	2,638	20	47	0	0	0	0	23	2,685
<b>Arizona Subtotal</b>	<b>3</b>	<b>2,638</b>	<b>20</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>2,685</b>
Central Minnesota	0	0	17	1,709	0	0	4	996	21	2,705
Hennepin County Minnesota	0	0	2	2,174	0	0	0	0	2	2,174
Statewide Minnesota	1	4,218	0	0	0	0	0	0	1	4,218
<b>Minnesota Subtotal</b>	<b>1</b>	<b>4,128</b>	<b>19</b>	<b>3,883</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>996</b>	<b>24</b>	<b>9,007</b>
Sioux Falls, SD MSA	1	10	0	0	0	0	0	0	1	10
<b>South Dakota Subtotal</b>	<b>1</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>10</b>
Regional	3	3,550	3	51	0	0	1	50	7	3,651
OAA	0	0	1	1	0	0	2	704	3	705
<b>Total</b>	<b>10</b>	<b>12,517</b>	<b>91</b>	<b>4,056</b>	<b>4</b>	<b>102</b>	<b>34</b>	<b>6,677</b>	<b>139</b>	<b>23,352</b>

Source: Bank Data

Qualified Investments by Year										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	5	4,829	2	1,703	0	0	3	1,780	10	8,312
2020 (partial year)	0	0	2	2,174	0	0	2	1,403	4	3,577
2021	4	7,678	0	0	0	0	2	704	6	8,382
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>9</b>	<b>12,507</b>	<b>4</b>	<b>3,877</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>3,887</b>	<b>20</b>	<b>20,271</b>
Qualified Grants & Donations	1	10	87	179	4	102	27	2,790	119	3,081
<b>Total</b>	<b>10</b>	<b>12,517</b>	<b>91</b>	<b>4,056</b>	<b>4</b>	<b>102</b>	<b>34</b>	<b>6,677</b>	<b>139</b>	<b>23,352</b>

Source: Bank Data

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs. This conclusion is supported by adequate responsiveness in the rated areas. Further details are located in the separate assessment area sections of this evaluation.

**Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives. While the bank’s investments are beneficial to the needs of the assessment areas, they are noncomplex and routinely provided by private investors.

**SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test. This is consistent with performance throughout the rated areas, with the exception of North Dakota, and while performance in North Dakota was good and received the greatest weight, adequate performance in the other areas offset that performance.

**Accessibility of Delivery Systems**

First International Bank & Trust’s delivery systems are reasonably accessible to essentially all portions of its assessment areas. The bank’s service delivery systems include 28 offices and 61 ATMs located within its assessment areas ,as well as alternative delivery methods. Nineteen of the ATMs accept deposits for First International Bank & Trust account holders. Since the last evaluation, the institution discontinued offering Interactive Teller Machines (ITMs). The ITMs offered standard ATM capabilities, but also provided access to a live teller during extended hours, and while the demand for the added service was limited, it does reduce the accessibility to all types of customers including low- and moderate-income individuals. The following table shows the overall distribution of branches and ATMs as of the evaluation date, as well as population by tract income level based on both the 2015 ACS and 2020 Census data.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs*</b>	
	<b>2015 ACS</b>	<b>2020 Census</b>	<b>2015 ACS</b>	<b>2020 Census</b>	<b>2015 ACS</b>	<b>2020 Census</b>	<b>2015 ACS</b>	<b>2020 Census</b>
Low	144	102	593,954	394,173	0	1	0	1
Moderate	343	412	1,450,338	1,687,119	4	2	9	3
Middle	577	618	2,471,026	2,698,861	19	20	31	50
Upper	431	519	1,989,846	2,311,534	4	4	19	5
NA	17	36	21,970	65,189	1	1	2	2
<b>Total</b>	<b>1,512</b>	<b>1,687</b>	<b>6,527,134</b>	<b>7,147,876</b>	<b>28</b>	<b>28</b>	<b>61</b>	<b>61</b>

*Source: 2015 ACS & 2020 Census Data; Branch and ATM Data as of the evaluation date*

The bank offers electronic delivery systems that include internet and mobile banking. Its website has general information on products and services offered and provides customers access to online banking services. Online banking services include the ability to open deposit accounts and apply for loans online, access account information, transfer between accounts, make loan payments, and send money using Zelle (person-to-person payments) or bill pay. Further, the bank implemented a tool that assists customers in tracking their deposits and spending. Mobile banking is also available for customers to access account information, transfer funds, make loan payments and deposits, and send money using Zelle or bill pay. Other alternative delivery systems offered include electronic statements, mobile wallet (contactless payments) and secure alerts (alert notification system). The bank also maintains a customer care center with extended hours beyond the typical branch lobby hours that allows customers to speak directly to a bank employee to assist with their banking needs. While these services are not targeted to low- and moderate individuals, they are available to all customers.



### **Changes in Branch Locations**

The bank's record of closing branches has generally not adversely affected the accessibility of its delivery systems, particularly for low- and moderate-income geographies and/or individuals. Since the prior evaluation, the bank opened five full-service branches. Based on census data for the year in which the branches were opened, one was opened in a low-income census tract, one in a moderate-income geography, two in middle-income census tracts, and one in an upper-income geography. The bank also closed five full-service branches in 2023. Based on 2020 Census data, one of these was in a low-income census tract, one in a moderate-income geography, one in a middle-income census tract that was designated distressed and underserved, and two in upper-income geographies. Details are discussed in the separate assessment area sections.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. Furthermore, the bank has a customer care center that is open beyond lobby hours. Finally, First International Bank & Trust offers a wide variety of deposit and loan products, as well as other services, at all locations, some of which benefit low- and moderate-income individuals.

### **Community Development Services**

First International Bank & Trust provides a relatively high level of community development services. Bank employees provided 154 instances of financial expertise or technical assistance to 47 community development organizations in the rated areas, the majority of which benefited North Dakota. The number of community development services has decreased 29.4 percent from the prior evaluation, at which time employees provided 218 instances of community development services. Some of the reduction is due to limited opportunity in conjunction with the COVID-19 pandemic, which primarily effected 2020 and 2021. Although the community development services are not particularly innovative, they demonstrate the bank's responsiveness to community development needs considering its resources, business strategy, competition, and available opportunities. Overall, the bank's level of community development services is similar to those of similarly situated institutions in which community development services ranged from 94 to 186 instances. The following tables illustrate the bank's community development services by assessment area and by year. Further details are located in the separate assessment area sections of the evaluation.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Service	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
<b>Fargo-Moorhead, ND-MN MSA</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>0</b>	<b>7</b>
Bismarck, ND MSA	0	2	4	0	<b>6</b>
Central North Dakota	2	13	12	8	<b>35</b>
Grand Forks, ND-MN MSA	0	4	0	0	<b>4</b>
Grant County North Dakota	0	9	0	18	<b>27</b>
Western North Dakota	3	4	14	5	<b>26</b>
State of North Dakota	0	4	15	3	<b>22</b>
<b>North Dakota Subtotal</b>	<b>5</b>	<b>36</b>	<b>45</b>	<b>34</b>	<b>120</b>
Phoenix-Mesa-Chandler, AZ	0	4	4	0	<b>8</b>
<b>Arizona Subtotal</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>8</b>
Central Minnesota	0	0	12	0	<b>12</b>
Hennepin County	0	3	0	0	<b>3</b>
<b>Minnesota Subtotal</b>	<b>0</b>	<b>3</b>	<b>12</b>	<b>0</b>	<b>15</b>
Sioux Falls, SD MSA	0	2	2	0	<b>4</b>
<b>South Dakota Subtotal</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>0</b>	<b>4</b>
<b>Total</b>	<b>5</b>	<b>49</b>	<b>66</b>	<b>34</b>	<b>154</b>
<i>Source: Bank Data</i>					

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (partial year)	2	8	16	12	<b>38</b>
2021	2	16	17	9	<b>44</b>
2022	1	17	18	7	<b>43</b>
YTD 2023	0	8	15	6	<b>29</b>
<b>Total</b>	<b>5</b>	<b>49</b>	<b>66</b>	<b>34</b>	<b>154</b>
<i>Source: Bank Records</i>					

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.



## FARGO, ND-MN MSA

**CRA RATING FOR THE FARGO, ND-MN MSA: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE FARGO, ND-MN MSA

This assessment area consists of Cass County, North Dakota, and Clay County, Minnesota, which comprises the entire Fargo, ND-MN MSA. The assessment area boundaries are unchanged from the prior evaluation; however, census tract income levels changed between the 2015 ACS and 2020 Census. Based on 2015 ACS data, the assessment area includes 12 moderate-, 24 middle-, 9 upper-income census tracts, and 1 census tract with no income designation. Census data from 2020 reflects the area as having 5 low-, 12 moderate-, 28 middle, and 15 upper-income geographies. The bank currently operates 4 offices in the assessment area, 3 of which are in North Dakota and 1 in Minnesota.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Fargo, ND-MN MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	46	0.0	26.1	52.2	19.6	2.2
Population by Geography	223,379	0.0	21.9	44.4	32.3	1.4
Housing Units by Geography	97,878	0.0	23.8	45.8	28.7	1.6
Owner-Occupied Units by Geography	51,774	0.0	14.8	50.9	33.7	0.6
Occupied Rental Units by Geography	39,676	0.0	36.1	38.3	23.0	2.6
Vacant Units by Geography	6,428	0.0	21.0	51.2	23.7	4.2
Businesses by Geography	23,376	0.0	29.1	35.0	35.4	0.5
Farms by Geography	1,050	0.0	8.9	63.4	27.6	0.1
Family Distribution by Income Level	52,742	18.8	19.0	23.0	39.3	0.0
Household Distribution by Income Level	91,450	23.5	17.3	17.2	42.0	0.0
Median Family Income - Fargo, ND-MN MSA	\$75,010	Median Housing Value				\$165,470
		Median Gross Rent				\$709
		Families Below Poverty Level				6.7%
<small>Source: 2015 ACS and 2021 D&amp;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.</small>						

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 33.7 percent; followed by non-classifiable establishments at 18.6 percent; and finance, insurance, and real estate at 13.8 percent. The same data indicates that area businesses and farms are predominantly small operations with 90.0 percent operating from a single location and 61.9 percent of them employing less than 5 individuals.

The 2021 Federal Financial Institutions Examination Council (FFIEC)-estimated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion as well as for community development activities. The low-, moderate, middle-, and upper-income categories for the Fargo, ND-MN MSA are presented in the following table.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$91,300)	<\$45,650	\$45,650 to <\$73,040	\$73,040 to <\$109,560	≥\$109,560
<i>Source: FFIEC</i>				

### **Competition**

The financial services market is extremely competitive. According to June 30, 2022 FDIC Deposit Market Share data, 31 FDIC-insured financial institutions operate 97 offices within the MSA. Of these institutions, First International Bank & Trust ranked 2nd with a deposit market share of 12.4 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces significant competition for small business loans. To demonstrate the demand, examiners reviewed aggregate CRA data for 2021, which is the most recent available data. This data shows that 84 CRA data reporters collectively reported 7,578 small business loans within the assessment area. Of these institutions, First International Bank & Trust ranked 5th with 8.3 percent of the market share by number. The top 4 lenders collectively accounted for nearly half (48.1 percent) of the total market share, by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

There is also significant competition for home mortgage loans. In 2021, 228 HMDA-reporting institutions originated or purchased 14,063 home mortgage loans in the MSA. First International Bank & Trust ranked 7th with a 3.9 percent market share by number. The top 5 reporters collectively originated or purchased over 41.0 percent of total market share, by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **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 evaluation, examiners reviewed an interview with a representative of an organization that promotes economic development in the area. The contact stated that the area's economy continues to be strong and growing due to the diversification between healthcare, education, agriculture, energy, and finance; however, the individual noted that the agricultural economy plays the most significant role in the area's economy. The contact also stated that the area struggles with a work force shortage, adding that 10 to 15 percent of the work force commute from outside the area. In regards to housing, the community contact noted a 4.0 percent vacancy rate in apartments, adding that a recent housing study indicated that 16,000 housing units are needed within the next 5 years based on the current growth of the area's population. The study also determined that housing costs in the area are now higher than the national average due to special property tax assessments. Nonetheless, the issue does not appear to have slowed down the housing demand. Overall, the contact stated that affordable housing and housing assistance are the primary credit needs in the area, as well as some sort of assistance for childcare providers, such as lower interest rates on loans to keep childcare costs down.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed information from the community contact, bank management, and demographic and economic data to determine assessment area needs and opportunities and determined that commercial and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, affordable housing, and community services; however, there is a high level of competition for available opportunities.

## **SCOPE OF EVALUATION – FARGO, ND-MN MSA**

Examiners reviewed small business and home mortgage lending. When analyzing performance, small business lending was given the greatest weight followed by home mortgage lending. Small farm lending was not reviewed since it is not a focus of the bank in this metropolitan area. Refer to the overall Scope of Evaluation section for additional information.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE FARGO, ND-MN MSA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the Fargo, ND-MN MSA. Performance under lending activity, geographic distribution, and community development lending primarily supports this conclusion. While borrower profile is excellent, it did not enhance the overall conclusion.

#### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the Fargo, ND-MN MSA. In 2021, the bank originated or purchased 1,193 small business, small farm, and home mortgage loans totaling \$313.7 million in the assessment area. This accounts for 19.8 percent of the total loans reviewed, by number, originated by the bank in 2021. In comparison, 27.0 percent of the bank's deposits were from the assessment area.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate small business and home mortgage lending performance supports this conclusion.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. As indicated in the following table, lending in the moderate-income census tracts is generally in-line with aggregate data. One of the bank's branches operates near a moderate-income geography; however, there are numerous financial institutions in close proximity that compete for business.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	29.1	27.7	130	20.8	25,810	21.5
Middle	35.0	33.8	178	28.5	25,441	21.2
Upper	35.4	38.3	314	50.2	68,695	57.2
Not Available	0.5	0.3	3	0.5	87	0.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>625</b>	<b>100.0</b>	<b>120,033</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

As depicted in the following table, the geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. While the bank's performance lags comparable data, it is reasonable considering the significant home loan competition from financial institutions and mortgage companies in the area. Furthermore, the majority of moderate-income census tracts in this assessment area are within commercial districts rather than residential areas. Finally, this lending product is not a primary focus of the institution. Given this information, the geographic distribution of home mortgage loans is reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	14.8	11.2	43	7.9	7,205	3.8
Middle	50.9	38.5	148	27.2	32,670	17.1
Upper	33.7	49.7	350	64.3	150,810	78.9
Not Available	0.6	0.7	3	0.6	503	0.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>544</b>	<b>100.0</b>	<b>191,188</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business customers of different sizes and retail customers of different income levels. The bank's excellent small business performance, which received the greatest weight in the analysis, primarily supports this conclusion. While the institution's adequate home mortgage lending was also considered, this was given less weight in drawing conclusions.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data, as depicted in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	84.5	43.9	450	72.0	67,534	56.3
>\$1,000,000	5.3	--	171	27.4	51,699	43.1
Revenue Not Available	10.3	--	4	0.6	800	0.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>625</b>	<b>100.0</b>	<b>120,033</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

As shown in the following table, the distribution of borrowers reflects adequate penetration among low- and moderate-income borrowers when compared to aggregate data. The bank's performance of lending to low-income borrowers is lower than aggregate data, yet the bank's performance exceeds aggregate data for moderate-income borrowers. Given the high level of competition in this assessment area and the percent of families that live below the poverty level, the bank's performance is reasonable. Furthermore, 9.2 percent of the bank's reported loans were reported as "Not Available" which, in turn, skews the bank's performance of lending in all borrower income level categories. These loans reflect HMDA-reportable transactions that are not subject to income reporting requirements, such as multi-family dwellings, loans to non-natural persons, or purchased loans. Finally, home mortgage lending is not a primary focus of the institution.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.8	7.6	33	6.1	5,133	2.7
Moderate	19.0	20.3	127	23.3	24,196	12.7
Middle	23.0	20.5	126	23.2	31,542	16.5
Upper	39.3	27.4	208	38.2	67,324	35.2
Not Available	0.0	24.2	50	9.2	62,993	32.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>544</b>	<b>100.0</b>	<b>191,188</b>	<b>100.0</b>

*Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### **Community Development Loans**

First International Bank & Trust made an adequate level of community development loans in the Fargo, ND-MN MSA. The bank originated 15 community development loans totaling approximately \$41.2 million in the assessment area. Of these, 13 loans totaling approximately \$38.5 million were PPP or CPR loans. The remaining 2 loans promoted economic development initiatives, which is an identified need in the area. The level of community development lending by number decreased significantly since the previous evaluation; however, the decline in dollar volume was not significant. More specifically, the bank originated 27 community development loans totaling approximately \$55.6 million at the previous evaluation.

## **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in the Fargo, ND-MN MSA. This conclusion is primarily based on the adequate level of investment and grant activity and adequate responsiveness to community development needs.

### **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in the Fargo, ND -MN MSA. The bank made 10 qualified investments totaling \$129,000 in the assessment area. These were in the form of donations that promoted community service and economic development initiatives in the area. This represents a decline in the number and dollar volume of qualified investments at the prior evaluation at which time the bank had a poor level of qualified investments (17 investments totaling \$690,000). However, the number and dollar volume at the current evaluation does not include 3 Regional investments totaling \$1.6 million that, in part, benefited the assessment area by promoting affordable housing and community service efforts. With the additional investments, the level of qualified community development investment and grants is adequate.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the Fargo, ND -MN MSA, which is reflected through the bank's investments that support economic development and community services, both of which are identified community development needs in the area.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily innovative or complex.

## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Fargo, ND-MN MSA. While changes in branch locations had a negative impact on the assessment area and community development services provided by bank personnel were significantly less than the prior evaluation, the other factors helped offset that performance.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank currently operates 4 offices (Fargo-2, West Fargo, Moorhead) within the MSA, 3 in middle-income geographies and 1 in an upper-income area based on 2015 ACS data. Using 2020 Census data as a reference, 1 branch is in a low-income geography, while 3 are in middle-income areas. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies and/or to low- and moderate-income individuals. As indicated earlier, the bank closed its full-service office in north Fargo in May 2023. Based on 2020 Census data, the branch was located in a moderate-income geography. Furthermore, the bank's other branches are not in close proximity (between 4.5 to 11 miles), making it inconvenient or impossible for

some individuals to travel to conduct business, and while the bank has alternative delivery systems, these services are not available or accessible to everyone. Given this information, the branch closing likely had a negative impact to individuals in or near the moderate-income geography as well as individuals, some of which may be low or moderate income. The bank also closed a full-service branch in Moorhead, Minnesota, in February 2023; however, it reopened an office less than a mile away 3 days later. Both offices were located in a low-income geography at the time of this change.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance. All services are available at the branch offices or through alternate delivery systems.

### **Community Development Services**

The institution provides a limited level of community development services within the Fargo, ND-MN MSA. Five bank employees provided 7 instances of financial expertise or technical assistance to 3 different entities. The services were to organizations that promote community services and economic development. The level of activity has declined significantly from the prior evaluation, at which time the bank provided 35 instances of community development activity. Management attributed the decline to businesses and individuals not feeling comfortable with group gatherings in 2020 and 2021 due to the COVID-19 pandemic, as well as retirements and/or resignations of employees that previously held Board positions for organizations that would qualify under community development.



## NORTH DAKOTA

### CRA RATING FOR NORTH DAKOTA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH DAKOTA

First International Bank & Trust maintains five assessment areas in North Dakota: 1) Bismarck, ND MSA, 2) Central North Dakota, 3) Grand Forks, ND-MN MSA, 4) Grant County North Dakota, and 5) Western North Dakota. The bank currently operates 16 offices throughout these assessment areas, excluding offerings in the separately-rated Fargo, ND-MN MSA. Details for the individual assessment areas are provided in subsequent sections.

### SCOPE OF EVALUATION – NORTH DAKOTA

Examiners evaluated the bank's CRA performance for North Dakota through full-scope reviews of all of the assessment areas. The greatest weight was given to the Central and Western North Dakota assessment areas, followed by the Bismarck, ND MSA when drawing conclusions for the state. Lesser but equal weight was given to the remaining assessment areas in North Dakota. Examiners reviewed small business loans in all of the assessment areas since it is a lending focus for each area and the bank overall. Small farm loans were reviewed for the nonmetropolitan assessment areas (Central North Dakota, Grant County North Dakota, and Western North Dakota), but not for the Bismarck, ND MSA or the Grand Forks, ND-MN MSA since it is not a lending focus in the metropolitan areas. Finally, examiners reviewed home mortgage lending in all of the North Dakota assessment areas, with the exception of the Grant County Assessment Area since this is not a focus in that area. When analyzing performance, examiners gave the greatest weight to small business lending in the Central and Western North Dakota assessment areas. Small farm lending was given the greatest weight in the Grant County North Dakota assessment area. Home mortgage lending was given the least weight in the assessment areas. Refer to the overall Scope of Evaluation section for additional information.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN NORTH DAKOTA

#### LENDING TEST

First International Bank & Trust's Lending Test performance in North Dakota is adequate. This is consistent with the bank's performance in all of the North Dakota assessment areas, with the exception of the Central North Dakota Assessment Area in which lending performance was good.

#### Lending Activity

The bank's lending activity reflects adequate responsiveness to the credit needs in North Dakota. In 2021, the bank originated or purchased 3,369 small business, small farm, and home mortgage loans totaling \$483.1 million in this rated area. This accounts for 56.0 percent of the total loans reviewed, by number, in 2021. In comparison, 59.5 percent of the bank's deposits were from the rated area while 54.8 percent of the offices operate in North Dakota.



### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the North Dakota assessment areas. This is consistent with the bank’s performance in all North Dakota assessment areas with the exception of the Central North Dakota Assessment Area, which had good penetration. In addition, this criterion was not evaluated for the Grant County North Dakota Assessment Area as there are no low- or moderate-income census tracts in this assessment area.

### Borrower Profile

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels in North Dakota. This is consistent with the bank’s performance in the Western and Central North Dakota assessment areas, which were given the greatest weight. Performance in the Bismarck, ND MSA was also excellent, while performance in the Grant County North Dakota Assessment Area and the Grand Forks, ND-MN MSA were good. However, these assessment areas received the least weight in North Dakota.

### Community Development Loans

First International Bank & Trust made an adequate level of community development loans in North Dakota. This is consistent with performance in the Western North Dakota Assessment Area. However, no community development loans were originated in the Grant County North Dakota Assessment Area while a low level of community development loans were originated in the remaining North Dakota assessment areas. The institution originated 11 community development loans totaling approximately \$20.4 million in the North Dakota assessment areas. The loans primarily supported economic development and, to a lesser extent, promoted affordable housing and community service initiatives. The level of community development loans represents 13.1 percent, by dollar volume, of all community development loans originated by the institution. This is lower than the prior evaluation at which time community development loans in North Dakota represented 41.3 percent of all community development loans by dollar volume. However, these figures do not include loans originated at the Regional level that benefited two or more of the bank’s assessment areas.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bismarck, ND MSA	0	0	1	2,033	0	0	0	0	1	2,033
Central North Dakota	1	1,200	0	0	2	4,680	0	0	3	5,880
Grand Forks, ND-MN MSA	0	0	0	0	0	0	0	0	1	1,400
Grant County North Dakota	0	0	0	0	1	1,400	0	0	0	0
Western North Dakota	0	0	0	0	6	11,059	0	0	6	11,059
<b>Total</b>	<b>1</b>	<b>1,200</b>	<b>1</b>	<b>2,033</b>	<b>9</b>	<b>17,139</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>20,372</b>
<i>Source: Bank Data</i>										

### **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in North Dakota, which is consistent with the performance in all of the North Dakota assessment areas, with the exception of the Bismarck, ND MSA in which performance was good.

## **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in North Dakota, the majority of which benefited the Western North Dakota Assessment Area, which received the greatest weight. The institution made 71 qualified investments totaling approximately \$7.2 million in its North Dakota assessment areas. This does not include 5 Regional investments totaling \$2.3 million that, in part, benefited two or more of the North Dakota assessment areas. The level of qualified investments at the current evaluation, with the additional 5 Regional investments, reflects a decrease in number and dollar volume from the previous evaluation at which time the bank had 131 qualified investments that totaled approximately \$13.4 million. Details regarding the level of qualified investment activity for each assessment area within North Dakota are provided under the individual assessment area sections.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Bismarck, ND MSA	2	2,191	5	7	0	0	0	0	7	2,198
Central North Dakota	0	0	22	22	0	0	7	27	29	49
Grand Forks, ND-MN MSA	0	0	3	2	0	0	0	0	3	2
Grant County North Dakota	0	0	9	15	0	0	14	70	23	85
Western North Dakota	0	0	3	1	0	0	6	4,830	9	4,831
<b>Total</b>	<b>2</b>	<b>2,191</b>	<b>42</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>4,977</b>	<b>71</b>	<b>7,165</b>
<i>Source: Bank Data</i>										

## **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in North Dakota considering the available opportunities and investment capacity of the bank.

## **Community Development Initiatives**

First International Bank & Trust rarely uses innovative or complex investments to support community development needs in North Dakota considering the available opportunities and investment capacity of the bank.

## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in North Dakota. This is consistent with the bank's performance in the Central and Western North Dakota assessment areas, as well as the Grant County North Dakota assessment area. Performance in the Bismarck, ND MSA and Grand Forks, ND-MN MSA reflects lower performance; however, it did not change the overall conclusion.

## **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment areas in North Dakota, which is consistent with the bank's overall performance. Furthermore, alternative delivery systems described earlier provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

First International Bank & Trust's opening and closing of branches has not adversely affected the accessibility of its delivery systems within North Dakota, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Refer to the separate assessment area sections for additional information.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the North Dakota assessment areas, particularly low- and moderate-income geographies and/or individuals. This performance is consistent with the bank's overall performance.

### **Community Development Services**

First International Bank & Trust provides a good level of community development services in North Dakota. The majority of the services were provided within the Central North Dakota Assessment Area, with a large volume in the Western North Dakota Assessment Area, both of which were given greater weight in assessing performance in North Dakota. As indicated in the Community Development Services table earlier in this document, bank employees provided 120 instances of community development services in North Dakota during the evaluation period. This represents a decrease from the prior evaluation, which included 142 community development services.

## **BISMARCK, ND MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BISMARCK, ND MSA**

This assessment area includes all of Burleigh, Morton, and Oliver counties in south central North Dakota, which comprises the Bismarck, ND MSA. The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels changed between the 2 census years. According to 2015 ACS data, the assessment area consists of 4 moderate-, 19 middle-, and 2 upper-income census tracts. Census data from 2020 reflects the area as having 3 moderate-, 22 middle, and 2 upper-income geographies. The bank currently operates 2 offices in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Bismarck ND MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	25	0.0	16.0	76.0	8.0	0.0
Population by Geography	119,027	0.0	13.6	78.9	7.6	0.0
Housing Units by Geography	52,959	0.0	15.5	78.6	5.9	0.0
Owner-Occupied Units by Geography	35,846	0.0	12.0	79.7	8.3	0.0
Occupied Rental Units by Geography	14,315	0.0	23.3	76.0	0.7	0.0
Vacant Units by Geography	2,798	0.0	20.1	77.3	2.7	0.0
Businesses by Geography	13,887	0.0	18.8	72.0	9.2	0.0
Farms by Geography	793	0.0	14.6	76.0	9.3	0.0
Family Distribution by Income Level	31,651	18.0	18.9	25.0	38.2	0.0
Household Distribution by Income Level	50,161	22.0	17.6	19.2	41.2	0.0
Median Family Income - Bismarck, ND MSA		\$80,768	Median Housing Value			\$189,166
			Median Gross Rent			\$735
			Families Below Poverty Level			5.0%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 35.1 percent. Non-classifiable establishments represent the second largest portion at 16.3 percent followed by finance, insurance and real estate at 11.6 percent. The same data indicates that area businesses and farms are predominantly small operations with 89.5 percent operating from a single location and 65.6 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for the Bismarck, ND MSA, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$94,200)	<\$47,100	\$47,100 to <\$75,360	\$75,360 to <\$113,040	≥\$113,040
<i>Source: FFIEC</i>				

### **Competition**

The Bismarck, ND MSA is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 18 FDIC-insured financial institutions operate 58 offices within Burleigh, Morton, and Oliver counties. First International Bank & Trust ranked 8th with a deposit market share of 5.1 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces significant competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 64 CRA data reporters collectively reported 3,489 small business loans within the MSA. Of these institutions, First International Bank & Trust ranked 9th with 4.8 percent of the market share by number. The top 5 lenders collectively accounted for more than half (51.4 percent) of the total market share, by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

There is also significant competition for home mortgage loans. In 2021, 156 HMDA-reporting institutions originated or purchased 7,178 home mortgage loans in the MSA. First International Bank & Trust ranked 4th with a 3.9 percent market share by number. The top 3 reporters collectively originated or purchased 30.0 percent of total market share, by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

**Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from bank management, and determined that commercial and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, affordable housing, and community services; however, there is a high level of competition for available opportunities.

**CONCLUSIONS ON PERFORMANCE CRITERIA IN THE BISMARCK, ND MSA**

**LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the Bismarck, ND MSA. The bank’s performance under lending activities and geographic distribution primarily supports this conclusion. While performance under borrower profile is excellent, these did not enhance the overall performance, but instead offset the low level of community development lending.

**Lending Activity**

The bank’s lending activity reflects adequate responsiveness to the credit needs of the Bismarck, ND MSA. In 2021, the bank originated or purchased 472 small business, small farm, and home mortgage loans totaling \$119.4 million in the assessment area. This accounts for 7.8 percent of the total loans reviewed, by number, in 2021. In comparison, 8.1 percent of the bank’s deposits were from the assessment area. The bank ranked 9<sup>th</sup> in market share for small business loans and 4<sup>th</sup> for home mortgage loans in this assessment area.

**Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is primarily supported by the bank’s adequate small business lending, which was given the greatest weight in drawing conclusions. The institution’s good home mortgage lending was also considered, but given less weight in drawing conclusions.

***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. As indicated in the following table, the bank’s record of originating small business loans in the moderate-income geographies, by number, is comparable to demographic and aggregate data.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	18.8	19.9	28	16.8	4,881	20.2
Middle	72.0	69.7	107	64.1	16,075	66.7
Upper	9.2	10.4	32	19.2	3,152	13.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>24,108</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. As indicated in the following table, the bank's record of originating home mortgage loans in moderate-income geographies in 2021, by number, exceeds aggregate data.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	12.0	8.0	29	10.3	17,288	18.6
Middle	79.7	76.4	205	72.7	55,852	59.9
Upper	8.3	15.5	48	17.0	20,037	21.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>93,177</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among businesses of different sizes and retail customers of different income levels. The bank's excellent small business performance, which received the greatest weight in the analysis, supports this conclusion. While the institution's good home mortgage lending was also considered, this was given less weight in drawing conclusions.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data, as depicted in the following table.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	84.8	47.3	142	85.0	17,277	71.7
>\$1,000,000	4.2	--	24	14.4	6,711	27.8
Revenue Not Available	10.9	--	1	0.6	120	0.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>24,108</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

As reflected in the following table, the distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	18.0	8.5	27	9.6	4,662	5.0
Moderate	18.9	21.0	77	27.3	17,105	18.4
Middle	25.0	23.0	63	22.3	18,019	19.3
Upper	38.2	30.2	90	31.9	36,728	39.4
Not Available	0.0	17.3	25	8.9	16,663	17.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>282</b>	<b>100.0</b>	<b>93,177</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

First International Bank & Trust made a low level of community development loans in the Bismarck, ND MSA. The institution originated 1 community development loan totaling approximately \$2.0 million that promoted community services to low- or moderate-income individuals, which is an identified credit need within the area. The level of community development lending decreased in number and dollar volume since the previous evaluation at which time the bank made 12 community development loans totaling approximately \$45.4 million.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated good performance under the Investment Test in the Bismarck, ND MSA. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the assessment area. The bank made 7 qualified community development investments and grants totaling \$2.2 million during the evaluation period, all of which supported affordable housing and community service initiatives. These consisted of 2 prior period investments totaling \$2.2 million, as well as 5 smaller donations. This is a slight decrease in number and dollar volume from the prior evaluation in which the bank had 12 qualified investments totaling \$3.0 million. However, the number and dollar volume at the current evaluation does not reflect Regional investments that benefited a broader area, some of which includes this assessment area.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's qualified investments that supported affordable housing and community service initiatives, both of which were identified needs.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.



## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Bismarck, ND MSA. Performance under the criterion described below collectively support this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 2 branches (Bismarck, Mandan) in the Bismarck, ND MSA, both of which are in middle-income geographies according to 2015 ACS and 2020 Census data. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly for low- and moderate-income geographies and/or individuals. The bank opened one branch (Mandan) in this assessment area in January 2022. According to 2020 Census data, it is located in, and surrounded by, middle-income geographies. As such, the bank's record of opening and closing branches has not impacted the accessibility of its delivery systems, particularly in moderate-income geographies and/or to low- and moderate-income individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly moderate-income geographies and/or low- and moderate-income individuals, and are consistent with the bank's overall performance. All services are available at the branches throughout the assessment area.

### **Community Development Services**

The institution provides an adequate level of community development services within the Bismarck, ND MSA. Three bank employees provided 6 instances of financial expertise or technical assistance to 2 different entities. The services were to organizations that promote community services and economic development initiatives. The number of instances is relatively similar to the prior evaluation, at which 8 instances were reported.

## **CENTRAL NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL NORTH DAKOTA ASSESSMENT AREA**

This assessment area includes all of Benson, McHenry, Pierce, Sheridan, Ward, and Wells counties in north central North Dakota. The assessment area boundaries have not changed since the previous evaluation; however, census tract income levels changed between the 2 census years. According to 2015 ACS data, the assessment area consists of 1 low-, 4 moderate-, 16 middle-, and 3 upper-income census tracts. Census data from 2020 reflects the area as having 3 moderate-, 21 middle-, and 2 upper-income geographies. The bank currently operates 6 offices in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.



Demographic Information of the Central North Dakota Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	4.2	16.7	66.7	12.5	0.0
Population by Geography	90,283	2.8	12.5	69.7	15.0	0.0
Housing Units by Geography	41,862	2.1	10.7	74.1	13.1	0.0
Owner-Occupied Units by Geography	23,214	1.2	6.9	74.1	17.8	0.0
Occupied Rental Units by Geography	12,484	3.4	17.8	70.9	7.9	0.0
Vacant Units by Geography	6,164	2.5	10.8	80.4	6.3	0.0
Businesses by Geography	8,894	1.1	6.4	77.4	15.1	0.0
Farms by Geography	1,038	0.4	9.8	79.7	10.1	0.0
Family Distribution by Income Level	22,149	20.4	19.0	23.0	37.5	0.0
Household Distribution by Income Level	35,698	22.8	18.3	18.1	40.9	0.0
Median Family Income - Nonmetropolitan ND	\$72,414	Median Housing Value				\$161,145
		Median Gross Rent				\$886
		Families Below Poverty Level				7.3%

*Source: 2015 ACS and 2021 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.

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 32.0 percent; followed by non-classifiable establishments at 13.6 percent; and retail trade at 11.0 percent. The same data indicates that area businesses and farms are predominantly small operations with 89.0 percent operating from a single location and 67.5 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for nonmetropolitan North Dakota, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$83,900)	<\$41,950	\$41,950 to <\$67,120	\$67,120 to <\$100,680	≥\$100,680

*Source: FFIEC*

### **Competition**

This assessment area is fairly competitive for financial services despite its rural nature. According to June 30, 2022 FDIC Deposit Market Share data, 17 FDIC-insured financial institutions operate 42 offices within the 6 counties described earlier. First International Bank & Trust ranked 2nd with a deposit market share of 17.5 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

There is also a fairly high level of competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 59 lenders collectively reported 2,104 small business loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 26.5 percent of the market share by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the nonmetropolitan area.

Similarly, the bank faces competition for small farm loans from other lenders and non-bank entities as evidenced by the 2021 aggregate CRA data. This data shows that 18 lenders collectively reported 1,146 small farm loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 34.5 percent of the market share by number.

Competition for home mortgage lending is fairly significant in the assessment area. In 2021, 120 HMDA-reporting institutions originated or purchased 3,424 home mortgage loans in the assessment area. First International Bank & Trust ranked 3rd with a 7.2 percent market share by number. The top reporters collectively originated or purchased more than 25.0 percent of total market share, by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Community Contact**

Examiners reviewed a previously conducted interview with an individual representing an economic development organization in the assessment area. The contact indicated that the local economy is relatively strong and recovering from a decline caused by mandated business shutdowns prompted by the COVID-19 pandemic. The individual noted that commercial, agricultural, and home mortgage lending are the primary credit needs in the area. The contact also discussed various community development opportunities, primarily related to economic development, affordable housing, and revitalization and stabilization efforts. Overall, the contact indicated that local financial institutions have been responsive to the credit and community development needs and noted the level of competition in some communities.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from the community contact and bank management, and determined that commercial, agriculture, and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, affordable housing, and revitalization and stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CENTRAL NORTH DAKOTA ASSESSMENT AREA**

### **LENDING TEST**

First International Bank & Trust demonstrated good performance under the Lending Test in the assessment area. The bank's good performance under lending activity and geographic distribution primarily supports this conclusion. While the bank exhibited excellent performance under borrower profile, this performance was offset by the low level of community development lending.

### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the assessment area. In 2021, the bank originated or purchased 1,199 small business, small farm, and home mortgage loans totaling \$152.0 million in this assessment area. This accounts for 19.9 percent of the total loans reviewed, by number, in 2021. In comparison, 17.7 percent of the bank's deposits were from the assessment area. First International Bank & Trust exhibited strong market performance in both small business and small farm lending, which were given greater weight than home mortgage lending. Specifically, the bank ranked 1st among all small business and small farm reporters according to 2021 aggregate data.

### Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. This is primarily supported by the bank's good small business lending, which was given the greatest weight in drawing conclusions. The institution's adequate small farm lending and good home mortgage lending were also considered, but given less weight in drawing conclusions.

### *Small Business Loans*

The geographic distribution of small business loans reflects good dispersion throughout the assessment area. As noted in the following table, the bank's lending in the low-income census tract is similar to aggregate data and lending within the moderate-income geographies exceeds demographic and aggregate data.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	1.1	0.4	0	0.0	0	0.0
Moderate	6.4	8.2	53	9.5	3,461	5.9
Middle	77.4	75.2	426	76.3	46,145	78.5
Upper	15.1	16.2	79	14.2	9,203	15.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>558</b>	<b>100.0</b>	<b>58,809</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### *Small Farm Loans*

The geographic distribution of small farm loans reflects adequate penetration throughout the assessment area when compared to aggregate and demographic data.

<b>Geographic Distribution of Small Farm Loans</b>						
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.4	1.4	0	0.0	0	0.0
Moderate	9.8	11.2	37	9.4	2,843	8.5
Middle	79.7	81.2	348	88.1	29,981	89.5
Upper	10.1	6.2	10	2.5	658	2.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>395</b>	<b>100.0</b>	<b>33,482</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. As indicated in the following table, the bank did not originate any home mortgage loans in the low-income census tract; however, this is similar to aggregate performance. The bank's lending in moderate-income geographies exceeds aggregate data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.2	0.1	0	0.0	0	0.0
Moderate	6.9	1.8	13	5.3	2,328	3.9
Middle	74.1	74.2	191	77.6	45,677	76.5
Upper	17.8	23.9	42	17.1	11,695	19.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>246</b>	<b>100.0</b>	<b>59,700</b>	<b>100.0</b>

Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels. The bank's excellent small business and small farm lending performance supports this conclusion. While the bank's adequate home mortgage lending was also considered, this was given less weight in drawing conclusions.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data, as depicted in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	82.6	54.6	474	84.9	38,569	65.6
>\$1,000,000	4.1	--	82	14.7	20,226	34.4
Revenue Not Available	13.3	--	2	0.4	14	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>558</b>	<b>100.0</b>	<b>58,809</b>	<b>100.0</b>

Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%

### ***Small Farm Loans***

As reflected in the following table, the distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.6	59.7	313	79.2	23,384	69.8
>\$1,000,000	0.9	--	82	20.8	10,098	30.2
Revenue Not Available	0.6	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>395</b>	<b>100.0</b>	<b>33,482</b>	<b>100.0</b>

Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%

### ***Home Mortgage Loans***

As shown in the following table, the distribution of borrowers reflects adequate penetration among low- and moderate-income borrowers as it generally mirrors aggregate data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	20.4	6.1	17	6.9	1,914	3.2
Moderate	19.0	18.8	48	19.5	8,578	14.4
Middle	23.0	21.9	66	26.8	15,705	26.3
Upper	37.5	26.2	78	31.7	20,573	34.5
Not Available	0.0	27.0	37	15.0	12,931	21.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>246</b>	<b>100.0</b>	<b>59,700</b>	<b>100.0</b>

*Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### **Community Development Loans**

First International Bank & Trust made a low level of community development loans in the assessment area. The institution originated 3 community development loans totaling approximately \$5.9 million. Of these, 2 loans totaling approximately \$4.7 million were PPP or CPR loans. The 3rd loan promoted affordable housing initiatives in the area. The level of community development lending decreased significantly in number and dollar volume since the previous evaluation at which time the bank made 13 community development loans totaling approximately \$22.4 million.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in the assessment area. This conclusion is primarily based on the bank's responsiveness to community development needs.

### **Investment and Grant Activity**

The bank has a poor level of qualified community development investments and grants in the assessment area. The bank made 29 qualified donations totaling approximately \$49,000 that promoted community service and revitalization and/or stabilization initiatives in the area. This represents 0.2 percent of the bank's total qualified investments by dollar volume. Furthermore, none of the Regional investments benefited this assessment area. The level of qualified investments and donations reflects a significant decrease from the previous evaluation, at which time the bank made 53 qualified investments totaling approximately \$657,000.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote community services, which is an identified need in the assessment area.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

First International Bank & Trust demonstrated good performance under the Service Test in the Central North Dakota Assessment Area. While the level of community development services is outstanding, the other factors offset that performance.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 6 branches (Fessenden, Harvey, Rugby, Minot-3) in the assessment area. Based on 2015 ACS, 1 branch was in a moderate-income census tract and the remaining 5 offices were in middle-income geographies. One of these 5 offices was in a distressed and underserved geography. Census tract changes in conjunction with the 2020 Census reflect all of the branches as being in middle-income geographies, 2 of which are in distressed and underserved census tracts. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- and moderate-income individuals. As indicated earlier, the bank closed its full-service branch in Bowdon in March 2023 as bank management felt the other branches in the area were sufficient to service the area. Based on 2020 Census data, the branch was located in a middle-income census tract that was designated distressed and underserved. Residents continue to have access to the bank's services through electronic means, such as internet or mobile banking, or by traveling 18 miles to the closest branch in Fessenden. While the branch had a limited volume of traffic, the closure had some impact, some of which may be to low- or moderate-income individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

The institution is a leader in providing community development services within the Central North Dakota Assessment Area. Twelve bank employees provided 35 instances of financial expertise or technical assistance to 12 different entities. The services were to organizations that promote affordable housing, community services, economic development, and revitalization and/or stabilization initiatives. The number of instances is relatively similar to the 41 community development services reported during the prior evaluation period.

## **GRAND FORKS, ND-MN MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GRAND FORKS, ND-MN MSA**

This assessment area includes all of Grand Forks County in North Dakota and Polk County in Minnesota, which comprises the Grand Forks, ND-MN MSA. The assessment area boundaries are unchanged from the prior evaluation; however, census tract income levels changed between the 2 census years. According to 2015 ACS data, the assessment area contains 1 low-, 5 moderate, 18 middle-, and 4 upper-income

census tracts. Census data from 2020 reflects the area as having 1 low-, 7 moderate-, 17 middle, and 6 upper-income geographies, as well as 1 census tract with no income level designation. The institution currently operates 1 branch in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Grand Forks ND-MN MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	28	3.6	17.9	64.3	14.3	0.0
Population by Geography	100,526	5.5	20.1	56.4	18.0	0.0
Housing Units by Geography	45,371	2.9	21.2	60.1	15.7	0.0
Owner-Occupied Units by Geography	23,457	0.3	15.0	61.9	22.7	0.0
Occupied Rental Units by Geography	17,787	5.9	29.6	56.6	7.9	0.0
Vacant Units by Geography	4,127	4.5	20.3	65.2	10.0	0.0
Businesses by Geography	8,374	2.1	16.0	56.9	25.0	0.0
Farms by Geography	807	0.0	10.8	73.6	15.6	0.0
Family Distribution by Income Level	23,958	20.2	19.0	21.1	39.7	0.0
Household Distribution by Income Level	41,244	26.0	14.0	18.1	41.9	0.0
Median Family Income - Grand Forks, ND-MN MSA		\$70,827	Median Housing Value			\$150,403
			Median Gross Rent			\$741
			Families Below Poverty Level			8.6%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 34.3 percent; followed by non-classifiable establishments at 14.2 percent; and retail trade at 10.8 percent. The same data indicates that area businesses and farms are predominantly small operations with 86.3 percent operating from a single location and 63.7 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for the Grand Forks, ND-MN MSA, which are used in the Borrower Profile analysis.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$80,000)	<\$40,000	\$40,000 to <\$64,000	\$64,000 to <\$96,000	≥\$96,000
<i>Source: FFIEC</i>				

### **Competition**

The Grand Forks, ND-MN MSA is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 20 FDIC-insured financial institutions operate 20 offices within the MSA. First International Bank & Trust ranked 12th with a deposit market share of 1.8 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.



The institution also faces significant competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 57 CRA data reporters collectively reported 2,462 small business loans within the MSA. Of these institutions, First International Bank & Trust ranked 10th with 3.4 percent of the market share by number. The top 5 lenders collectively accounted for more than half (54.9 percent) of the total market share, by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

There is also significant competition for home mortgage loans. In 2021, 170 HMDA-reporting institutions originated or purchased 4,114 home mortgage loans in the MSA. First International Bank & Trust ranked 16th with a 1.7 percent market share by number. The top 5 reporters collectively originated or purchased 41.6 percent of total market share, by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Community Contact**

Examiners reviewed a community contact with an individual familiar with the area's small business industry. The contact indicated that the economy remained relatively strong despite the COVID-19 pandemic; however, the individual added that the Canadian border closure negatively affected the retail and service sectors. The contact noted that increasing costs and supply chain issues are challenging for businesses, but agreed that the labor shortage is the biggest issue. Pertaining to housing, the contact noted that single-family housing for low- and moderate-income individuals is not readily available, with homes under \$250,000 selling quickly. The contact added that there are numerous rental options available for middle-income individuals; however, the availability of lower-priced rental units decreases in the fall when college students return to the area. Finally, the individual stated that primary credit needs in the area are commercial and home mortgage and noted that local financial institutions are meeting local credit needs.

### **Credit and Community Development Needs and Opportunities**

Through a review of demographic and economic data, as well as comments from the community contact and bank management, examiners determined that commercial and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development and affordable housing; however, there is a high level of competition for available opportunities.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GRAND FORKS, ND-MN MSA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the Grand Forks, ND-MN MSA. The bank's adequate performance under geographic distribution primarily supports this conclusion. While the bank exhibited good performance under lending activities and borrower profile, the overall performance was offset by the low level of community development lending.

### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Grand Forks, ND-MN MSA. In 2021, the bank originated or purchased 181 small business, small farm, and home mortgage loans totaling \$35.9 million in the assessment area. This accounts for 3.0 percent of the total loans reviewed, by number, in 2021. In comparison, 2.2 percent of the bank's deposits were from the assessment area.

### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is primarily supported by the bank's adequate small business lending, which was given the greatest weight in drawing conclusions. The institution's adequate home mortgage lending was also considered, but given less weight in drawing conclusions.

### *Small Business Loans*

As depicted in the following table, the geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. The bank's performance in lending in low-income census tracts generally mirrors aggregate data, yet the performance in lending in moderate-income geographies is less than aggregate lending. However, the bank's performance is considered reasonable since 3 of the 5 moderate-income census tracts are not in close proximity to the bank's office and would likely be served by financial institutions in or near those areas. More specifically, these moderate-income geographies include the Grand Forks Air Force Base; the city of Crookston, Minnesota, which is approximately 25 air miles from the bank's branch; and the very eastern edge of Polk County, which is more than 60 air miles from the Grand Forks office. Given this information, as well as the level of competition in the area, the bank's performance is adequate.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.1	0.8	0	0.0	0	0.0
Moderate	16.0	13.4	6	7.2	873	5.3
Middle	56.9	57.8	52	62.7	9,542	58.3
Upper	25.0	28.0	25	30.1	5,946	36.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>16,361</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area in relation to comparable data. As reflected in the following table, the bank's performance generally mirrors ACS and aggregate data.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.3	0.3	1	1.4	49	0.3
Moderate	15.0	11.6	9	12.9	1,529	9.4
Middle	61.9	57.2	35	50.0	7,657	47.1
Upper	22.7	30.9	25	35.7	7,010	43.2
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>16,246</b>	<b>100.0</b>

*Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business customers of different sizes and retail customers of different income levels. The bank's good small business lending, which was given the greatest weight, primarily supports this conclusion. The institution's adequate home mortgage lending was also considered, but given less weight in drawing conclusions.

### ***Small Business Loans***

As depicted in the following table, the distribution of borrowers reflects good penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	80.1	54.7	61	73.5	9,219	56.3
>\$1,000,000	5.5	--	21	25.3	7,091	43.3
Revenue Not Available	14.4	--	1	1.2	51	0.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>16,361</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The distribution of borrowers reflects adequate penetration among individuals of different income levels, including low- and moderate-income borrowers. The following table demonstrates that the bank's performance is relatively comparable to aggregate data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	20.2	5.8	4	5.7	509	3.1
Moderate	19.0	19.3	16	22.9	3,091	19.0
Middle	21.1	21.1	21	30.0	4,710	29.0
Upper	39.7	31.2	21	30.0	6,562	40.4
Not Available	0.0	22.7	8	11.4	1,374	8.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>70</b>	<b>100.0</b>	<b>16,246</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The bank made a low level of community development loans in the assessment area during the evaluation period. Specifically, the institution originated 1 community development loan totaling approximately \$1.4 million that provided economic development initiatives. This is a decrease from the previous evaluation, at which time the bank originated 2 community development loans totaling approximately \$5.2 million.

## **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in the Grand Forks, ND-MN MSA. This conclusion is primarily based on the adequate level of investment and grant activity and adequate responsiveness to community development needs.

### **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in the Grand Forks, ND-MN MSA. The bank made 3 donations totaling \$2,000 that promoted community services in the assessment area. This reflects a significant decrease from the last evaluation at which time the bank had 12 investments totaling \$495,000. However, a portion of 4 Regional investments totaling \$2.3 million promoted community service and affordable housing initiatives in the Grand Forks, ND-MN MSA, as well.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the Grand Forks, ND-MN MSA, as demonstrated through qualified investments that support affordable housing, which was an identified need.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Grand Forks, ND-MN MSA. Access of delivery systems and reasonableness of business hours and services primarily supports this conclusion. Changes in branch locations did not adversely affect accessibility of the bank's delivery systems; however, the limited level of community development services offsets this performance.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 1 branch (Grand Forks) in the assessment area. The branch was in a middle-income geography (based on 2015 ACS data) until it changed to a moderate-income geography in conjunction with the 2020 Census. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance.

**Community Development Services**

The institution provides a limited level of community development services within the assessment area. One bank employee provided 4 instances of financial expertise or technical assistance to an organization that promotes community service initiatives. The level of activity has declined from the previous evaluation, at which time the bank provided 8 instances of community development activity in this area.

**GRANT COUNTY NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE GRANT COUNTY NORTH DAKOTA ASSESSMENT AREA**

This assessment area includes all of Grant County in south central North Dakota. The assessment area boundaries are unchanged from the prior evaluation. According to 2015 ACS and 2020 Census data, the assessment area consists of 1 middle-income census tract that was designated as distressed and underserved throughout the evaluation period. The bank operates 1 branch (Elgin) in the assessment area.

**Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Grant County North Dakota Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.0	0.0	100.0	0.0	0.0
Population by Geography	2,362	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	1,716	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	925	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	211	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	580	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	315	0.0	0.0	100.0	0.0	0.0
Farms by Geography	102	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	690	27.5	20.1	18.0	34.3	0.0
Household Distribution by Income Level	1,136	33.3	18.2	14.0	34.5	0.0
Median Family Income - Nonmetropolitan ND		\$72,414	Median Housing Value			\$75,100
			Median Gross Rent			\$442
			Families Below Poverty Level			10.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i> (*) The NA category consists of geographies that have not been assigned an income classification.						

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 29.5 percent; followed by agriculture, forestry, and fishing at 24.5 percent; and non-classifiable establishments at 7.9 percent. The same data indicates that area businesses and farms are predominantly small operations with 91.1 percent operating from a single location and 80.1 percent of them employing less than 5 individuals.

The FFIEC-estimated median family income levels for nonmetropolitan North Dakota were presented under the Central North Dakota Assessment Area section of the evaluation.

### **Competition**

The Grant County North Dakota Assessment Area has moderate competition for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 3 FDIC-insured financial institutions operate 3 offices within the county. First International Bank & Trust has the largest deposit market share at 39.5 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

There is also a moderate level competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 22 lenders collectively reported 149 small business loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 58.4 percent of the market share by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the nonmetropolitan area.

Similarly, the bank faces competition for small farm loans from other lenders and non-bank entities as evidenced by the 2021 aggregate CRA data. This data shows that 13 lenders collectively reported 335 small farm loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 74.6 percent of the market share by number.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed information from bank management, as well as demographic and economic data to determine assessment area needs and opportunities and determined that commercial and home mortgage lending represent the primary credit needs of the area. Community development needs are primarily related to economic development and community services.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE GRANT COUNTY NORTH DAKOTA ASSESSMENT AREA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the assessment area. Performance under lending activities and borrower profile was good; however, the lack of community development lending offsets that performance.

### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the assessment area. In 2021, the bank originated or purchased 349 small business, small farm, and home mortgage loans totaling \$24.9 million in the assessment area. This accounts for 5.8 percent of the total loans reviewed, by number, in 2021. In comparison, 1.1 percent of the bank's deposits were from the assessment area. First International Bank & Trust exhibited strong market performance in both small business and small farm lending. Specifically, the bank ranked 1st among all small business and small farm reporters according to 2021 aggregate data.

### **Geographic Distribution**

The assessment area does not include any low- or moderate-income geographies and a review of geographic distribution would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business customers of different sizes and retail customers of different income levels. The bank's good small farm lending, which was given the greatest weight, primarily supports this conclusion. The excellent small business lending performance was also considered, but given less weight in drawing conclusions.

### ***Small Business Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	82.9	71.9	83	95.4	3,875	82.3
>\$1,000,000	3.8	--	4	4.6	836	17.7
Revenue Not Available	13.3	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>87</b>	<b>100.0</b>	<b>4,711</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

The distribution of borrowers reflects good penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	99.0	81.8	238	95.2	16,264	85.1
>\$1,000,000	1.0	--	12	4.8	2,845	14.9
Revenue Not Available	0.0	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>250</b>	<b>100.0</b>	<b>19,109</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The bank did not originate any community development loans in the assessment area. In comparison, 5 community development loans totaling approximately \$675,000 were originated during the previous evaluation period. Furthermore, other financial institutions that operate in the same assessment area have originated community development loans.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in the assessment area. This conclusion is primarily based on the adequate level of investment and grant activity and adequate responsiveness to community development needs.



### **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in the assessment area. The bank made 23 donations totaling \$85,000 that promoted community service and revitalization and/or stabilization efforts in the assessment area. This represents 0.4 percent of the bank's total qualified investments and is similar to the last evaluation at which time the bank had 13 investments totaling \$109,000. None of the Regional investments benefited this assessment area.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the assessment area, as demonstrated through qualified investments that support community services, which was an identified need.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

## **SERVICE TEST**

First International Bank & Trust demonstrated good performance under the Service Test in the Grant County North Dakota Assessment Area. The level of community development services primarily supports this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. Based on 2015 ACS and 2020 Census data, the bank's sole office in Elgin is located in a middle-income census tract. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides a relatively high level of community development services in the assessment area. Eight bank employees provided 27 instances of financial expertise or technical assistance to 7 different entities. The services were to entities that promote community services and revitalization and/or stabilization initiatives. The number of instances is lower than the prior evaluation, at which time 40 instances were reported.

## WESTERN NORTH DAKOTA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE WESTERN NORTH DAKOTA ASSESSMENT AREA

This assessment area includes all of Dunn, McKenzie, and Williams counties in western North Dakota. The assessment area boundaries are unchanged from the prior evaluation; however, census tract income levels changed between the 2 census years. According to 2015 ACS data, the assessment area consists of 1 low-, 6 middle-, and 5 upper-income census tracts. Census data from 2020 reflects the area as having 4 middle- and 10 upper-income geographies. The bank currently operates 6 offices in the assessment area.

#### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Western North Dakota Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	8.3	0.0	50.0	41.7	0.0
Population by Geography	43,429	4.1	0.0	43.2	52.7	0.0
Housing Units by Geography	21,031	2.6	0.0	45.3	52.1	0.0
Owner-Occupied Units by Geography	10,962	1.1	0.0	48.6	50.3	0.0
Occupied Rental Units by Geography	5,891	5.3	0.0	37.8	57.0	0.0
Vacant Units by Geography	4,178	2.8	0.0	47.5	49.8	0.0
Businesses by Geography	7,259	1.0	0.0	39.5	59.5	0.0
Farms by Geography	470	0.4	0.0	59.4	40.2	0.0
Family Distribution by Income Level	10,923	17.3	12.4	16.3	54.0	0.0
Household Distribution by Income Level	16,853	17.4	10.3	13.9	58.5	0.0
Median Family Income - Nonmetropolitan ND	\$72,414	Median Housing Value				\$199,258
		Median Gross Rent				\$910
		Families Below Poverty Level				10.1%

*Source: 2015 ACS and 2021 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.

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 29.6 percent; followed by non-classifiable establishments at 20.3 percent; and transportation and communication at 9.1 percent. The same data indicates that area businesses and farms are predominantly small operations with 91.0 percent operating from a single location and 64.3 percent of them employing less than 5 individuals.

The FFIEC-estimated median family income levels for nonmetropolitan North Dakota were presented under the Central North Dakota Assessment Area section of this evaluation.

#### **Competition**

This assessment area is fairly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 10 FDIC-insured financial institutions operate 19 offices within Dunn, McKenzie, and Williams counties. First International Bank & Trust ranked 1st with a deposit market

share of 38.5 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces a high level of competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 77 CRA data reporters collectively reported 2,225 small business loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 27.2 percent of the market share by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

Similarly, the bank faces moderate competition for small farm loans from other lenders and non-bank entities as evidenced by the 2021 aggregate CRA data. This data shows that 16 lenders collectively reported 663 small farm loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 74.6 percent of the market share by number.

There is also significant competition for home mortgage loans. In 2021, 156 HMDA-reporting institutions originated or purchased 7,178 home mortgage loans in the assessment area. First International Bank & Trust ranked 4th with a 3.9 percent market share by number. The top 3 reporters collectively originated or purchased 66.1 percent of total market share, by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Community Contact**

Examiners reviewed a previously conducted interview with a representative of an organization that is familiar with the general economy in the area. The contact indicated that economic conditions are very good and noted that energy (oil) and agriculture are the primary sources of employment. Most of the people working in the area live there; however, the individual stated that some people still commute from outside the area to work in the oil fields. Affordable single-family housing continues to be an issue as there are a number of over-valued houses that were built at the height of the oil boom. The lack of workers is also a serious limitation facing the area with the largest impact on area restaurants. Farms appear to be doing well, and while the area suffered some drought conditions in 2020 that resulted in farmers receiving disaster payments, farmers experienced excess moisture which delayed spring planting in 2021 and a fairly significant amount of preventative plant payments. The contact indicated that all types of credit are needed, but felt that agricultural lending is likely the primary credit needs. Finally, the individual felt that local financial institutions are meeting the area's credit needs.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that commercial and agricultural lending are the primary credit needs for the assessment area. Furthermore, the assessment area's community development needs are primarily related to economic development and affordable housing.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE WESTERN NORTH DAKOTA ASSESSMENT AREA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the assessment area. The bank's adequate performance under lending activity, geographic distribution, and community development lending primarily supports this conclusion. While performance under borrower profile is excellent, it did not enhance the overall performance.

### Lending Activity

The bank's lending activity reflects adequate responsiveness to the credit needs of the assessment area. In 2021, the bank originated or purchased 1,168 small business, small farm, and home mortgage loans totaling \$151.0 million in this assessment area. This accounts for 19.4 percent of the total loans reviewed, by number, in 2021. In comparison, 30.3 percent of the bank's deposits were from the assessment area. First International Bank & Trust exhibited strong market performance in both small business and small farm lending, which were given greater weight than home mortgage lending. Specifically, the bank ranked first among all small business and small farm reporters according to 2021 aggregate data.

### Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is primarily supported by the bank's adequate small business lending, which was given the greatest weight in drawing conclusions. The institution's adequate small farm and home mortgage lending were also considered, but given less weight in drawing conclusions.

### *Small Business Loans*

As depicted in the following table, the geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	1.0	0.7	4	0.7	1,144	1.3
Middle	39.5	41.3	187	30.9	22,482	25.1
Upper	59.5	58.1	414	68.4	65,922	73.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>	<b>89,548</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### *Small Farm Loans*

The geographic distribution of small farm loans reflects adequate penetration throughout the assessment area as the bank's performance generally mirrors demographic and aggregate data.

<b>Geographic Distribution of Small Farm Loans</b>						
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	0.4	0.5	3	0.7	136	0.5
Middle	59.4	58.5	212	48.4	11,790	44.7
Upper	40.2	41.1	223	50.9	14,439	54.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>438</b>	<b>100.0</b>	<b>26,365</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### *Home Mortgage Loans*

As depicted in the following table, the geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area when compared to aggregate data. The bank did not originate any home mortgage loans in the low-income census tract; however, this performance mirrors aggregate data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.1	0.0	0	0.0	0	0.0
Middle	48.6	34.9	35	28.0	8,738	24.9
Upper	50.3	65.1	90	72.0	26,356	75.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	<b>35,094</b>	<b>100.0</b>

*Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

## **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels. The bank's excellent small business lending performance, which received the greatest weight in the analysis, primarily supports this conclusion. While the bank's good small farm and home mortgage lending were also considered, they were given less weight in drawing conclusions.

### ***Small Business Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	86.0	41.8	441	72.9	42,937	47.9
>\$1,000,000	3.9	--	161	26.6	45,771	51.1
Revenue Not Available	10.1	--	3	0.5	840	0.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>605</b>	<b>100.0</b>	<b>89,548</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Small Farm Loans***

The distribution of borrowers reflects good penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	99.1	82.6	408	93.2	22,208	84.2
>\$1,000,000	0.2	--	29	6.6	4,149	15.7
Revenue Not Available	0.6	--	1	0.2	8	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>438</b>	<b>100.0</b>	<b>26,365</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

As reflected in the following table, the distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	17.3	2.3	5	4.0	660	1.9
Moderate	12.4	13.9	21	16.8	4,441	12.7
Middle	16.3	24.5	31	24.8	9,293	26.5
Upper	54.0	32.9	55	44.0	17,334	49.4
Not Available	0.0	26.4	13	10.4	3,367	9.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	<b>35,094</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

First International Bank & Trust made an adequate level of community development loans in the assessment area. The institution originated 6 community development loans totaling approximately \$11.1 million. All of these were PPP or CPR loans that promoted economic development, which is an identified need in the area. The level of community development lending decreased in number and dollar volume since the previous evaluation at which time the bank made 18 community development loans totaling approximately \$37.1 million.

### **INVESTMENT TEST**

First International Bank & Trust demonstrates adequate performance in the assessment area. This is primarily supported by the level of investment and grant activity as well as the bank’s responsiveness to credit and community development needs.

### **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in the Western North Dakota Assessment Area. The bank made 9 qualified investments totaling \$4.8 million in the assessment area. This included 2 prior period and 2 new investments totaling \$2.3 million that promoted revitalization or stabilization activities, as well as 5 donations totaling \$2.5 million that promoted community services or revitalization or stabilization efforts. The largest donation was from an affiliated entity of the bank. While still considered adequate, the dollar volume of qualified investments in this area declined since the prior evaluation at which time the bank had 41 qualified investments totaling \$9.2 million.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the assessment area. A significant majority (99.9 percent) of the investments by dollar volume supported revitalization or stabilization efforts, which was not an identified community development need in the area. Nonetheless, it shows the bank’s responsiveness to revitalizing and stabilizing the underserved geographies within the assessment area.



### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily considered innovative or complex.

### **SERVICE TEST**

First International Bank & Trust demonstrated good performance under the Service Test in the Western North Dakota Assessment Area. The level of community development services primarily supports this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 6 offices (Alexander, Killdeer, Watford City-2, Williston-2) in the assessment area. ACS data from 2015 shows that 4 of the branches are in middle-income geographies, while 2 offices operate in upper-income census tracts. Furthermore, FFIEC data for 2021 shows that 2 branches (Alexander and Killdeer) operate in underserved geographies. Census data from 2020 reflects 3 of the offices operating in middle-income census tracts that are designated underserved; the 3 remaining branches operate in upper-income geographies. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- or moderate-income individuals. As indicated earlier, the bank closed a full-service branch (Willison) in March 2023. Bank management indicated the reason for the closure was to reduce overlap and to effectively and efficiently use staff. At the time of closing, the branch was located in an upper-income census tract based on 2020 Census data. Residents continue to have access to the bank's services through electronic means, such as internet or mobile banking, or by traveling less than one mile to one of the other two branches in Williston. While the closure may have had some impact to low- or moderate-income individuals, it did not impact any low- or moderate-income areas since this assessment area consists of all middle- and upper-income census tracts according to 2020 Census data.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides a relatively high level of community development services in the assessment area. Five bank employees provided 26 instances of financial expertise or technical assistance to 7 different entities. The services were to entities that promote affordable housing, community services, economic development, and revitalization and/or stabilization initiatives. The number of instances is comparable to the prior evaluation, at which time 24 instances were reported.



## ARIZONA

### CRA RATING FOR ARIZONA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN ARIZONA

First International Bank & Trust continues to delineate one assessment area in Arizona that remains unchanged since the previous evaluation, with the exception of changes to census tract income levels between the 2 census years. The assessment area includes all of Maricopa and Pinal counties in Arizona, which comprises the Phoenix-Mesa-Chandler, AZ MSA. According to 2015 ACS data, the assessment area consists of 110 low-, 231 moderate-, 326 middle-, 311 upper-, and 13 non-designated census tracts. Census data from 2020 reflects the area as having 68 low-, 294 moderate-, 362 middle, and 354 upper-income geographies, as well as 26 census tracts with no income level designation. The institution currently operates 4 branches (Chandler, Gilbert, Phoenix, Scottsdale) in the assessment area.

#### Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Phoenix-Mesa-Chandler AZ MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	991	11.1	23.3	32.9	31.4	1.3
Population by Geography	4,407,915	10.6	23.5	33.7	31.9	0.3
Housing Units by Geography	1,832,045	9.4	23.9	35.6	31.1	0.1
Owner-Occupied Units by Geography	967,478	4.5	19.6	37.1	38.7	0.0
Occupied Rental Units by Geography	602,639	16.7	29.7	32.6	20.8	0.2
Vacant Units by Geography	261,928	10.7	26.4	36.5	26.3	0.1
Businesses by Geography	825,132	6.9	15.5	30.9	46.2	0.5
Farms by Geography	13,842	7.0	19.6	31.4	41.7	0.3
Family Distribution by Income Level	1,036,417	21.9	17.3	19.5	41.3	0.0
Household Distribution by Income Level	1,570,117	23.4	16.5	17.9	42.2	0.0
Median Family Income - Phoenix-Mesa-Chandler, AZ MSA	\$63,686	Median Housing Value				\$197,320
		Median Gross Rent				\$991
		Families Below Poverty Level				12.5%

*Source: 2015 ACS and 2021 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.*

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 33.9 percent; followed by non-classifiable establishments at 31.9 percent; and finance, insurance and real estate at 12.5 percent. The same data indicates that area businesses and farms are predominantly small operations with 96.1 percent operating from a single location and 59.2 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for the Phoenix-Mesa-Chandler, AZ MSA, which are used in the Borrower Profile analysis.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$79,000)	<\$39,500	\$39,500 to <\$63,200	\$63,200 to <\$94,800	≥\$94,800
<i>Source: FFIEC</i>				

### **Competition**

The Phoenix-Mesa-Chandler AZ MSA is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 61 FDIC-insured financial institutions operate 709 offices within the MSA. First International Bank & Trust ranked 24th with a deposit market share of 0.3 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces significant competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 307 CRA data reporters collectively reported 140,337 small business loans within the MSA. Of these institutions, First International Bank & Trust ranked 28th with 0.3 percent of the market share by number. The top 3 lenders were national banks that collectively accounted for nearly half (45.8 percent) of the total market share, by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

There is also significant competition for home mortgage loans. In 2021, 1,011 HMDA-reporting institutions originated or purchased 429,687 home mortgage loans in the MSA. First International Bank & Trust ranked 194th with a 0.1 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Credit and Community Development Needs and Opportunities**

Through a review of demographic and economic data, as well as comments from bank management, examiners determined that commercial and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development and affordable housing; however, there is a high level of competition for available opportunities.

## **SCOPE OF EVALUATION – ARIZONA**

Examiners reviewed small business and home mortgage lending. When analyzing performance, examiners gave greater weight to small business lending followed by home mortgage lending. Small farm lending was not reviewed since it is not a lending focus of the bank in this metropolitan area. Refer to the overall Scope of Evaluation section for additional information.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN ARIZONA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the Phoenix-Mesa-Chandler, AZ MSA. The bank’s performance under lending activity, geographic

distribution, and community development lending primarily supports this conclusion. While performance under borrower profile is excellent, it did not enhance the overall conclusion.

### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the assessment area. In 2021, the bank originated or purchased 584 small business, small farm, and home mortgage loans totaling \$260.6 million in this assessment area. This accounts for 9.7 percent of the total loans reviewed, by number, in 2021. In comparison, 10.8 percent of the bank's deposits were from the assessment area.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is supported by the bank's adequate small business and home mortgage lending.

### ***Small Business Loans***

As depicted in the following table, the geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. Although the bank's performance in the low-income geographies is slightly less than aggregate data, it is still reasonable given the significant competition coupled with the fact that the bank does not have any branches located in low-income census tracts. Furthermore, the bank's lending performance in moderate-income census tracts is comparable to aggregate performance.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	6.8	6.4	17	4.9	5,624	11.8
Moderate	15.5	16.5	55	15.8	7,321	15.3
Middle	30.9	29.2	99	28.5	15,489	32.4
Upper	46.2	47.2	169	48.7	17,658	36.9
Not Available	0.5	0.6	7	2.0	1,733	3.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>347</b>	<b>100.0</b>	<b>47,825</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

As depicted in the following table, the geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area when compared to aggregate data. The bank's lending performance in low-income geographies is comparable to aggregate performance. While the bank's performance in moderate-income geographies was less than aggregate data, it is still reasonable given the significant competition coupled with the fact that the bank does not have any branches located in moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.5	3.3	7	3.0	5,677	2.7
Moderate	19.6	14.6	19	8.1	33,345	15.7
Middle	37.1	39.4	83	35.2	52,939	24.9
Upper	38.7	42.2	127	53.8	120,755	56.8
Not Available	0.0	0.5	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>212,716</b>	<b>100.0</b>

Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business customers of different sizes and retail customers of different income levels. The bank's excellent small business lending performance supports this conclusion, and while the adequate home mortgage lending performance was considered, it was given less weight in drawing conclusions.

### ***Small Business Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less, when compared to aggregate data.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	92.1	48.2	251	72.3	23,280	48.7
>\$1,000,000	1.8	--	89	25.6	22,777	47.6
Revenue Not Available	6.1	--	7	2.0	1,768	3.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>347</b>	<b>100.0</b>	<b>47,825</b>	<b>100.0</b>

Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%

### ***Home Mortgage Loans***

As reflected in the following table, the distribution of borrowers reflects adequate penetration among individuals of different income levels, including low- and moderate-income borrowers. Although the bank's lending performance to low- and moderate-income borrowers is lower than aggregate data, home mortgage lending is not the bank's primary lending focus and there is a high level of competition in this assessment area. This is further illustrated by the bank's limited market share. Given these factors, the bank's performance is adequate.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.9	5.3	2	0.8	293	0.1
Moderate	17.3	16.6	18	7.6	5,232	2.5
Middle	19.5	20.5	24	10.2	7,897	3.7
Upper	41.3	38.5	158	66.9	141,290	66.4
Not Available	0.0	19.0	34	14.4	58,004	27.3
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>212,716</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

First International Bank & Trust made an adequate level of community development loans in the Phoenix-Mesa-Chandler, AZ MSA. The institution originated 6 community development loans totaling approximately \$11.9 million. Of these, two were PPP or CPR loans that promoted economic development or revitalization and/or stabilization initiatives. The remaining loans promoted affordable housing, community services, revitalization and/or stabilization, or economic development efforts. The level of community development lending decreased in number and dollar volume since the previous evaluation at which time the bank made 19 community development loans totaling approximately \$74.1 million. However, these figures do not include loans originated at the Regional level that benefited two or more of the bank’s assessment areas, some of which included this assessment area.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated good performance under the Investment Test in Arizona. This conclusion is primarily based on the significant level of investment and grant activity.

### **Investment and Grant Activity**

First International Bank & Trust has a significant level of qualified community development investments and grants in the Phoenix-Mesa-Chandler, AZ MSA. The bank made 23 qualified investments totaling \$2.7 million in the assessment area. This included 3 prior period mortgage-backed securities totaling \$2.6 million, as well as 20 donations totaling \$47,000. All of the donations promoted community services. Furthermore, this does not include 5 Regional investments totaling \$3.6 million that, in part, benefited the Phoenix-Mesa-Chandler, AZ MSA. The level of qualified investments at the current evaluation, with the additional 5 Regional investments, reflects a decrease in number and dollar volume from the previous evaluation at which time the bank had 55 qualified investments that totaled approximately \$7.3 million.

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in the Phoenix-Mesa-Chandler, AZ MSA, which is reflected through the bank’s investments that support affordable housing, which is an identified need in the area.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative or complex investments to support community development needs in Arizona considering the available opportunities and investment capacity of the bank.

## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Phoenix-Mesa-Chandler, AZ MSA. While the level of community development services is limited, the other performance factors helped offset this performance.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 4 branches in the assessment area. Based on 2015 ACS and 2020 Census data, two branches are located in middle-income geographies, one location is in an upper-income census tract, while the fourth branch is located in a geography with no income designation. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. This performance is consistent with the bank's overall performance.

### **Community Development Services**

The institution provides a limited level of community development services within the assessment area. Two bank employees provided 8 instances of financial expertise or technical assistance to 3 community development organizations during the evaluation period. Services were used to promote community services and economic development. This represents a decrease from the prior evaluation, at which time 9 bank employees provided 11 community development services to 6 organizations in Arizona.

## MINNESOTA

### CRA RATING FOR MINNESOTA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN MINNESOTA

First International Bank & Trust has delineated two assessment areas in the state of Minnesota: 1) Central Minnesota, and 2) Hennepin County Minnesota. The Hennepin County Minnesota assessment area is new since the previous evaluation. The bank currently operates 3 branches in Minnesota. Details for the individual assessment areas are provided in subsequent sections.

### SCOPE OF EVALUATION – MINNESOTA

Examiners reviewed small business, small farm, and home mortgage lending. All three products were reviewed for the Central Minnesota Assessment Area; however, small farm lending was not reviewed in the Hennepin County Minnesota Assessment Area since it is not a lending focus in the metropolitan area. Greater weight was given to overall conclusions derived from the Central Minnesota Assessment area followed by performance in the newly-established Hennepin County Minnesota Assessment Area. When analyzing performance for the state, examiners gave greater weight to small business lending followed by small farm lending. Home mortgage lending was given the least weight in drawing conclusions in Minnesota. Refer to the overall Scope of Evaluation section for additional information.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN MINNESOTA

#### LENDING TEST

First International Bank & Trust's demonstrated good performance under the Lending Test in Minnesota. This is consistent with the bank's performance in the Central Minnesota Assessment Area, which was given the greatest weight. While performance in the Hennepin County Minnesota Assessment Area was adequate, it did not negatively impact the overall conclusion given that it is a fairly new assessment area. Details are discussed under each assessment area.

#### Lending Activity

The bank's lending activity reflects good responsiveness to the credit needs in Minnesota. In 2021, the bank originated or purchased 544 small business, small farm, and home mortgage loans totaling \$45.1 million in this rated area. This accounts for 9.0 percent of the total loans reviewed, by number, in 2021. In comparison, 2.7 percent of the bank's deposits were from the rated area; however, the deposit volume does not include the deposits from the newly-established Hennepin County Assessment Area as this information was not readily available for 2021.

#### Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Minnesota assessment areas. This is consistent with the bank's performance in the Central Minnesota Assessment Area, which was given the greatest weight. Performance in the Hennepin County assessment area was adequate; however, it did not negatively impact the overall conclusion. Details are discussed under each assessment area.



### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels in Minnesota. This is consistent with the bank's performance in the Central Minnesota Assessment Area, which was given the greatest weight. Performance in Hennepin County assessment area was good; however, this area received lesser weight, in Minnesota.

### **Community Development Loans**

First International Bank & Trust made a low level of community development loans in Minnesota, which is consistent with the bank's performance in the Central Minnesota Assessment Area, which received the greatest weight. Specifically, the bank originated 1 community development loan totaling approximately \$5.6 million that promoted revitalization and stabilization initiatives in the assessment area. However, this does not include Regional investments, some of which benefited the Minnesota assessment areas. Nonetheless, the number and dollar volume of community development loans has decreased since the previous evaluation at which time the bank originated 4 community development loans totaling \$8.6 million that benefited the broader statewide area within Minnesota.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated good performance under the Investment Test in Minnesota, which is consistent with the performance in all of the Minnesota assessment areas.

### **Investment and Grant Activity**

First International Bank & Trust has a significant level of qualified community development investments and grants in Minnesota. The institution made 23 qualified investments totaling approximately \$4.9 million in its Minnesota assessment areas, as well as 1 investment totaling \$4.2 million that benefited a broader area in Minnesota, but that included Hennepin County. This is an increase in number and dollar volume from the previous evaluation at which time the bank had 26 qualified investments that totaled approximately \$3.5 million. However, this would be expected since the bank expanded its footprint in Minnesota. Nonetheless, it does not reflect Regional investments that benefited a broader area that included the Minnesota assessment areas. Details regarding the level of qualified investment activity for each assessment area within Minnesota are provided under the individual assessment area sections.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Central Minnesota	0	0	17	1,709	0	0	4	996	<b>21</b>	<b>2,705</b>
Hennepin County Minnesota	0	0	2	2,174	0	0	0	0	<b>2</b>	<b>2,174</b>
Statewide Minnesota	1	4,218	0	0	0	0	0	0	<b>1</b>	<b>4,218</b>
<b>Total</b>	<b>1</b>	<b>4,128</b>	<b>17</b>	<b>3,883</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>996</b>	<b>24</b>	<b>9,007</b>

*Source: Bank Data*

### **Responsiveness to Credit and Community Development Needs**

First International Bank & Trust exhibits adequate responsiveness to credit and community development needs in Minnesota considering the available opportunities and investment capacity of the bank.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative or complex investments to support community development needs in Minnesota considering the available opportunities and investment capacity of the bank.

### **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in Minnesota. This is consistent with the bank's performance in both of the assessment areas in Minnesota.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment areas in Minnesota, which is consistent with the bank's overall performance. Furthermore, alternative delivery systems described earlier provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

First International Bank & Trust's opening and closing of branches has not adversely affected the accessibility of its delivery systems within Minnesota, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Refer to the separate assessment area sections for additional information.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the Minnesota assessment areas, particularly low- and moderate-income geographies and/or individuals. This performance is consistent with the bank's overall performance.

### **Community Development Services**

First International Bank & Trust provides an adequate level of community development services in Minnesota. The majority of the services were provided within the Central Minnesota Assessment Area, which was given greater weight in assessing performance in Minnesota. As indicated in the Community Development Services presented earlier, bank employees provided 15 instances of community development services in Minnesota during the evaluation period. This represents a decrease from the prior evaluation, which included 21 community development services.

## **CENTRAL MINNESOTA ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL MINNESOTA ASSESSMENT AREA**

This assessment area includes all of Cass, Morrison, Todd, and Wadena counties in central Minnesota. The boundaries of the assessment area have not changed since the previous evaluation; however, census tract income levels changed between the 2 census years. According to 2015 ACS data, the assessment area consists of 6 moderate- and 23 middle-income census tracts. Census data from 2020 reflects the area as having 8 moderate- and 21 middle-income geographies, as well as 1 upper-income census tract. The bank currently operates 2 offices (Motley, Staples) in the assessment area.

### **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Central Minnesota Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	0.0	20.7	79.3	0.0	0.0
Population by Geography	99,706	0.0	19.4	80.6	0.0	0.0
Housing Units by Geography	60,677	0.0	24.2	75.8	0.0	0.0
Owner-Occupied Units by Geography	33,414	0.0	19.1	80.9	0.0	0.0
Occupied Rental Units by Geography	8,306	0.0	27.3	72.7	0.0	0.0
Vacant Units by Geography	18,957	0.0	31.7	68.3	0.0	0.0
Businesses by Geography	8,443	0.0	22.3	77.7	0.0	0.0
Farms by Geography	1,023	0.0	10.2	89.8	0.0	0.0
Family Distribution by Income Level	28,228	22.4	20.2	24.1	33.3	0.0
Household Distribution by Income Level	41,720	26.1	17.0	20.0	36.9	0.0
Median Family Income - Nonmetropolitan MN		\$63,045	Median Housing Value			\$162,863
			Median Gross Rent			\$614
			Families Below Poverty Level			10.0%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 32.2 percent; followed by non-classifiable establishments at 12.4 percent; and retail trade at 12.1 percent. The same data indicates that area businesses and farms are predominantly small operations with 91.7 percent operating from a single location and 70.6 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for nonmetropolitan Minnesota, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$72,400)	<\$36,200	\$36,200 to <\$57,920	\$57,920 to <\$86,880	≥\$86,880
<i>Source: FFIEC</i>				

### **Competition**

The Central Minnesota Assessment Area is fairly competitive for financial services despite its rural nature. According to June 30, 2022 FDIC Deposit Market Share data, 20 FDIC-insured financial institutions operate 39 offices within the 4 counties described earlier. First International Bank & Trust ranked 7th with a deposit market share of 5.1 percent. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

There is also a fairly high level competition for small business loans in the assessment area as evidenced by 2021 aggregate CRA data, which shows that 57 lenders collectively reported 1,626 small business loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 18.8 percent of the market share by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the nonmetropolitan area.

The bank also faces competition for small farm loans from other lenders and non-bank entities in the assessment area. Based on 2021 aggregate CRA data, 16 lenders collectively reported 304 small farm loans within the assessment area. Of these institutions, First International Bank & Trust ranked 1st with 52.3 percent of the market share by number.

There is also significant competition for home mortgage loans within the nonmetropolitan assessment area. In 2021, 286 HMDA-reporting institutions originated or purchased 4,777 home mortgage loans in the assessment area. First International Bank & Trust ranked 36th with a 6.7 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Credit and Community Development Needs and Opportunities**

Examiners reviewed demographic and economic data, as well as comments from bank management and determined that commercial, agricultural, and home mortgage lending represent the primary credit needs of the assessment area. Community development needs are primarily related to economic development, affordable housing, and community services.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE CENTRAL MINNESOTA ASSESSMENT AREA**

### **LENDING TEST**

First International Bank & Trust demonstrated good performance under the Lending Test in the assessment area. The bank's good performance under Lending Activity and Geographic Distribution primarily supports this conclusion. Performance under Borrower Profile was excellent; however, this was offset by the low volume of community development loans.

#### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Central Minnesota Assessment Area. In 2021, the bank originated or purchased 498 small business, small farm, and home mortgage loans totaling \$34.0 million in the assessment area. This accounts for 8.3 percent of the total loans reviewed, by number, in 2021. In comparison, 2.7 percent of the bank's deposits were from the assessment area. Furthermore, the bank ranked 1st in market share for small business and small farm loans.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. This is primarily supported by the bank's good small business lending, which was given the greatest weight in drawing conclusions. The institution's good small farm and excellent home mortgage lending were also considered, but given less weight in drawing conclusions.

#### ***Small Business Loans***

As depicted in the following table, the geographic distribution of small business loans reflects good penetration throughout the assessment area when compared to aggregate data, which would be expected given that both of the bank's branches operate in moderate-income geographies.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	22.3	21.5	99	32.5	8,951	49.9
Middle	77.7	78.5	206	67.5	8,981	50.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>305</b>	<b>100.0</b>	<b>17,932</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects good penetration throughout the assessment area when compared to aggregate data as reflected in the following table.

Geographic Distribution of Small Farm Loans						
Tract Income Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	10.2	11.8	29	18.2	1,610	15.1
Middle	89.8	88.2	130	81.8	9,083	84.9
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>10,693</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

As depicted in the following table, the geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area when compared to aggregate data given that home mortgage lending is not the primary or secondary lending focus of the institution in this assessment area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	19.1	20.8	16	47.1	2,163	40.2
Middle	80.9	79.2	18	52.9	3,218	59.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>5,380</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among business and farm customers of different sizes and retail customers of different income levels. The bank's excellent small business lending performance, which received the greatest weight in the analysis, primarily supports this conclusion. While the institution's excellent small business lending and good home mortgage lending were also considered, they were given less weight in drawing conclusions.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data as reflected in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	86.3	56.5	274	89.8	11,722	65.4
>\$1,000,000	3.8	--	30	9.8	6,085	33.9
Revenue Not Available	9.9	--	1	0.3	125	0.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>305</b>	<b>100.0</b>	<b>17,932</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### Small Farm Loans

The distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

Distribution of Small Farm Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.5	72.0	153	96.2	9,824	91.9
>\$1,000,000	0.7	--	6	3.8	869	8.1
Revenue Not Available	0.8	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>	<b>10,693</b>	<b>100.0</b>
<i>Source: 2021 D&amp;B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### Home Mortgage Loans

As reflected in the following table, the distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers, when compared to aggregate data. The bank's lending to low-income borrowers exceeds aggregate data; however, the bank's performance in lending to moderate-income borrowers is below aggregate data. Nonetheless, it is considered good given the limited number of loans and percentage of loans with income reported as "Not Available."

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.4	7.5	4	11.8	386	7.2
Moderate	20.2	18.2	5	14.7	519	9.6
Middle	24.1	19.8	7	20.6	1,316	24.5
Upper	33.3	38.8	10	29.4	2,636	49.0
Not Available	0.0	15.7	8	23.5	524	9.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>5,380</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The bank made a low level of community development loans in the assessment area during the evaluation period. Specifically, the institution originated 1 community development loan totaling approximately \$5.5 million that revitalized and stabilized an area. Nonetheless, the performance is better than the previous evaluation, at which time the bank did not originate any community development loans in the assessment area.

### **INVESTMENT TEST**

First International Bank & Trust demonstrated good performance under the Investment Test in the Central Minnesota Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

### **Investment and Grant Activity**

The bank has a significant level of qualified community development investments and grants in the assessment area. The bank made 21 qualified community development investments and grants totaling \$2.7 million during the evaluation period, all of which supported community services or revitalization and/or stabilization efforts. Three of the activities were prior period investments totaling \$2.5 million, while the remaining 18 were donations. This includes one investment that was not provided for consideration at the previous evaluation. Despite the additional investment provided for the current evaluation, the number and dollar volume of qualified investments decreased from the previous evaluation at which time the bank had 26 qualified investments that totaled \$3.5 million. However, the dollar volume of investments in this assessment area represents nearly 12.0 percent of the bank's total qualified community development investments. Furthermore, this does not reflect Regional investments that benefited a broader area that included this assessment area.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's qualified investments that supported community services and revitalization/stabilization initiatives in the assessment area.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank's investments are beneficial to assessment area needs, they are not necessarily innovative or complex.

### **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Central Minnesota Assessment Area. Performance under the criterion described below support this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 2 branches in the area. Based on 2015 ACS data, the branches were in moderate-income census tracts; however, with the updated 2020 Census data, these geographies are now middle-income census tracts. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.



**Changes in Branch Locations**

No changes were made with regard to opening and/or closing branches during the evaluation period. Therefore, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals.

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low-and moderate-income geographies and/or individuals, and are consistent with the bank’s overall performance.

**Community Development Services**

The institution provides an adequate level of community development services within the Central Minnesota Assessment Area. One bank employee provided 12 instances of financial expertise or technical assistance. The services were to 3 different organizations that promote economic development initiatives. While the number of instances is less than the prior evaluation, at which time 21 instances were reported, it is still adequate.

**HENNEPIN COUNTY MINNESOTA ASESMENT AREA – Full-Scope Review**

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE HENNEPIN COUNTY MINNESOTA ASSESSMENT AREA**

This assessment area includes all of Hennepin County, which comprises a portion of the Minneapolis-St. Paul-Bloomington, MN-WI MSA in southeastern Minnesota. As noted earlier, this is a new assessment area since the previous evaluation. According to 2015 ACS data, the assessment area consists of 31 low-, 64 moderate-, 116 middle-, 85 upper-income census tracts, as well as 3 census tracts with no income designation. Census data from 2020 reflects the area as having 26 low-, 69 moderate-, 109 middle, and 117 upper-income geographies in addition to 8 census tracts with no income designation. The bank currently operates 1 branch (Edina) in the assessment area.

**Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Hennepin County Minnesota Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	299	10.4	21.4	38.8	28.4	1.0
Population by Geography	1,197,776	9.7	19.2	37.4	33.2	0.5
Housing Units by Geography	518,332	8.9	19.2	39.1	31.9	0.8
Owner-Occupied Units by Geography	307,395	3.3	14.7	40.8	41.0	0.2
Occupied Rental Units by Geography	182,801	17.6	26.4	36.7	17.5	1.8
Vacant Units by Geography	28,136	12.9	22.2	36.3	26.9	1.7
Businesses by Geography	155,144	7.2	15.5	38.9	37.7	0.6
Farms by Geography	2,448	3.7	14.0	39.5	42.6	0.2
Family Distribution by Income Level	283,946	21.8	16.3	20.0	41.8	0.0
Household Distribution by Income Level	490,196	26.1	16.2	17.2	40.4	0.0
Median Family Income - Minneapolis-St. Paul-Bloomington, MN-WI MSA		\$84,589	Median Housing Value			\$249,469
			Median Gross Rent			\$978
			Families Below Poverty Level			8.1%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Management indicated that the area is the central hub for private sector employers followed by public sector companies. Hennepin County is home to several higher education institutions, as well as two major hospitals that employ a substantial number of individuals. Management also noted that the area has strong competition for financial services, but added that there are many nonprofit and Community Development Financial Institution (CDFI) resources in the area.

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 46.5 percent; followed by non-classifiable establishments at 21.8 percent; and finance, insurance and real estate at 11.4 percent. The same data indicates that area businesses and farms are predominantly small operations with 92.1 percent operating from a single location and 61.9 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for the Minneapolis-St. Paul-Bloomington, MN-WI MSA, which are used in the Borrower Profile analysis.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$100,600)	<\$50,300	\$50,300 to <\$80,480	\$80,480 to <\$120,720	≥\$120,720
<i>Source: FFIEC</i>				

### **Competition**

Competition for financial services is high in this assessment area. According to June 30, 2022 FDIC Deposit Market Share data, 72 FDIC-insured financial institutions operate 269 offices within Hennepin County. First International Bank & Trust ranked 65th with a deposit market share of 0.02 percent, which would be expected given that the bank's branch just opened in August 2021. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces significant competition for small business loans as evidenced by 2021 aggregate CRA data, which shows that 181 CRA data reporters collectively reported 39,051 small business loans within the county. Of these institutions, First International Bank & Trust ranked 49th with 0.07 percent of the market share by number. These figures do not include loans originated by smaller institutions that are not required to report small business lending data but that operate within the assessment area.

There is also significant competition for home mortgage loans. In 2021, 572 HMDA-reporting institutions originated or purchased 81,241 home mortgage loans in Hennepin County. First International Bank & Trust ranked 246th with a 0.01 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Community Contact**

Examiners reviewed information from a previously conducted interview with a representative from a community development organization that serves several counties in the metropolitan area. The contact stated that the local economy has improved and stabilized since the pandemic and added 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 that businesses and consumers face in the community. The individual noted that local community banks are in a very competitive market for loans and interest rate movements between financial institutions contribute to the competitive market. The contact identified small business loans as the primary credit need in the area and added that local lenders, especially SBA lenders, have been responsive in helping to meet the credit needs. Finally, the contact stated that there are no unmet credit needs due to the fierce competition among financial institutions and added that financial institutions have been responsive to the credit needs of the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that commercial and home mortgage lending are the primary credit needs within the assessment area. Furthermore, the assessment area's community development needs are primarily related to economic development, affordable housing, and community services.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE HENNEPIN COUNTY MINNESOTA ASSESSMENT AREA**

### **LENDING TEST**

First International Bank & Trust demonstrated adequate performance under the Lending Test in the assessment area. The bank's adequate performance under lending activity and geographic distribution primarily supports this conclusion. Performance under borrower profile was good; however, the lack of community development loans offset the performance.

### **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the assessment area. In 2021, the bank originated or purchased 46 small business, small farm, and home mortgage loans totaling \$11.1 million in the assessment area. This accounts for 0.8 percent of the total loans reviewed, by number, in 2021. The lower volume would be expected given that the bank was new to the area in 2021. Deposit volume for 2021 was not readily available due to the bank's entrance into the metropolitan market in the fall of 2021.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is primarily supported by the bank's adequate small business lending, which was given the greatest weight in drawing conclusions. The institution's adequate home mortgage lending was also considered, but given less weight in drawing conclusions.

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate dispersion throughout the assessment area. As indicated in the following table, the bank's record of originating small business loans in low- and moderate-income geographies, by number, is generally in-line with demographic and aggregate data. However, given that the bank was new to the metropolitan market in 2021, the volume of reported small business loans for that year is low. As such, examiners reviewed the volume of reported small business loans originated in 2022, however, the volume reported for that year was only 13 small business loans, which reflects a decrease of more than 50.0 percent from 2021. Of the 13 reported small business loans originated in the assessment area in 2022, none were in low-income census tracts and 2 were in moderate-income census tracts. While aggregate data is not yet available for 2022, the bank's performance of originating small business loans in low- and moderate-income census tracts in 2022 is comparable to demographic data for that year. Given this information, the bank's performance is considered reasonable.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	7.2	7.6	3	10.7	112	2.2
Moderate	15.5	15.7	4	14.3	678	13.2
Middle	38.9	37.6	11	39.3	2,550	49.6
Upper	37.7	38.7	10	35.7	1,805	35.1
Not Available	0.6	0.4	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>5,145</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the following table, the bank did not originate any home mortgage loans in low-income geographies and only 1 home mortgage loan in moderate-income geographies. Given that the bank was new to the market in 2021, the overall volume of home mortgage loans originated in the assessment area is low, resulting in a limited analysis. Examiners reviewed the bank's performance for 2022 and compared it to Census data since aggregate data is not yet available. Although the volume was low in 2022 as well, the bank's performance was reasonable.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.3	3.7	0	0.0	0	0.0
Moderate	14.7	14.3	1	8.3	265	5.1
Middle	40.8	38.6	3	25.0	1,012	19.5
Upper	41.0	43.2	8	66.7	3,901	75.3
Not Available	0.2	0.2	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>5,177</b>	<b>100.0</b>

*Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects good penetration among business customers of different sizes and retail customers of different income levels. The bank's excellent small business performance, which received the greatest weight in the analysis, primarily supports this conclusion. While home mortgage lending is not a primary focus of the institution, the adequate home mortgage lending offset this performance.

### ***Small Business Loans***

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data, as depicted in the following table.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	87.5	48.9	23	82.1	3,843	74.7
>\$1,000,000	4.9	--	5	17.9	1,302	25.3
Revenue Not Available	7.6	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>	<b>5,145</b>	<b>100.0</b>

*Source: 2021 D&B Data; 2021 CRA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%*

### ***Home Mortgage Loans***

As shown in the following table, the distribution of borrowers reflects adequate penetration among low- and moderate-income borrowers when compared to demographic and aggregate data. However, 2015 ACS data reports that 8.1 percent of families in the assessment area live below the poverty level and may have difficulties in qualifying for a home mortgage loan. Furthermore, 8.3 percent of the bank's reported loans were reported as income "Not Available" which, in turn, skews the bank's performance of lending in all borrower income level categories. These loans reflect HMDA-reportable transactions that are not subject to income reporting requirements, such as multi-family dwellings, loans to non-natural persons, or purchased loans. Finally, home mortgage lending is not a primary focus of the institution.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.8	8.0	0	0.0	0	0.0
Moderate	16.3	19.0	1	8.3	165	3.2
Middle	20.0	20.0	1	8.3	176	3.4
Upper	41.8	36.8	9	75.0	4,447	85.9
Not Available	0.0	16.2	1	8.3	390	7.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>5,177</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

**Community Development Loans**

The bank did not originate any community development loans in the assessment area during the current or prior evaluation period. Bank management stated that the area has strong competition, and while management has been in contact with CDFIs and nonprofits in the area, they have not been able to secure any community development loans.

**INVESTMENT TEST**

First International Bank & Trust demonstrated good performance under the Investment Test in the Hennepin County Minnesota Assessment Area. This conclusion is primarily based on the level of investment and grant activity.

**Investment and Grant Activity**

First International Bank & Trust has a significant level of qualified community development investments and grants in the assessment area considering that this is a new market for the bank. The institution made 2 qualified investments totaling approximately \$2.2 million that promoted community service initiatives. While the number of qualified investments is minimal and these reflect prior period investments made before the bank entered the metropolitan market, the amount represents nearly 10.0 percent of the bank’s total qualified community development investments. Furthermore, this does not reflect Regional investments, some of which benefited a broader area that included this assessment area.

**Responsiveness to Credit and Community Development Needs**

The institution exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank’s investments that promotes an identified community development need in the area.

**Community Development Initiatives**

First International Bank & Trust rarely uses innovative and/or complex investments to support community development initiatives in the assessment area. While the bank’s investments are beneficial to assessment area needs, they are not necessarily innovative or complex.

**SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the assessment area. While the level of community development services is limited, the other performance factors helped offset that criterion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 1 full-service branch in the assessment area. The office was located in a middle-income geography based on 2015 ACS data; however, in conjunction with the 2020 Census, the census tract was re-classified as a moderate-income geography. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- and moderate-income individuals. As indicated earlier, the bank opened a full-service office in Hennepin County in August 2021. Given that the new location was in a middle-income census tract surrounded by middle-income geographies, the branch opening did not adversely affect the accessibility of its delivery systems in low- or moderate-income geographies and/or to low- and moderate-income individuals.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals, and are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides a limited level of community development services within the assessment area. Specifically, 1 bank employee provided 3 instances of financial expertise or technical assistance to an organization that promotes community service initiatives. Although a lower level of service would be expected given the recent expansion into an area with strong competition from other financial institutions, management noted that there are many nonprofit and CDFI resources that are accessible in the metropolitan area.



## SOUTH DAKOTA

### CRA RATING FOR SOUTH DAKOTA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN SOUTH DAKOTA

First International Bank & Trust’s only assessment area in South Dakota includes all of Lincoln, McCook, Minnehaha, and Turner counties in South Dakota, which comprises the entire Sioux Falls, SD MSA. As noted earlier, this assessment area is new since the previous evaluation. According to 2015 ACS data, the assessment area consists of 17 moderate-, 28 middle-, and 12 upper-income geographies. Census data for 2020 reflects the area as having 2 low-, 16 moderate-, 33 middle, and 12 upper-income census tracts, as well as 1 census tract with no income designation. The bank currently operates 1 branch in the assessment area.

#### Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area.

<b>Demographic Information of the Sioux Falls SD MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	57	0.0	29.8	49.1	21.1	0.0
Population by Geography	242,731	0.0	27.8	50.7	21.5	0.0
Housing Units by Geography	100,015	0.0	30.6	48.9	20.5	0.0
Owner-Occupied Units by Geography	63,268	0.0	20.0	55.3	24.8	0.0
Occupied Rental Units by Geography	30,682	0.0	51.0	36.5	12.5	0.0
Vacant Units by Geography	6,065	0.0	38.6	45.7	15.7	0.0
Businesses by Geography	29,601	0.0	35.1	38.1	26.7	0.0
Farms by Geography	1,669	0.0	8.6	69.0	22.4	0.0
Family Distribution by Income Level	61,621	19.0	18.1	24.4	38.5	0.0
Household Distribution by Income Level	93,950	22.0	18.1	18.9	41.0	0.0
Median Family Income - Sioux Falls, SD MSA	\$72,948	Median Housing Value				\$157,049
		Median Gross Rent				\$720
		Families Below Poverty Level				7.1%
<i>Source: 2015 ACS and 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Bank management noted that the Sioux Falls economy is centered on healthcare, finance, and retail trade. Two private hospitals employ more than 10 percent of the working population, while the school district, which serves over 23,000 students, is the largest public sector employer. Management indicated that the area is highly competitive for financial services and noted that there are many nonprofit and CDFI resources in the assessment area.

D&B data for 2021 indicates that services represent the largest portion of business and farm operations at 33.0 percent; followed by non-classifiable establishments at 22.2 percent; and finance, insurance and real estate at 12.6 percent. The same data indicates that area businesses and farms are predominantly small operations with 91.7 percent operating from a single location with 62.0 percent of them employing less than 5 individuals.

The following table reflects the 2021 FFIEC-estimated median family income levels for the Sioux Falls, SD MSA, which are used in the Borrower Profile analysis.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$82,500)	<\$41,250	\$41,250 to <\$66,000	\$66,000 to <\$99,000	≥\$99,000
<i>Source: FFIEC</i>				

### **Competition**

The Sioux Falls, SD MSA is highly competitive for financial services. According to June 30, 2022 FDIC Deposit Market Share data, 40 FDIC-insured financial institutions operate 135 offices within the MSA. First International Bank & Trust ranked 33<sup>rd</sup> with a deposit market share of 0.0 percent, which would be expected given that the bank’s branches were just opened in 2021. This data does not include competition from non-FDIC insured entities, such as credit unions, which are not included in the report.

The institution also faces significant competition for home mortgage loans within the assessment area. In 2021, 243 HMDA-reporting institutions originated or purchased 18,297 home mortgage loans in the MSA. First International Bank & Trust ranked 19th with a 1.8 percent market share by number. These figures do not include loans originated by non-HMDA reporters and non-bank entities, such as mortgage companies.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, as well as demographic and economic data, examiners determined that commercial and home mortgage lending are the primary credit needs within the MSA. Community development needs are primarily related to economic development and affordable housing.

## **SCOPE OF EVALUATION – SOUTH DAKOTA**

Examiner review for South Dakota was limited to home mortgage lending since this is the focus in the assessment area. Refer to the overall Scope of Evaluation section for additional information.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH DAKOTA**

### **LENDING TEST**

First International Bank & Trust demonstrated good performance under the Lending Test in the Sioux Falls, SD MSA. The bank had good performance under Lending Activities. While Borrower Profile and Community Development Lending were excellent, this performance was offset by the adequate performance under Geographic Distribution.

**Lending Activity**

The bank’s lending activity reflects good responsiveness to the credit needs of the assessment area given the recent entrance into the market. In 2021, the bank originated or purchased 328 small business, small farm, and home mortgage loans totaling \$82.8 million in this assessment area, 98.8 percent of which were home mortgage loans by number and 99.1 percent by dollar volume. This accounts for 5.5 percent of the total loans reviewed, by number, in 2021. Deposit volume for 2021 was not readily available since the bank entered the market mid-year.

**Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. This is supported by the bank’s adequate home mortgage lending.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. As reflected in the following table, the bank’s performance in lending in moderate-income census tracts is slightly above aggregate data.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	20.0	15.0	53	16.4	9,365	11.4
Middle	55.3	52.4	181	55.9	43,894	53.5
Upper	24.8	32.6	90	27.8	28,797	35.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>324</b>	<b>100.0</b>	<b>82,056</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

**Borrower Profile**

The distribution of borrowers reflects excellent penetration among retail customers of different income levels. The bank’s excellent home mortgage lending performance supports this conclusion.

***Home Mortgage Loans***

As depicted in the following table, the distribution of borrowers reflects excellent penetration among low- and moderate-income borrowers when compared to aggregate data.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	19.0	7.2	35	10.8	5,626	6.9
Moderate	18.1	20.3	97	29.9	19,989	24.4
Middle	24.4	20.8	85	26.2	21,262	25.9
Upper	38.5	33.2	100	30.9	31,359	38.2
Not Available	0.0	18.6	7	2.2	3,820	4.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>324</b>	<b>100.0</b>	<b>82,056</b>	<b>100.0</b>
<i>Source: 2015 ACS; 2021 HMDA Aggregate Data; Bank Data; "--" data not available; Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

The bank is a leader in making community development loans in the assessment area. Specifically, the bank originated two community development loans totaling approximately \$66.4 million. This represents nearly half (42.8 percent) of the bank's total community development loans by dollar volume. It is particularly noteworthy since the bank is new to this market.

## **INVESTMENT TEST**

First International Bank & Trust demonstrated adequate performance under the Investment Test in South Dakota. This conclusion is primarily based on the adequate level of investment and grant activity, as well as responsiveness to credit and community development needs.

### **Investment and Grant Activity**

First International Bank & Trust has an adequate level of qualified community development investments and grants in the Sioux Falls, SD MSA. While the bank only made 1 qualified donation totaling \$10,000 that promotes affordable housing initiatives in the assessment area, it is adequate considering that this is a new market for the institution. Furthermore, this does not reflect Regional investments, some of which benefited a broader area that included this assessment area.

### **Responsiveness to Credit and Community Development Needs**

The bank exhibits adequate responsiveness to credit and community development needs in the assessment area, which is reflected through the bank's investments that promote affordable housing, which is an identified need in the area.

### **Community Development Initiatives**

First International Bank & Trust rarely uses innovative or complex investments to support community development needs in South Dakota considering the available opportunities and investment capacity of the bank.

## **SERVICE TEST**

First International Bank & Trust demonstrated adequate performance under the Service Test in the Sioux Falls, SD MSA. While changes in branch locations has adversely affected the accessibility of the bank's delivery systems and community development services are limited, the other performance factors helped offset that performance.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates 1 full-service branch (Sioux Falls) in the assessment area. The office was located in a moderate-income geography based on 2015 ACS data; however, 2020 Census data indicates the census tract as a middle-income geography. Furthermore, alternate delivery systems, such as ATMs and online banking provide further access to bank services and are consistent with those discussed in the overall performance.

### **Changes in Branch Locations**

The institution's opening and closing of branches has adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- and moderate-income individuals. As indicated earlier, the bank entered the South Dakota market in 2021 when it acquired a mortgage broker company in Sioux Falls. The office that was acquired through this transaction was located in an upper-income geography and near two moderate-income census tracts. Shortly thereafter,

the bank secured another office in a moderate-income census tract approximately three miles away and began renovating the space. In May 2023, the bank closed the originally-acquired office which, based on 2020 Census data, was still in an upper-income census tract, but adjacent to a moderate-income geography. This closure reduced access to businesses and individuals in and around the area, as well as reducing the number of locations in a metropolitan area that has a population of more than 200,000 people.

#### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. This performance is consistent with the bank's overall performance.

#### **Community Development Services**

The institution provides a limited level of community development services. Specifically, 2 bank employees provided 4 instances of financial expertise or technical assistance to 2 organizations that promote community service or economic development initiatives. Given that this is a new assessment area with strong competition for such activities, a lower level of community development services is to be expected. Nonetheless, the level of community development services provided by comparable institutions operating in the assessment area indicates that numerous opportunities are available.

## APPENDICES

### LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

#### Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (e.g., RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.



## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
Fargo, ND-MN MSA	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
North Dakota	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Arizona	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Minnesota	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
South Dakota	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

## 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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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.

# **FIRST INTERNATIONAL BANK & TRUST**

## **OFFICE LOCATIONS - OPENED AND CLOSED**

### **2023**

First International Bank & Trust (Closed 5/31/23) #36  
3101 N. Broadway  
Fargo, ND 58102

First International Bank & Trust (Closed 5/31/23) #65  
4930 S Western Ave Suite 100  
Sioux Falls SD 57108

First International Bank & Trust (Closed 3/31/23) #12  
Williston Cashwise  
300 W 11<sup>th</sup> St  
Williston, ND 58801

First International Bank & Trust (Closed 3/31/23) NA  
143 Warrington Ave.  
Bowdon, ND 58418

First International Bank & Trust (Opened 3/2/23) #44  
865 37<sup>th</sup> Ave S.  
Moorhead, MN 56560

First International Bank & Trust (Closed 3/2/23) #44  
800 30<sup>th</sup> Ave S.  
Moorhead, MN 56560

First International Bank & Trust (Opened 1/25/23) #65  
601 S. Minnesota Ave  
Sioux Falls, SD 57104

### **2022**

First International Bank & Trust (Opened 1/18/22) #17  
4530 Memorial Highway, Suite 201  
Mandan, ND 58554

### **2021**

First International Bank & Trust (Opened 8/2/21) #45  
3601 Minnesota Drive Suite 70  
Edina MN 55435

First International Bank & Trust (Opened 6/28/21) #65  
4930 S Western Ave Suite 100  
Sioux Falls SD 57108

First International Bank & Trust #07  
(Re-opened 2/12/21)  
616 Elk Street  
Alexander ND 58831



**FIRST INTERNATIONAL BANK & TRUST**  
**OFFICE LOCATIONS AND GEOGRAPHIES**  
Updated 3/6/2024

ADDRESS	COUNTY	COUNTY CODE	CENSUS TRACT NUMBERS
<b>Assessment Area One</b>			
100 North Main Watford City, ND 58854	McKenzie	053	9401.00, 9623.01, 9623.02, 9624.00, 9625.00
313 Fox Hills Parkway N Watford City, ND 58854			
100 Main Street Alexander, ND 58831			
19 4 <sup>th</sup> Street East Williston, ND 58801	Williams	105	9534.00, 9535.00, 9536.00, 9537.01, 9537.02, 9538.00, 9539.00, 9541.00
1331 9 <sup>th</sup> Ave NW Williston, ND 58801			
75 Central Avenue S Killdeer, ND 58640	Dunn	025	9622.00
<b>Assessment Area Two</b>			
204 N Main Elgin, ND 58533	Grant	037	9659.00
<b>Assessment Area Three</b>			
1601 N 12 <sup>th</sup> St Bismarck, ND 58501	Burleigh	015	0101.00, 0102.00, 0103.00, 0104.00, 0105.00, 0106.00, 0107.00, 0108.00, 0109.00, 0110.01, 0110.02, 0111.01, 0111.03, 0111.04, 0111.05, 0112.00, 0113.00, 0114.00, 0115.00
4530 Memorial Highway, Suite 201 Mandan, ND 58554	Morton Oliver	059 065	0201.00, 0202.00, 0203.01, 0203.02, 0203.03, 0204.00, 0205.00  9612.00  MSA 13900
<b>Assessment Area Four</b>			
150 16 <sup>th</sup> St SW Minot, ND 58701	Ward	101	0101.00, 0102.00, 0103.01, 0103.02, 0104.00, 0105.00, 0106.01, 0106.02, 0107.01, 0107.02, 0108.00, 0109.01, 0109.02, 0110.00, 0112.00, 0113.00
2150 21 <sup>st</sup> Ave NW Minot, ND 58703			

1600 South Broadway Minot, ND 58701			
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<b>Assessment Area Five</b>			
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910 Lincoln Avenue Harvey, ND 58341	Wells	103	9598.00, 9600.00
	Sheridan	083	9602.00
78 Main Avenue South Fessenden, ND 58438	McHenry	049	9556.00, 9559.00
	Pierce	069	9561.00, 9562.00
215 Highway 2 SW Rugby, ND 58368	Benson	005	9401.00, 9402.00, 9567.00

\* Harvey, Fessenden, and Rugby Offices are combined

<b>Assessment Area Six</b>			
----------------------------	--	--	--

3001 25 <sup>th</sup> Street South Fargo, ND 58103	Cass	017	0001.00, 0002.03, 0002.04, 0003.00, 0004.00, 0005.01, 0005.02, 0006.01, 0006.02, 0007.00, 0008.01, 0008.02, 0009.01, 0009.03, 0009.04, 0010.03, 0010.04, 0101.06, 0101.07, 0101.09, 0101.10, 0101.11, 0102.01, 0102.05, 0102.06, 0103.03, 0103.06, 0103.07, 0103.08, 0401.00, 0402.00, 0403.00, 0405.01, 0405.02, 0405.03, 0405.04, 0405.05, 0405.06, 0405.07, 0405.08, 0405.09, 0406.00, 0407.00, 0408.00
1350 13 <sup>th</sup> Avenue East West Fargo, ND 58078			
4501 40 <sup>th</sup> Avenue S. Fargo, ND 58104			
865 37 <sup>th</sup> Ave S Moorhead, MN 56560	Clay	027	0203.00, 0204.00, 0205.00, 0206.00, 0207.00, 0301.06, 0301.07, 0301.08, 0301.09, 0301.10, 0301.11, 0301.12, 0302.01, 0302.02, 0303.00, 0304.00

MSA 22020

\* Fargo and Moorhead Offices are combined

<b>Assessment Area Seven</b>			
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1970 S Columbia Road, Suite 110 Grand Forks, ND 58201	Grand Forks	035	0101.00, 0102.00, 0103.01, 0103.02, 0104.00, 0106.00, 0107.00, 0108.01, 0108.04, 0108.05, 0108.06, 0109.00, 0110.00, 0111.00, 0112.01, 0112.02, 0114.00, 0117.01, 0117.02, 0118.00, 0119.00, 0120.00
	Polk	119	0201.00, 0202.00, 0203.00, 0204.00, 0205.00, 0206.00, 0207.00, 0208.00, 0209.00, 0210.00

MSA 24220

<b>Assessment Area Eight</b>			
------------------------------	--	--	--

96 2 <sup>nd</sup> St So Motley, MN 56466	Morrison	097	7801.00, 7802.00, 7803.00, 7804.00, 7805.00, 7806.00, 7807.00, 7808.00
	Cass	021	9400.01, 9400.02, 9601.00, 9602.00, 9603.01,

111 4 <sup>th</sup> Street NE Staples, MN 56479	Todd	153	9603.02, 9606.00, 9607.00, 9608.01, 9608.03, 9608.04
	Wadena	159	7901.00, 7902.00, 7903.00, 7904.00, 7905.00, 7906.00, 7907.00, 7908.00
			4801.00, 4802.00, 4803.00
* Minnesota Offices are combined			

**Assessment Area Nine**

2231 E Camelback Rd, Ste 107 Phoenix, AZ 85016	Maricopa    Pinal	013    21	See 2023 FFIEC Census Reports within Tab 3I    MSA 38060
7900 East Raintree Dr Scottsdale, AZ 85260			
1628 N Higley Road Gilbert, AZ 85234			
6025 W Chandler Blvd Chandler, AZ 85226			

\* Arizona Offices are combined

**Assessment Area Ten**

601 S. Minnesota Ave Sioux Falls, SD 57104	Lincoln	083	0101.03, 0101.07, 0101.09, 0101.10, 0101.11, 0101.12, 0101.13, 0101.14, 0101.15, 0101.16, 0102.00, 0103.00, 0104.00  9646.00, 9647.00
	McCook	087	0001.00, 0002.01, 0002.02, 0003.00, 0004.01, 0004.05, 0004.06, 0004.07, 0004.08, 0005.00, 0006.00, 0007.01, 0007.02, 0009.00, 0010.01, 0010.02, 0011.05, 0011.07, 0011.08, 0011.09, 0011.10, 0011.11, 0011.12, 0012.00, 0015.01, 0015.02, 0016.00, 0017.00, 0018.01, 0018.04, 0018.05, 0018.06, 0019.01, 0019.02, 0101.01, 0101.02, 0102.00, 0103.00, 0104.01, 0104.02, 0104.03, 0104.04, 0104.05, 0104.06, 0105.01, 0105.02, 0106.00
	Minnehaha	099	
	Turner	125	9651.00, 9652.00  MSA 43620

**Assessment Area Eleven**

3601 Minnesota Dr Suite 70 Edina, MN 55435	Hennepin	053	See 2023 FFIEC Census Reports within Tab 3K
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Year: 2023

Address: 100 N Main St, Watford City, ND, 58854, USA



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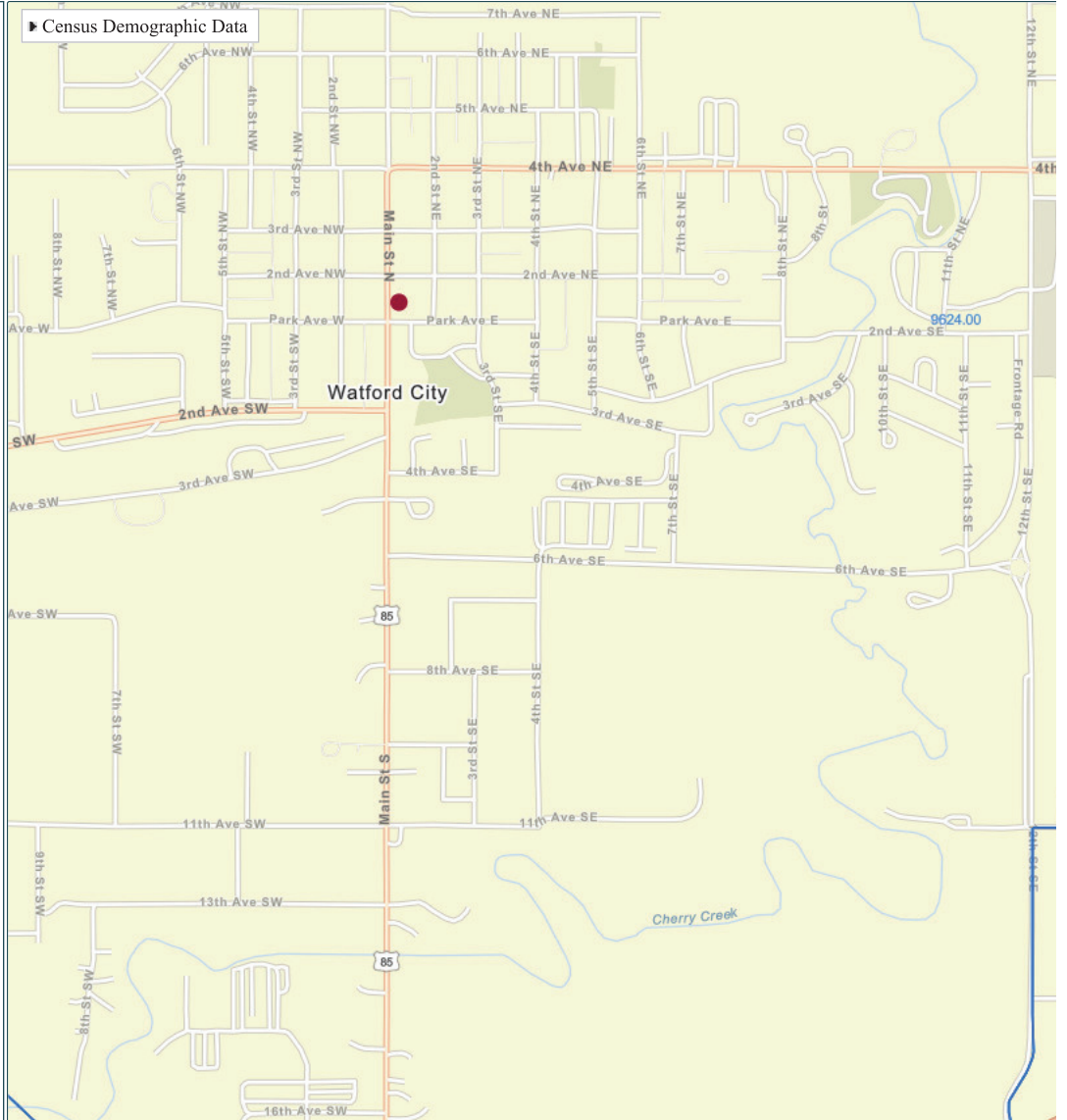
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Matched Address	
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MSA/MD Code	NA
State Code	38
County Code	053
Tract Code	9624.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	MCKENZIE COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, State of North Dakota, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US



Year: 2023 Address: 313 Fox Hills Pkwy N, Watford City, ND, 58854, USA

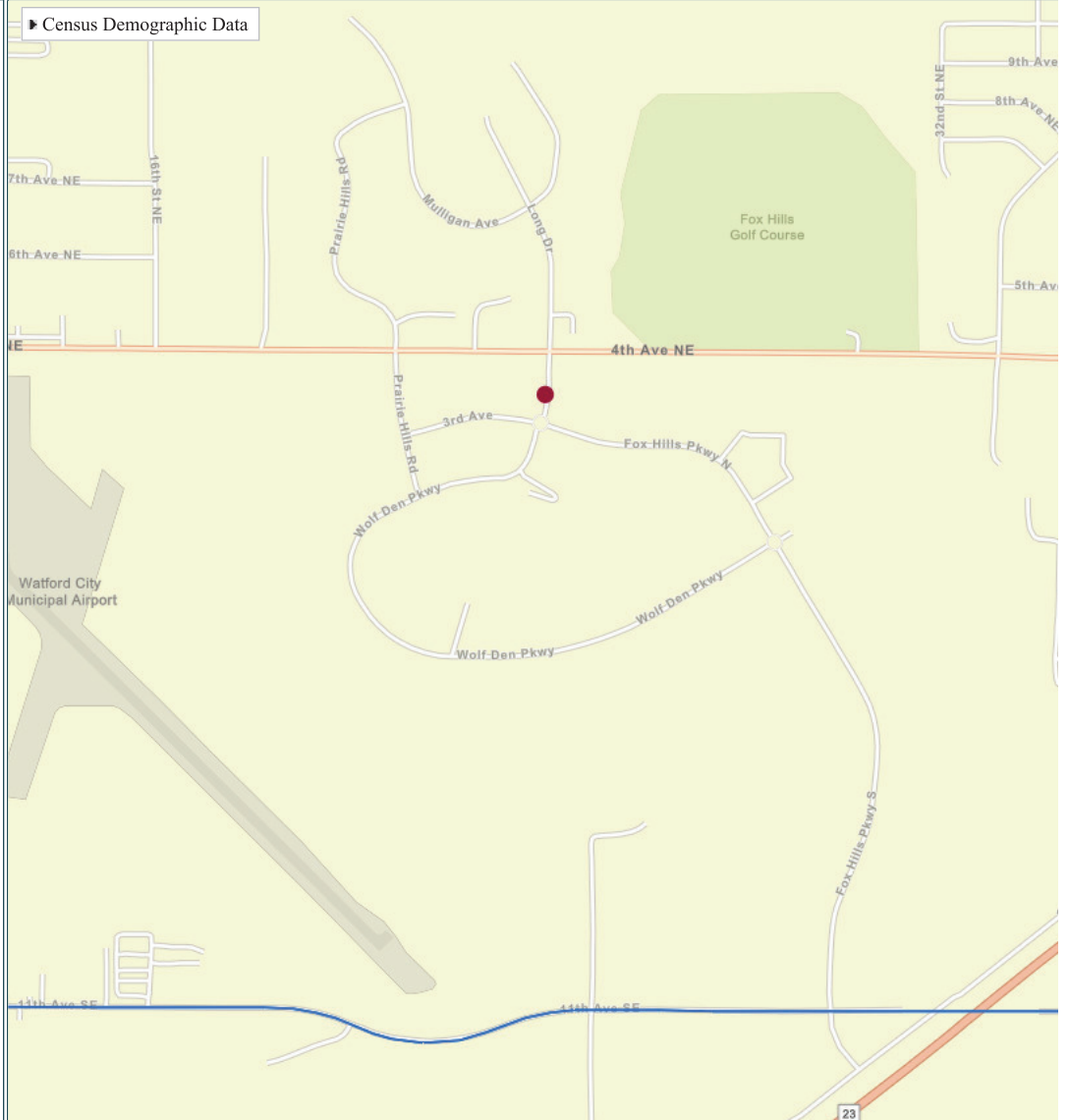
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State Code	38
County Code	053
Tract Code	9624.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	MCKENZIE COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, State of North Dakota, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US



Year: 2023

Address: 100 Main St, Alexander ND 58831



Reset

Print

Matched Address	
Address	
MSA/MD Code	
State Code	
County Code	
Tract Code	
MSA/MD Name	
State Name	
County Name	

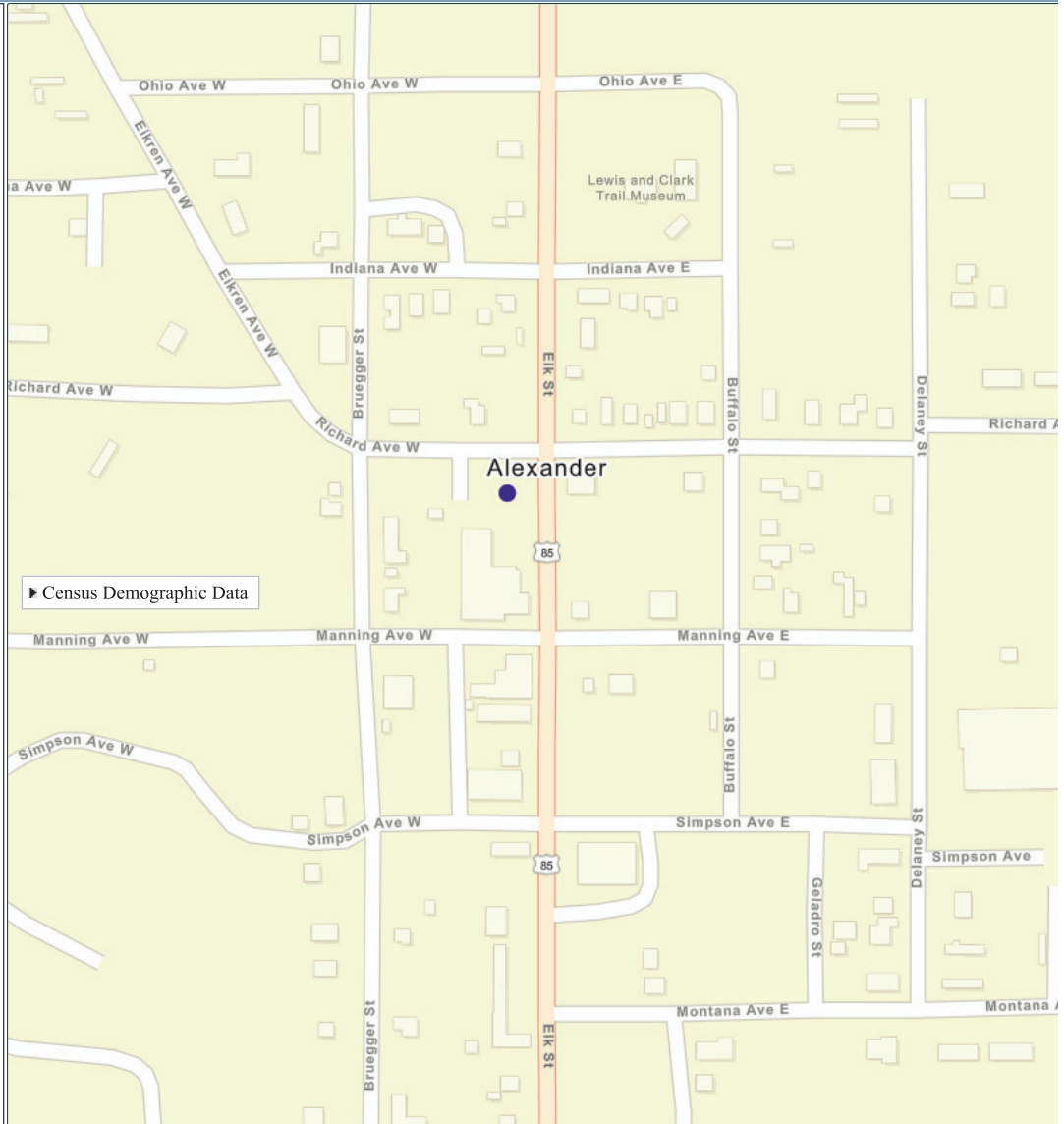
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Census Demographic Data

User Select Tract

Selected Tract	
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County Code	053
Tract Code	9625.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	MCKENZIE COUNTY

Census Demographic Data



Esri Community Maps Contributors, State of North Dakota, © OpenStreetMap, Microsoft, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, ME





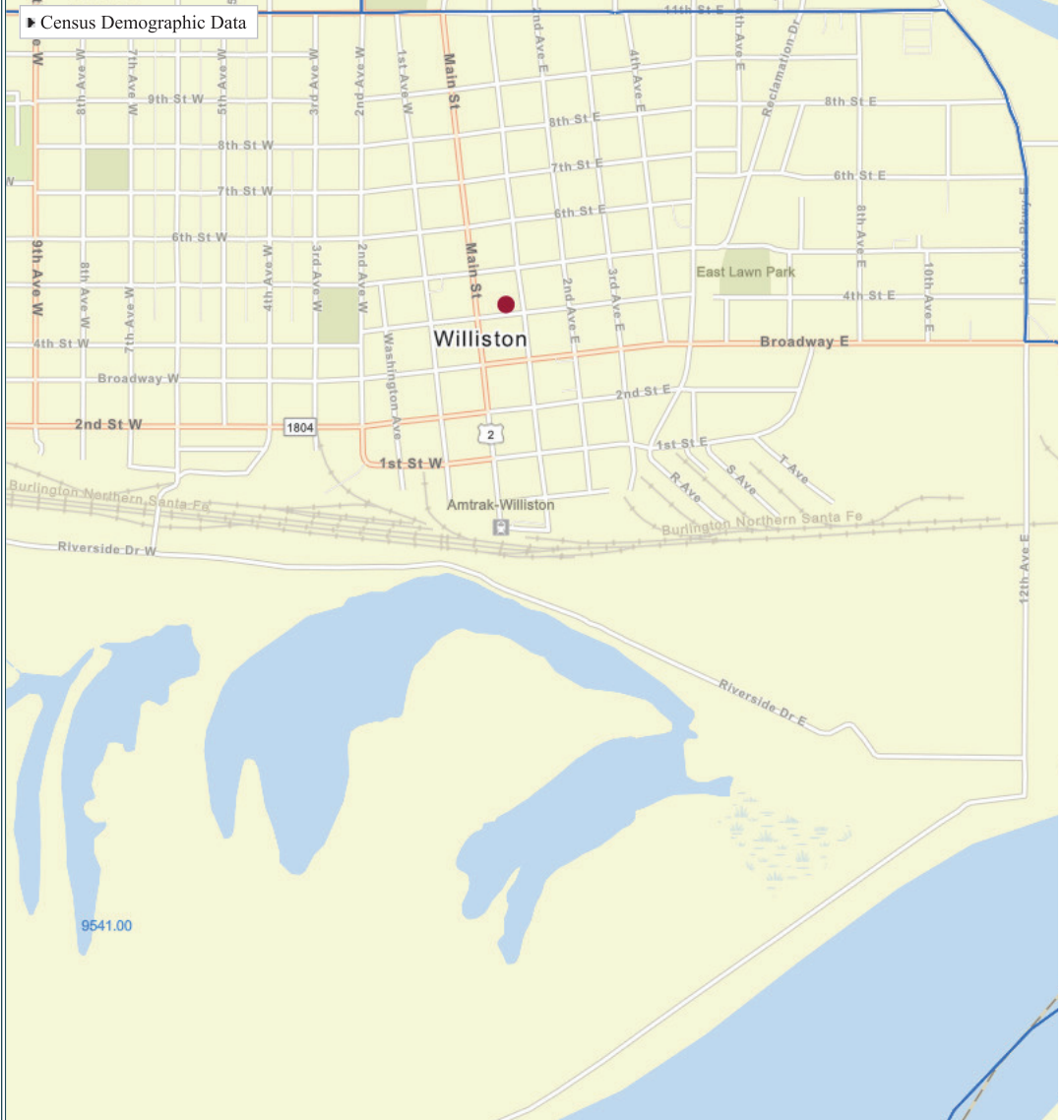
Year: 2023 Address: 19 4th St E, Williston, ND, 58801, USA

Reset Print

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MSA/MD Code	NA
State Code	38
County Code	105
Tract Code	9541.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WILLIAMS COUNTY

Census Demographic Data

User Select Tract



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Year: 2023 Address: 1331 9th Ave NW, Williston, ND, 58801, USA

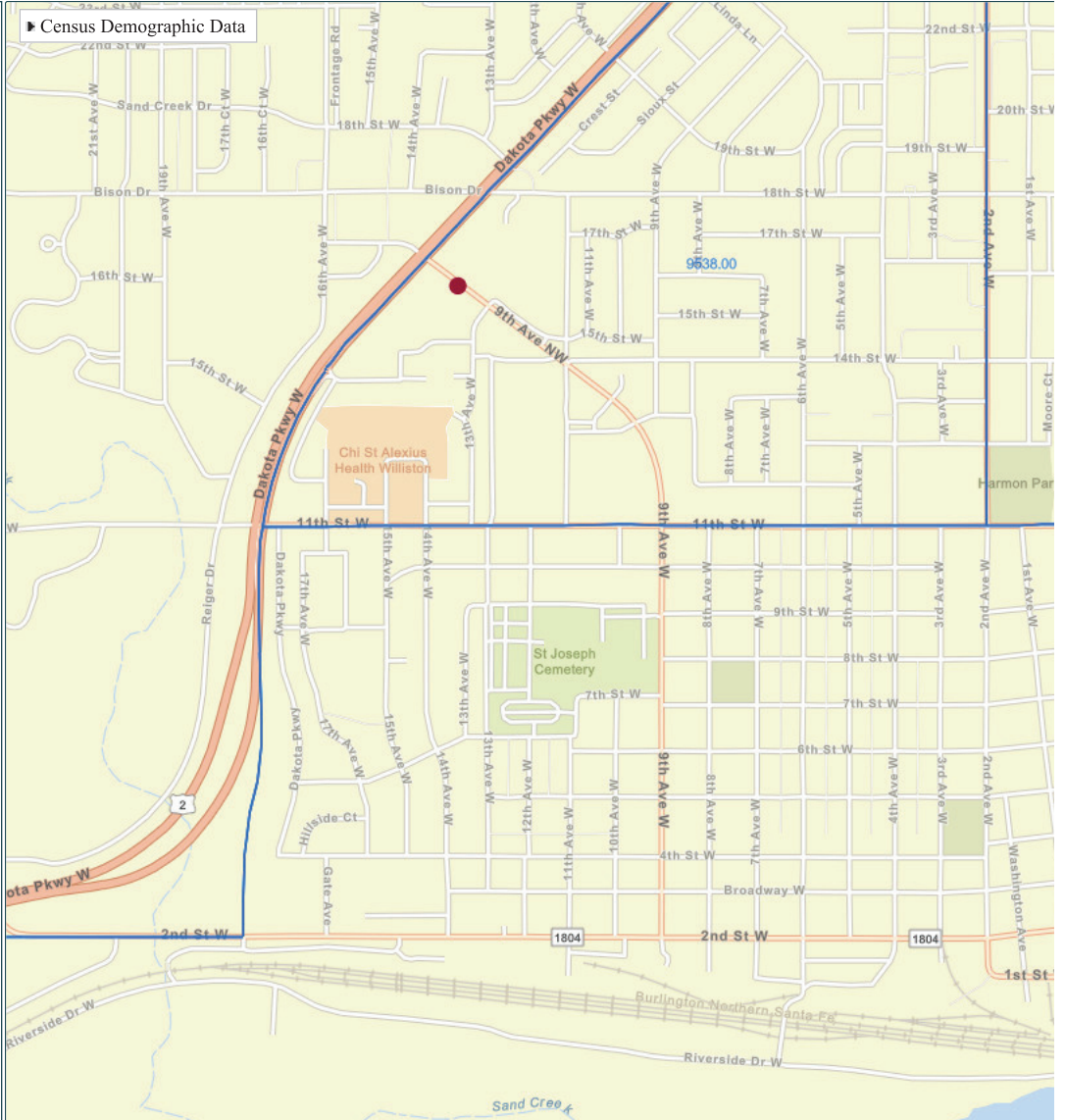
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MSA/MD Code	NA
State Code	38
County Code	105
Tract Code	9538.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WILLIAMS COUNTY

Census Demographic Data

User Select Tract

Census Demographic Data



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Year: 2023

Address: 75 Central Ave Killdeer ND 58640

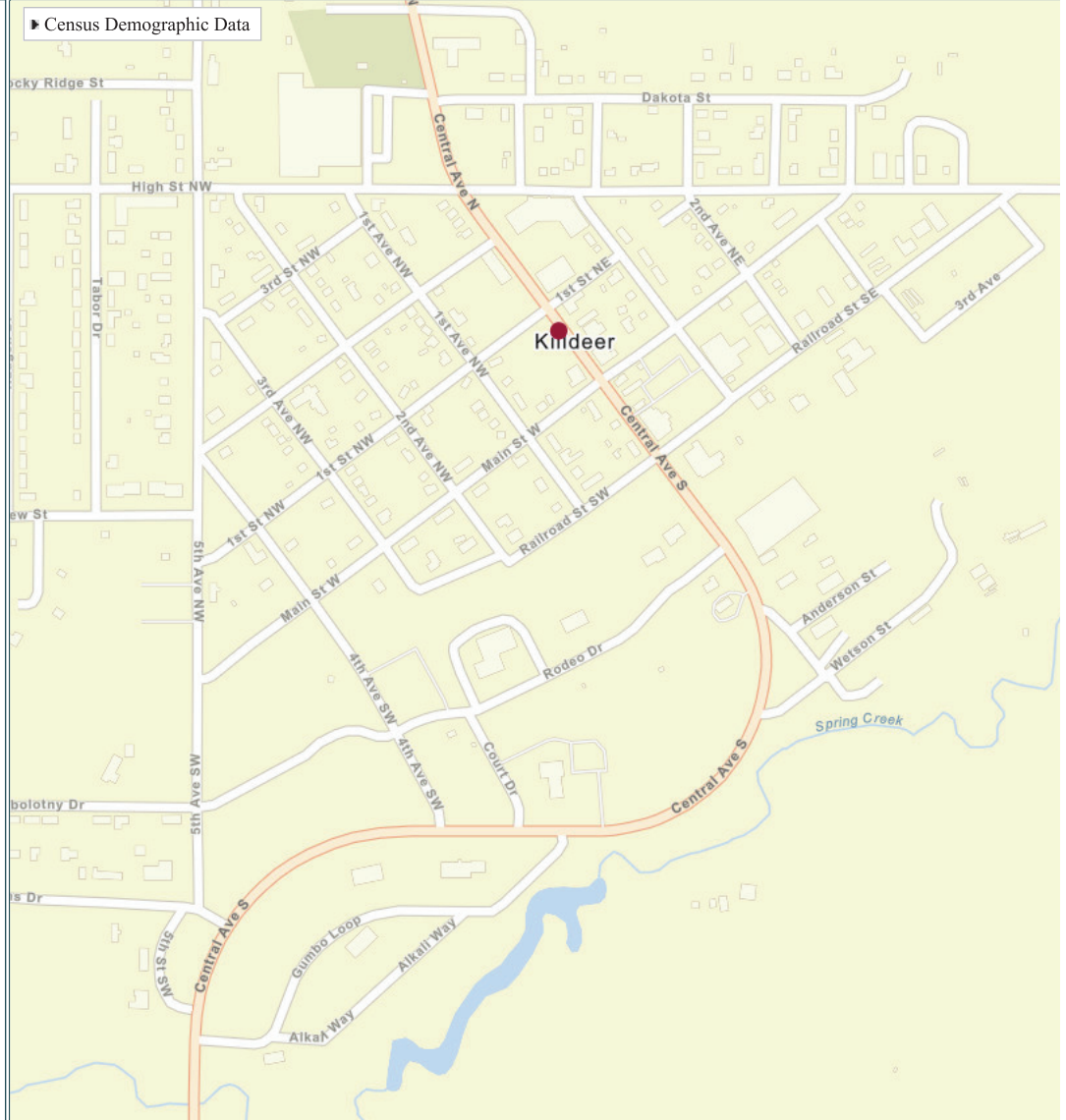


Matched Address	
Address	75 Central Ave N, Killdeer, North Dakota, 58640
MSA/MD Code	NA
State Code	38
County Code	025
Tract Code	9622.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	DUNN COUNTY

Census Demographic Data

User Select Tract

► Census Demographic Data



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 053 - MCKENZIE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	053	9401.00	Middle	Yes*	84.36	\$95,700	\$80,733	\$69,492	1878	95.37	1791	150	489
38	053	9623.01	Upper	No	127.36	\$95,700	\$121,884	\$104,907	3573	17.74	634	681	1299
38	053	9623.02	Upper	No	155.32	\$95,700	\$148,641	\$127,935	1662	12.39	206	222	405
38	053	9624.00	Middle	Yes*	112.14	\$95,700	\$107,318	\$92,371	5654	28.90	1634	1117	1757
38	053	9625.00	Middle	Yes*	99.88	\$95,700	\$95,585	\$82,273	1937	8.83	171	406	836
38	053	9999.99	Middle	No	119.44	\$95,700	\$114,304	\$98,380	14704	30.17	4436	2576	4786

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 105 - WILLIAMS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	105	9534.00	Upper	No	137.16	\$95,700	\$131,262	\$112,981	3002	16.39	492	581	963
38	105	9535.00	Upper	No	122.31	\$95,700	\$117,051	\$100,750	3806	25.04	953	580	1189
38	105	9536.00	Upper	No	146.51	\$95,700	\$140,210	\$120,682	3838	13.24	508	815	1255
38	105	9537.01	Middle	No	82.78	\$95,700	\$79,220	\$68,184	12559	34.21	4296	986	1824
38	105	9537.02	Upper	No	143.98	\$95,700	\$137,789	\$118,598	6337	26.24	1663	1201	1629
38	105	9538.00	Upper	No	132.41	\$95,700	\$126,716	\$109,063	2415	18.39	444	875	1088
38	105	9539.00	Upper	No	159.34	\$95,700	\$152,488	\$131,250	3721	15.18	565	1247	1470
38	105	9541.00	Upper	No	133.88	\$95,700	\$128,123	\$110,278	5272	24.05	1268	1471	2395

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 025 - DUNN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	025	9622.00	Upper	No	132.11	\$95,700	\$126,429	\$108,816	4095	20.85	854	1250	2461
38	025	9999.99	Upper	No	132.11	\$95,700	\$126,429	\$108,816	4095	20.85	854	1250	2461

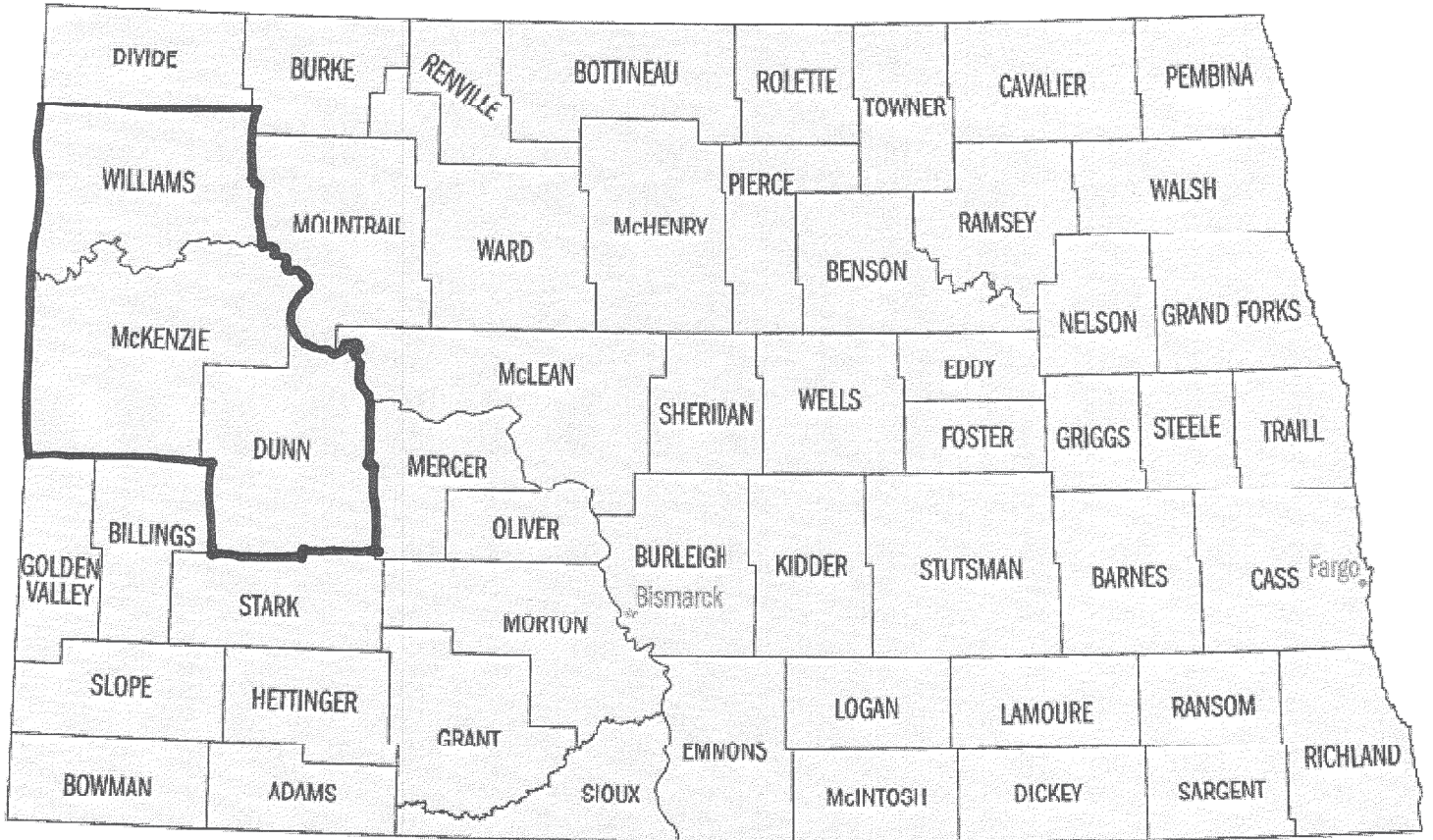
\* Will automatically be included in the 2024 Distressed or Underserved Tract List



CANADA TO THE NORTH

MONTANA TO THE WEST

MINNESOTA TO THE EAST



SOUTH DAKOTA TO THE SOUTH





2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 037 - GRANT COUNTY



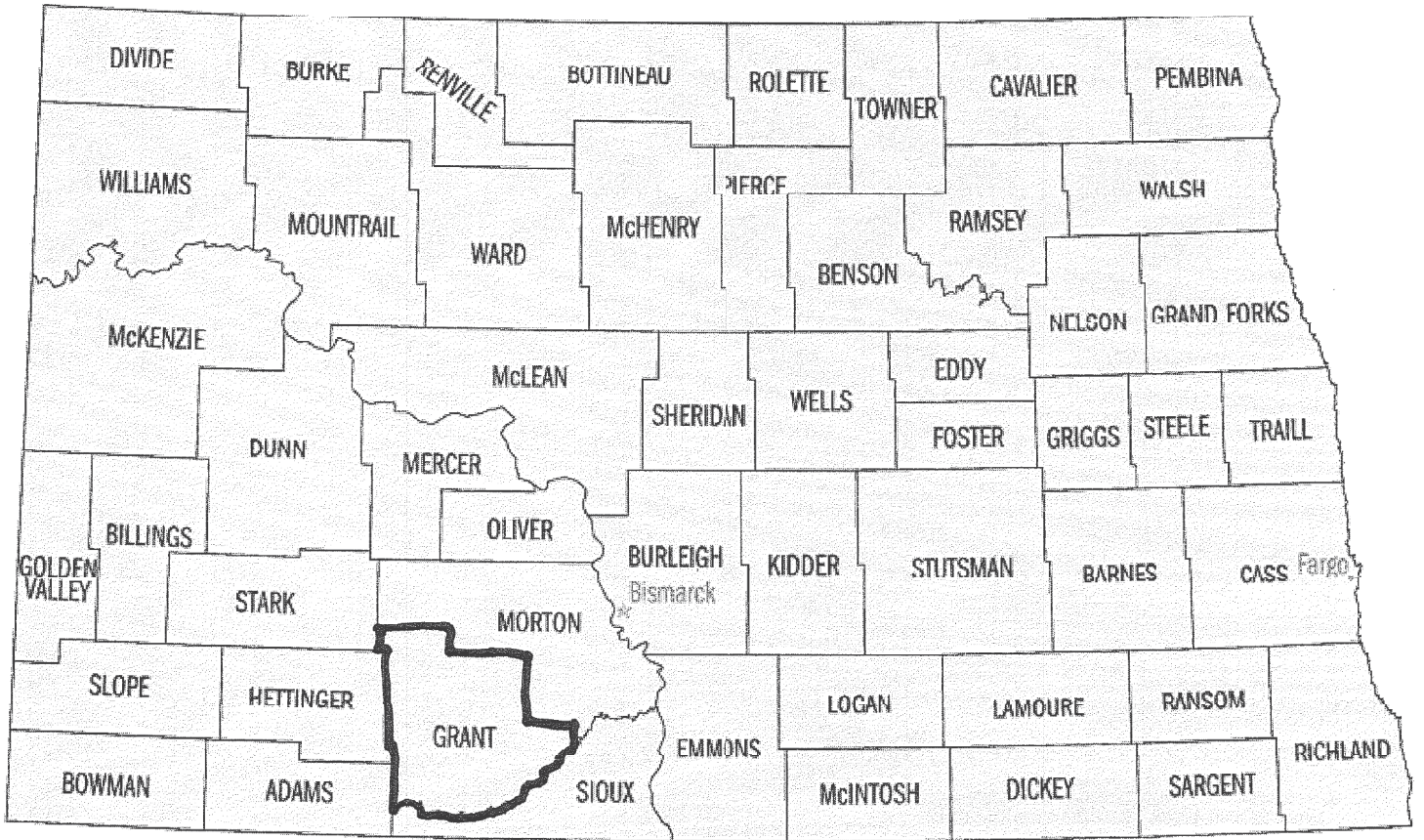
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	037	9659.00	Middle	Yes*	84.98	\$95,700	\$81,326	\$70,000	2301	5.74	132	951	1662
38	037	9999.99	Middle	No	84.98	\$95,700	\$81,326	\$70,000	2301	5.74	132	951	1662

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

CANADA TO THE NORTH

MONTANA TO THE WEST

MINNESOTA TO THE EAST



SOUTH DAKOTA TO THE SOUTH

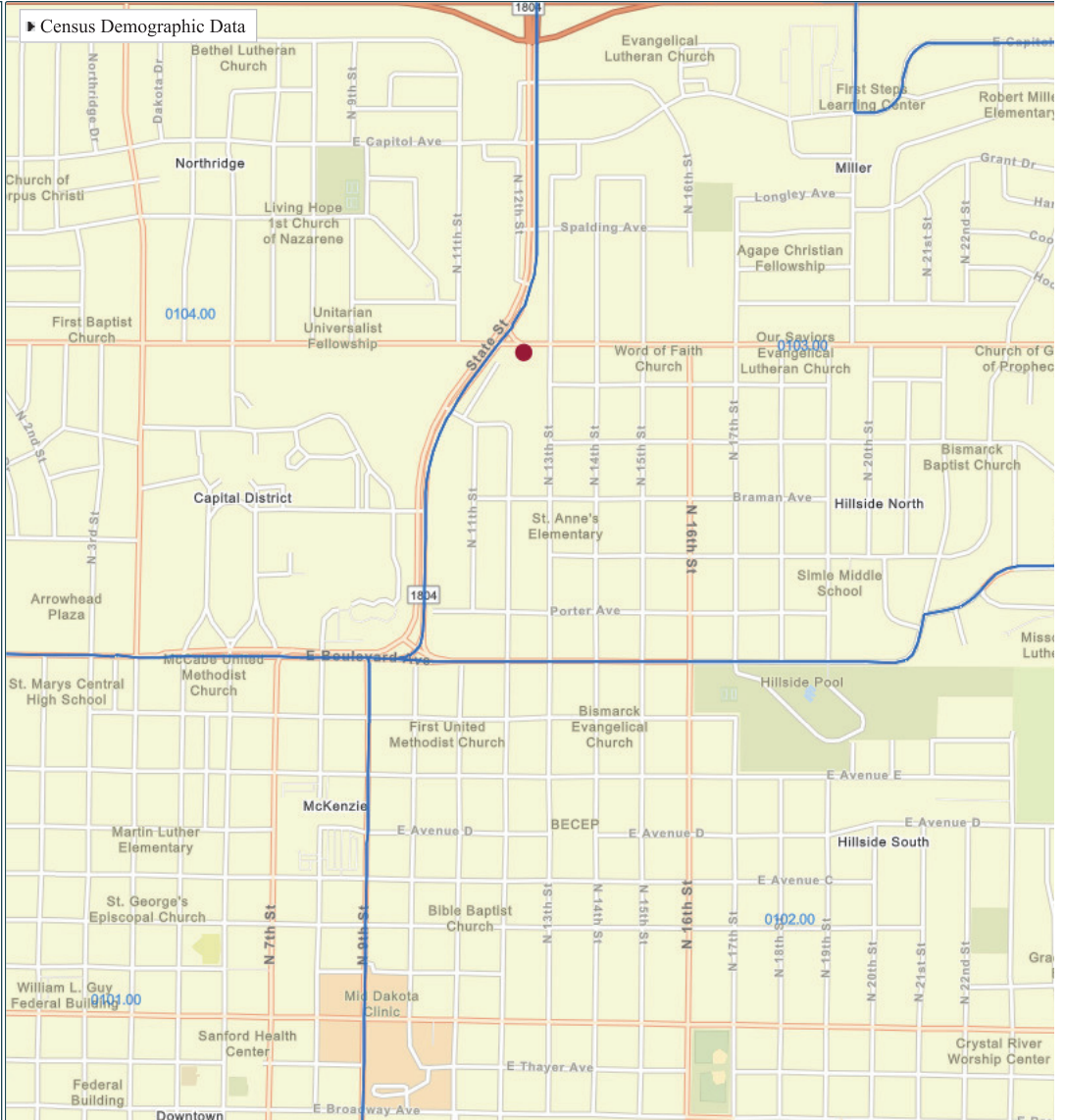


Year: 2023 Address: 1601 N 12th St, Bismarck, ND, 58501, USA

Reset Print

Matched Address	
Address	1601 N 12th St, Bismarck, North Dakota, 58501
MSA/MD Code	13900
State Code	38
County Code	015
Tract Code	0103.00
MSA/MD Name	BISMARCK, ND
State Name	NORTH DAKOTA
County Name	BURLEIGH COUNTY

Census Demographic Data



Census Demographic Data

User Select Tract

Esri Community Maps Contributors, City of Bismarck, State of North Dakota, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, US





Year: 2023

Address: 4530 Memorial Hwy, Suite 201, Mandan, ND, 58554, USA



Reset

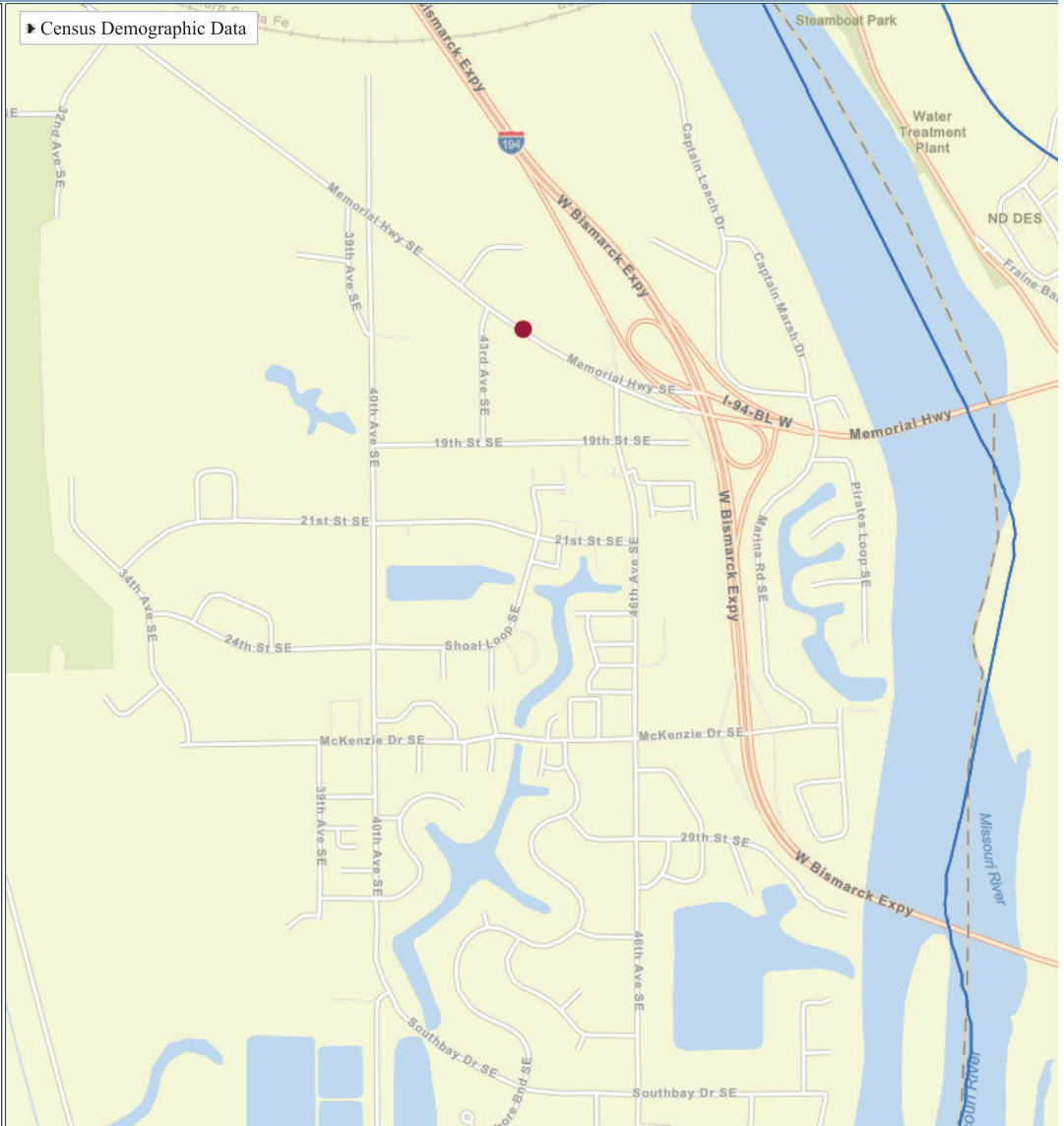
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Matched Address	
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State Code	38
County Code	059
Tract Code	0203.01
MSA/MD Name	BISMARCK, ND
State Name	NORTH DAKOTA
County Name	MORTON COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, City of Bismarck, State of North Dakota, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, US

2023 FFIEC Census Report - Summary Census Demographic Information  
 MSA/MD: 13900 - BISMARCK, ND  
 State: 38 - NORTH DAKOTA (ND)



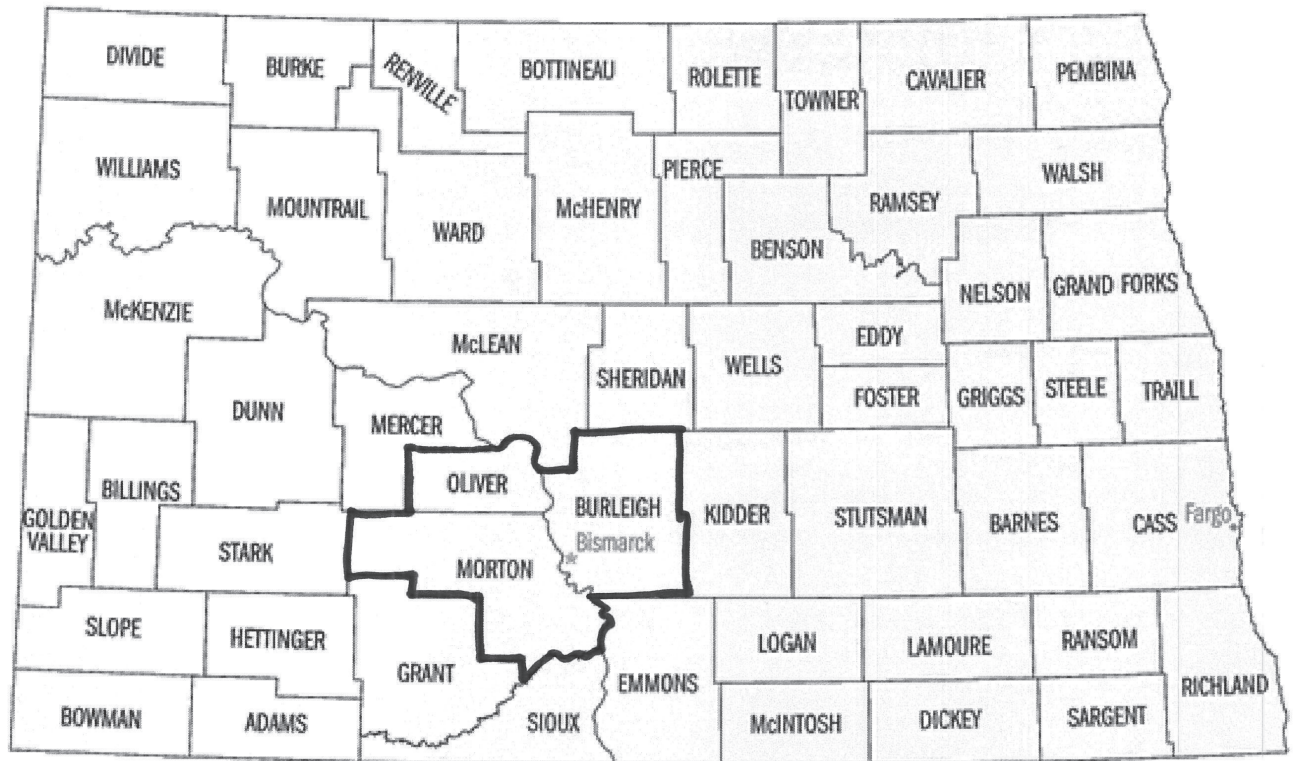
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	015	0101.00	Middle	No	96.17	\$109,000	\$104,825	\$89,787	3050	19.74	602	564	1020
38	015	0102.00	Moderate	No	51.13	\$109,000	\$55,732	\$47,736	4651	19.52	908	886	2320
38	015	0103.00	Middle	No	80.55	\$109,000	\$87,800	\$75,205	5794	19.64	1138	1334	2031
38	015	0104.00	Middle	No	88.47	\$109,000	\$96,432	\$82,604	3487	12.70	443	1434	1422
38	015	0105.00	Middle	No	102.88	\$109,000	\$112,139	\$96,055	5494	14.93	820	1271	1581
38	015	0106.00	Middle	No	107.33	\$109,000	\$116,990	\$100,208	4426	14.91	660	1487	2020
38	015	0107.00	Middle	No	98.26	\$109,000	\$107,103	\$91,736	3999	20.36	814	1268	1468
38	015	0108.00	Moderate	No	72.65	\$109,000	\$79,189	\$67,833	3556	23.68	842	1372	1843
38	015	0109.00	Middle	No	98.18	\$109,000	\$107,016	\$91,667	5026	15.22	765	1285	1344
38	015	0110.01	Middle	No	90.40	\$109,000	\$98,536	\$84,403	7283	18.07	1316	1778	1953
38	015	0110.02	Middle	No	117.60	\$109,000	\$128,184	\$109,792	7563	7.39	559	2423	2512
38	015	0111.01	Middle	No	103.42	\$109,000	\$112,728	\$96,557	5630	16.29	917	1846	1860
38	015	0111.03	Moderate	No	75.98	\$109,000	\$82,818	\$70,938	2598	20.32	528	588	596
38	015	0111.04	Upper	No	145.27	\$109,000	\$158,344	\$135,625	7123	7.31	521	2546	2608
38	015	0111.05	Upper	No	128.40	\$109,000	\$139,956	\$119,875	6726	8.09	544	2030	2349
38	015	0112.00	Middle	No	107.98	\$109,000	\$117,698	\$100,813	9237	14.05	1298	2347	2478
38	015	0113.00	Middle	No	105.60	\$109,000	\$115,104	\$98,594	8273	13.49	1116	1981	2416
38	015	0114.00	Middle	No	102.02	\$109,000	\$111,202	\$95,250	3115	6.74	210	876	1106
38	015	0115.00	Middle	No	95.50	\$109,000	\$104,095	\$89,167	1427	7.57	108	486	745
38	059	0201.00	Middle	No	93.49	\$109,000	\$101,904	\$87,284	4904	16.90	829	1582	2127
38	059	0202.00	Middle	No	101.61	\$109,000	\$110,755	\$94,869	8931	13.74	1227	2444	2936
38	059	0203.01	Middle	No	114.38	\$109,000	\$124,674	\$106,786	7128	18.60	1326	1412	2265
38	059	0203.02	Middle	No	103.69	\$109,000	\$113,022	\$96,809	3718	10.92	406	1001	1197
38	059	0203.03	Middle	No	96.33	\$109,000	\$105,000	\$89,942	1734	17.30	300	629	1064
38	059	0204.00	Middle	No	119.23	\$109,000	\$129,961	\$111,321	3252	5.57	181	1209	1533
38	059	0205.00	Middle	No	85.11	\$109,000	\$92,770	\$79,464	3624	6.24	226	1302	1856

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	065	9612.00	Middle	No	87.53	\$109,000	\$95,408	\$81,719	1877	6.50	122	660	980
38	065	9999.99	Middle	No	87.53	\$109,000	\$95,408	\$81,719	1877	6.50	122	660	980

\* Will automatically be included in the 2024 Distressed or Underserved Tract List







Year: 2023

Address: 150 16th St SW Minot ND 58701



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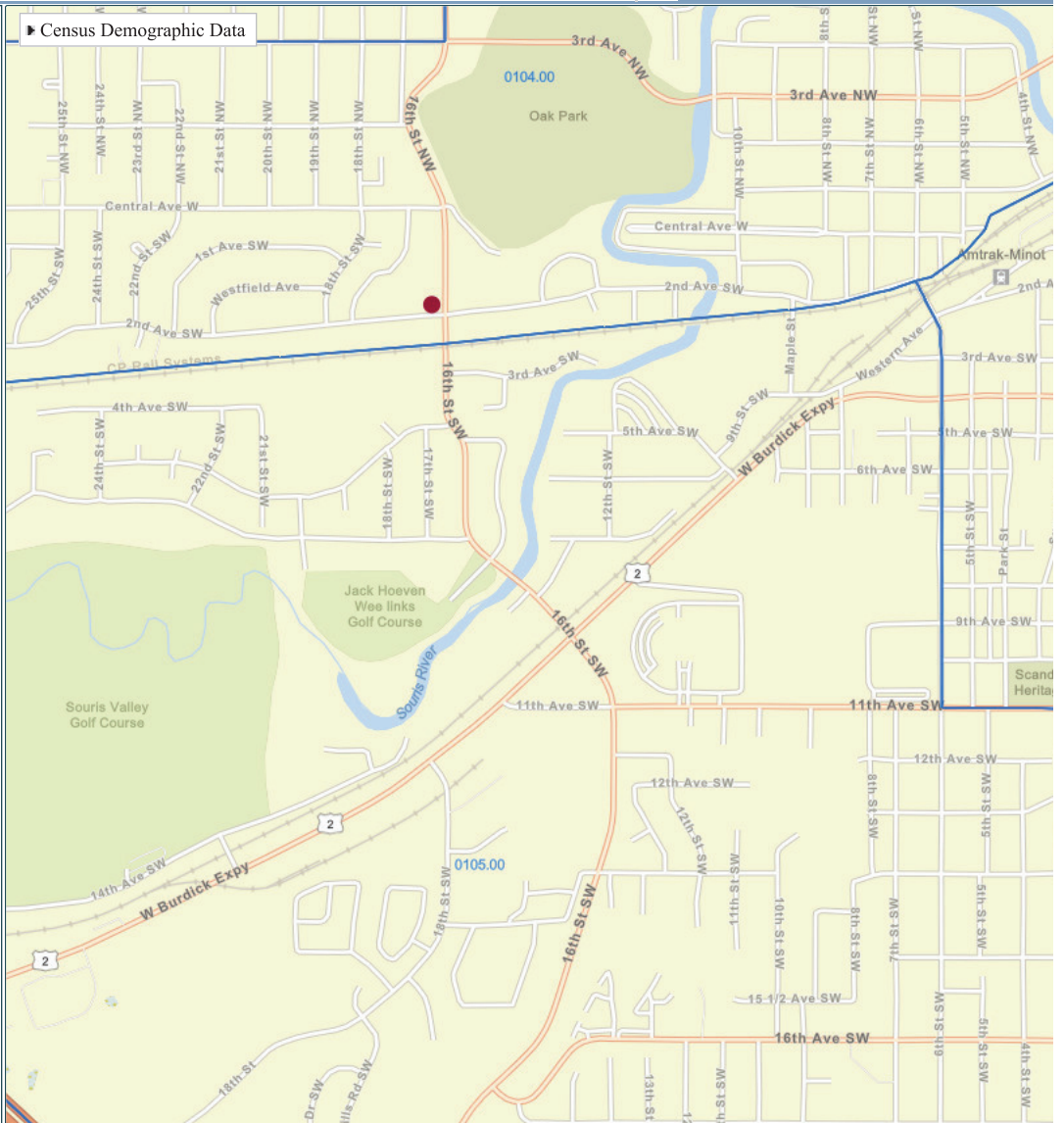
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Matched Address	
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State Code	38
County Code	101
Tract Code	0104.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WARD COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, State of North Dakota, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US



Year: 2023

Address: 2150 21st Ave NW, Minot, ND, 58703, USA



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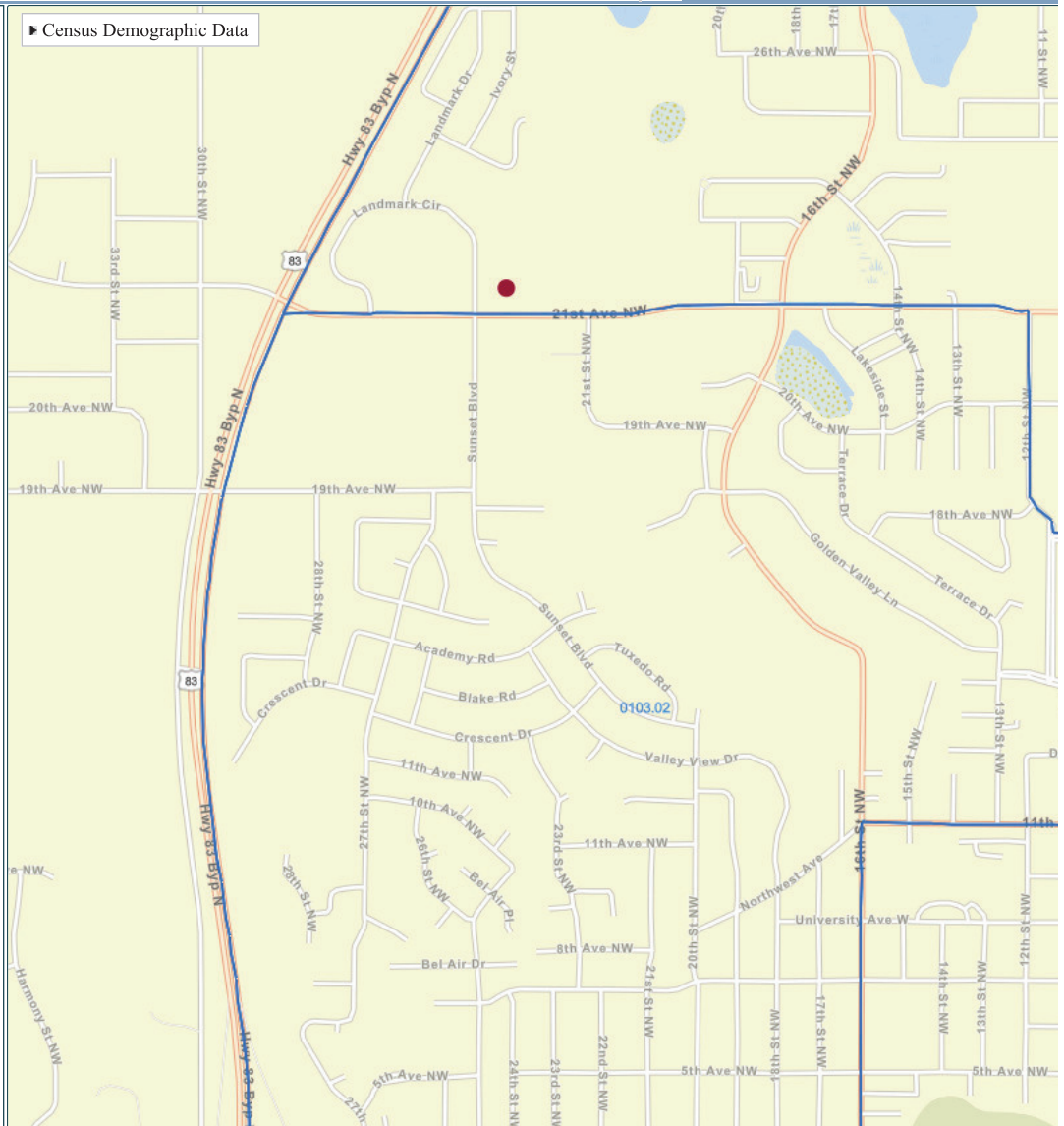
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Matched Address	
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State Code	38
County Code	101
Tract Code	0103.01
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WARD COUNTY

Census Demographic Data

User Select Tract

► Census Demographic Data



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Year: 2023

Address: 1600 S Broadway, Minot, ND, 58701, USA



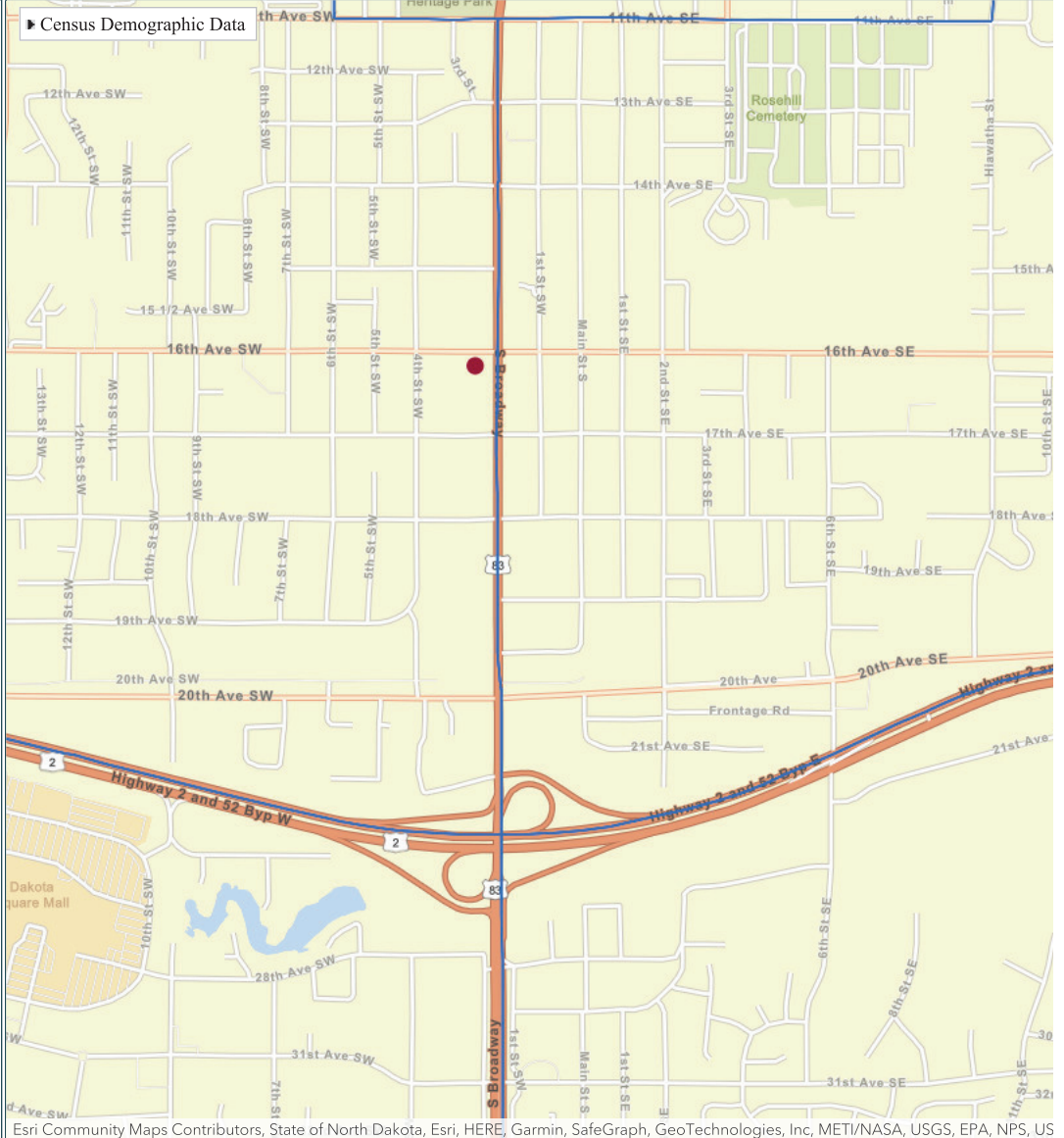
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Print

Matched Address	
Address	1600 S Broadway, Minot, North Dakota, 58701
MSA/MD Code	NA
State Code	38
County Code	101
Tract Code	0105.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WARD COUNTY

Census Demographic Data

User Select Tract



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2023 FFIEC Census Report - Summary Census Demographic Information

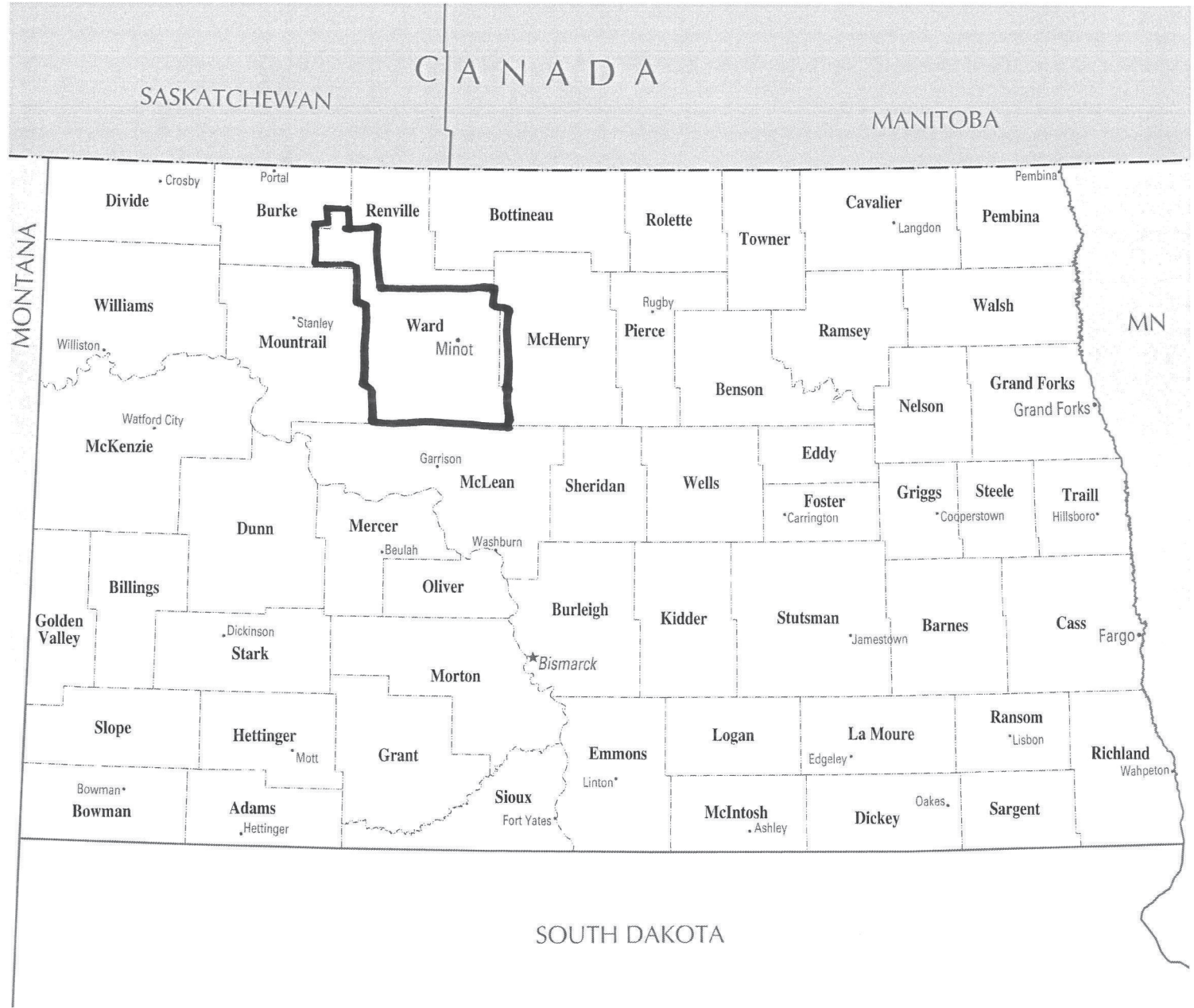
State: 38 - NORTH DAKOTA (ND)

County: 101 - WARD COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	101	0101.00	Middle	No	115.93	\$95,700	\$110,945	\$95,493	2752	24.24	667	396	672
38	101	0102.00	Middle	No	102.40	\$95,700	\$97,997	\$84,345	5734	26.40	1514	1283	2005
38	101	0103.01	Middle	No	109.76	\$95,700	\$105,040	\$90,412	5651	27.20	1537	1378	1783
38	101	0103.02	Middle	No	118.02	\$95,700	\$112,945	\$97,216	5987	17.12	1025	1627	2122
38	101	0104.00	Middle	No	100.09	\$95,700	\$95,786	\$82,448	5628	20.33	1144	1457	2176
38	101	0105.00	Middle	No	113.62	\$95,700	\$108,734	\$93,590	5397	13.95	753	1772	2182
38	101	0106.01	Middle	No	95.96	\$95,700	\$91,834	\$79,042	4284	18.77	804	1008	1215
38	101	0106.02	Upper	No	152.70	\$95,700	\$146,134	\$125,781	5924	22.45	1330	1380	2005
38	101	0107.01	Middle	No	98.35	\$95,700	\$94,121	\$81,015	4235	23.05	976	1017	1708
38	101	0107.02	Middle	No	82.21	\$95,700	\$78,675	\$67,717	3125	26.91	841	704	1325
38	101	0108.00	Middle	No	91.63	\$95,700	\$87,690	\$75,475	4916	15.46	760	1177	1532
38	101	0109.01	Middle	No	91.12	\$95,700	\$87,202	\$75,060	2268	33.47	759	0	754
38	101	0109.02	Middle	No	86.23	\$95,700	\$82,522	\$71,025	2749	41.00	1127	16	944
38	101	0110.00	Middle	No	106.23	\$95,700	\$101,662	\$87,500	1984	7.11	141	709	1069
38	101	0112.00	Upper	No	120.97	\$95,700	\$115,768	\$99,643	3731	7.91	295	1112	1391
38	101	0113.00	Middle	No	105.39	\$95,700	\$100,858	\$86,806	5554	10.32	573	1790	2425

\* Will automatically be included in the 2024 Distressed or Underserved Tract List





Year: 2023

Address: 78 Main Ave S, Fessenden, ND, 58438, USA



Reset

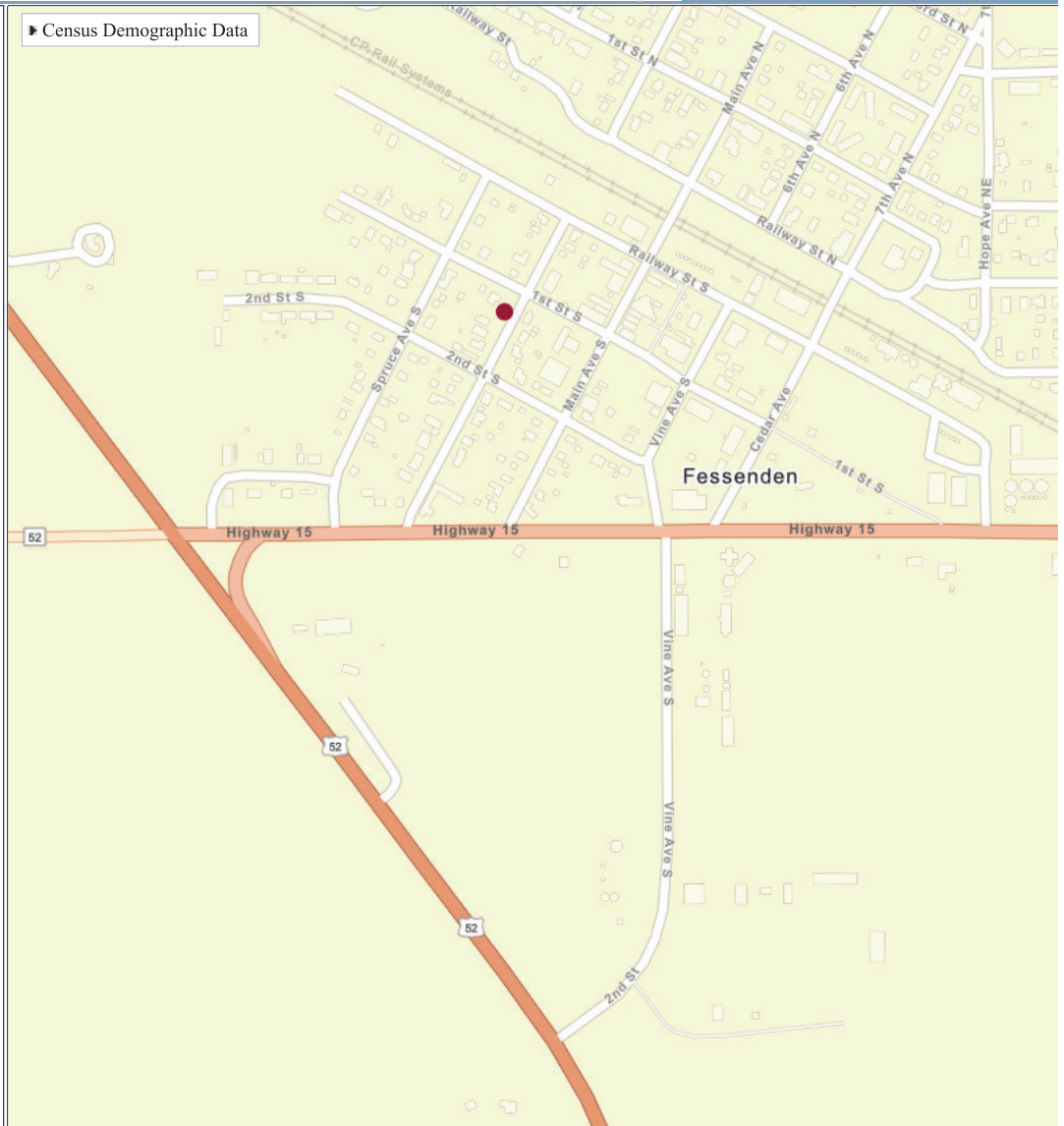
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Matched Address	
Address	78 Main Ave S, Fessenden, North Dakota, 58438
MSA/MD Code	NA
State Code	38
County Code	103
Tract Code	9600.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WELLS COUNTY

Census Demographic Data

User Select Tract

► Census Demographic Data



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Year: 2023

Address: 910 Lincoln Ave, Harvey, ND, 58341, USA



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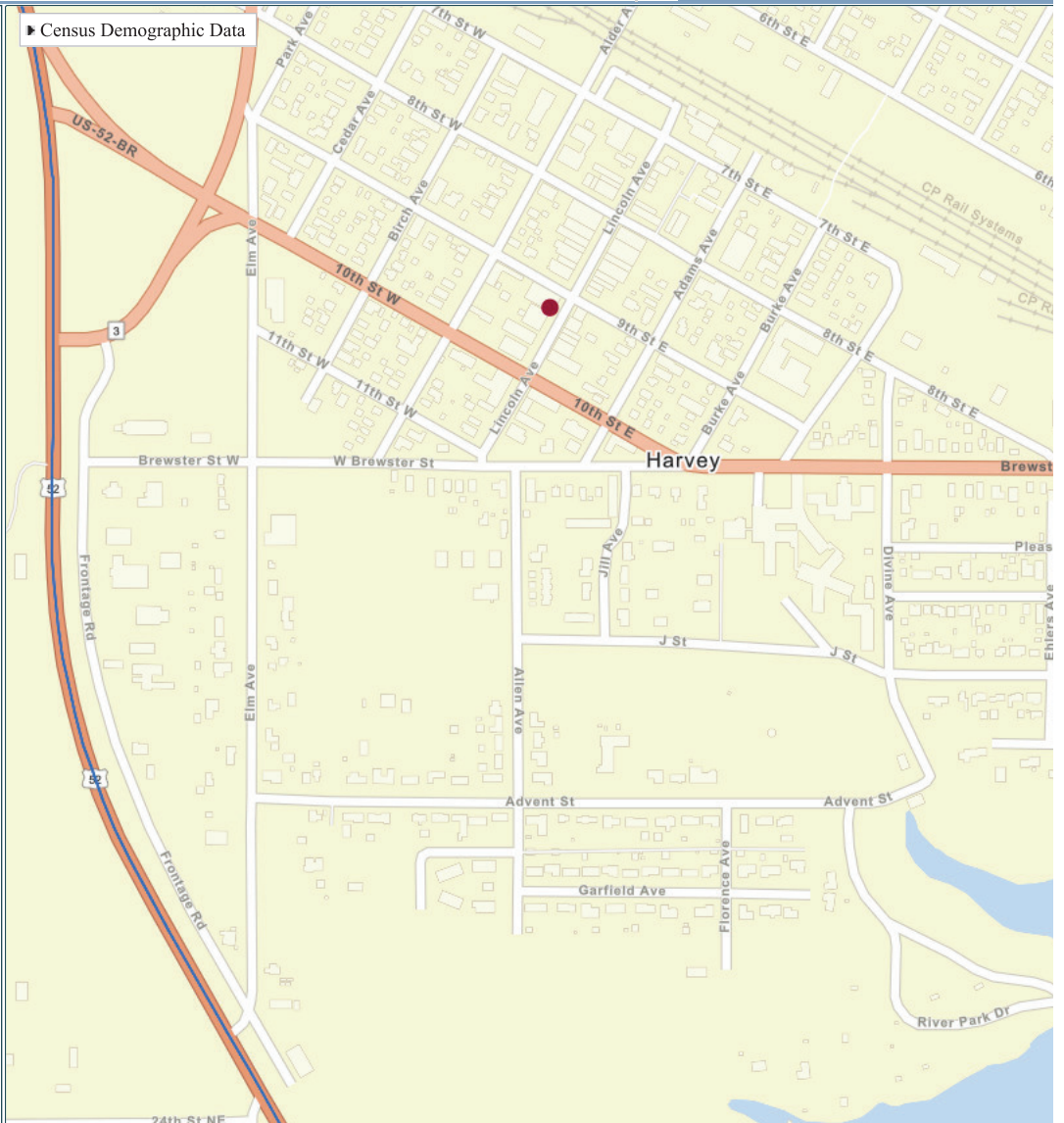
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Matched Address	
Address	910 Lincoln Ave, Harvey, North Dakota, 58341
MSA/MD Code	NA
State Code	38
County Code	103
Tract Code	9598.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	WELLS COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



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Year: 2023

Address: 215 Highway 2 SW, Rugby, ND, 58368, USA



Reset

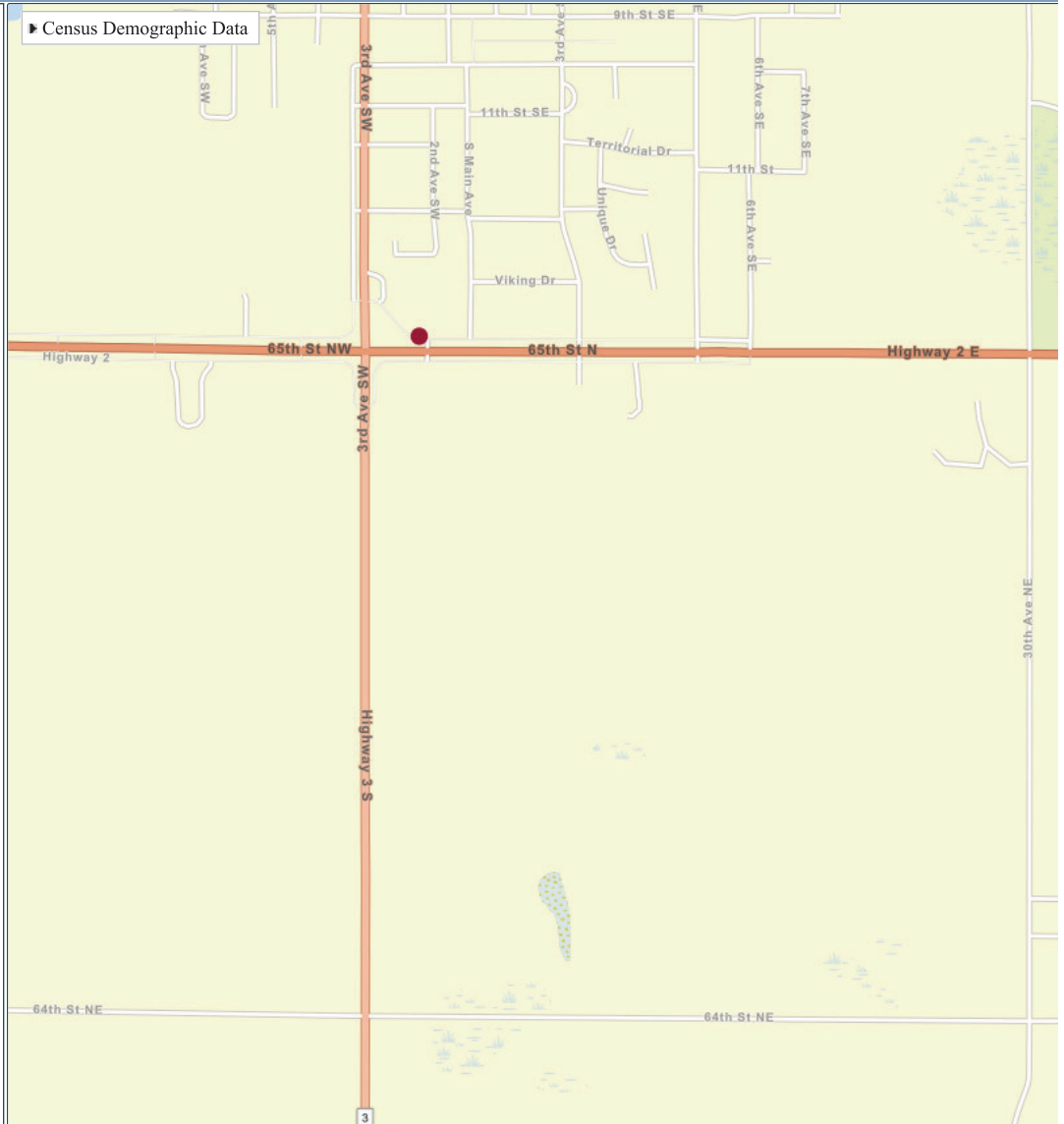
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Matched Address	
Address	215 Highway 2 SW, Rugby, North Dakota, 58368
MSA/MD Code	NA
State Code	38
County Code	069
Tract Code	9562.00
MSA/MD Name	NA (Outside of MSA)
State Name	NORTH DAKOTA
County Name	PIERCE COUNTY

Census Demographic Data

User Select Tract

Census Demographic Data



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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	103	9598.00	Middle	Yes*	89.53	\$95,700	\$85,680	\$73,750	1681	5.89	99	563	930
38	103	9600.00	Middle	Yes*	95.94	\$95,700	\$91,815	\$79,028	2301	4.30	99	892	1339
38	103	9999.99	Middle	No	92.06	\$95,700	\$88,101	\$75,833	3982	4.97	198	1455	2269

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 083 - SHERIDAN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	083	9602.00	Middle	Yes*	81.30	\$95,700	\$77,804	\$66,964	1265	5.85	74	555	838
38	083	9999.99	Middle	No	81.30	\$95,700	\$77,804	\$66,964	1265	5.85	74	555	838

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	049	9556.00	Middle	No	114.99	\$95,700	\$110,045	\$94,718	2425	7.13	173	1009	1433
38	049	9559.00	Middle	No	97.12	\$95,700	\$92,944	\$80,000	2920	5.07	148	1135	1531
38	049	9999.99	Middle	No	105.06	\$95,700	\$100,542	\$86,541	5345	6.01	321	2144	2964

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 069 - PIERCE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	069	9561.00	Moderate	No	75.88	\$95,700	\$72,617	\$62,500	1469	15.72	231	463	804
38	069	9562.00	Middle	No	104.51	\$95,700	\$100,016	\$86,087	2521	5.87	148	948	1244
38	069	9999.99	Middle	No	98.86	\$95,700	\$94,609	\$81,429	3990	9.50	379	1411	2048

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 005 - BENSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	005	9401.00	Moderate	No	54.41	\$95,700	\$52,070	\$44,821	2134	84.63	1806	400	794
38	005	9402.00	Moderate	No	57.25	\$95,700	\$54,788	\$47,159	1825	83.62	1526	458	892
38	005	9567.00	Middle	Yes*	85.85	\$95,700	\$82,158	\$70,714	2005	4.99	100	780	1262
38	005	9999.99	Moderate	No	71.00	\$95,700	\$67,947	\$58,482	5964	57.55	3432	1638	2948

\* Will automatically be included in the 2024 Distressed or Underserved Tract List







Year: 2023

Address: 3001 25th St S, Fargo, ND, 58103, USA



Reset

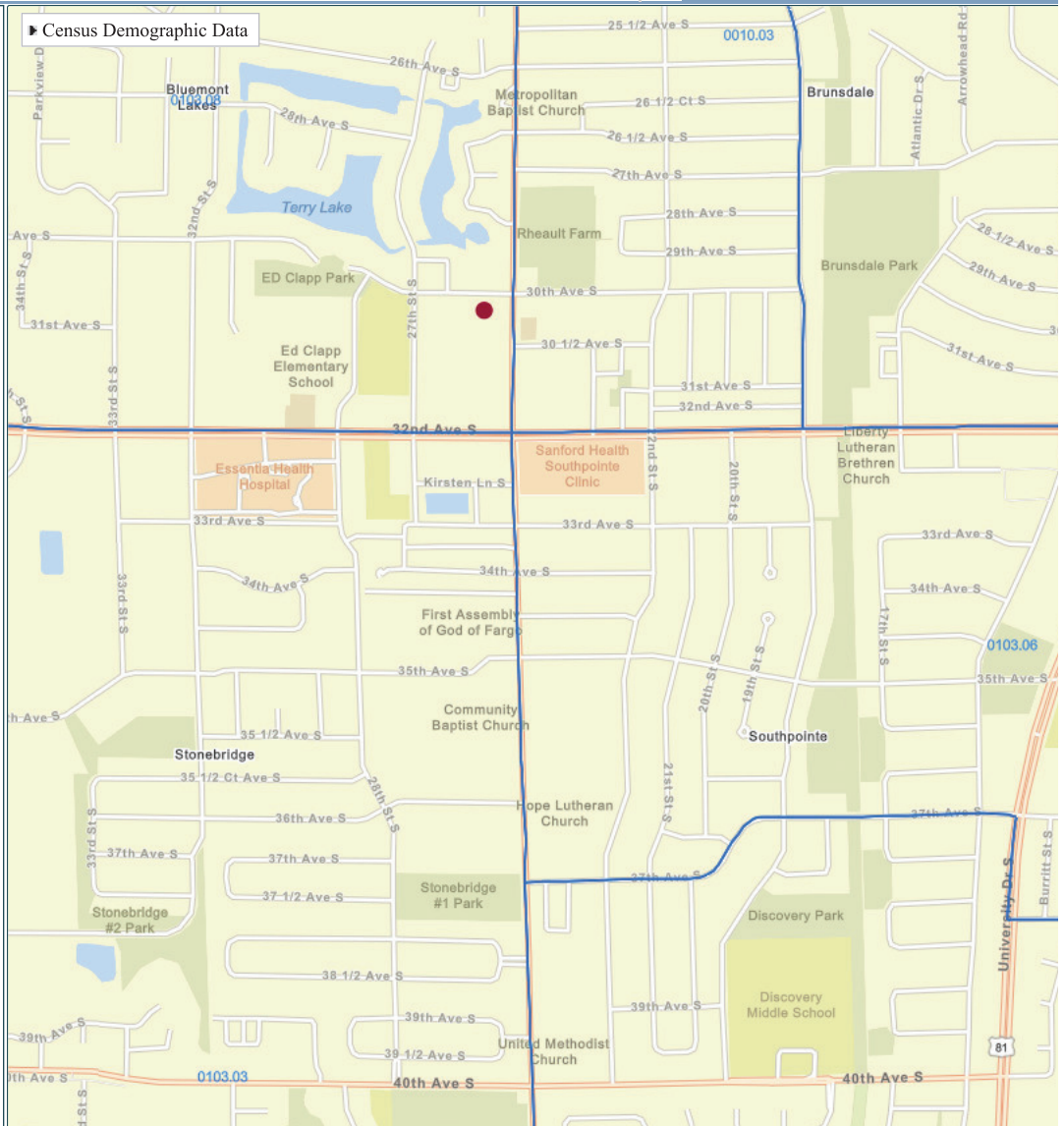
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Matched Address	
Address	3001 25th St S, Fargo, North Dakota, 58103
MSA/MD Code	22020
State Code	38
County Code	017
Tract Code	0103.08
MSA/MD Name	FARGO, ND-MN
State Name	NORTH DAKOTA
County Name	CASS COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



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Year: 2023

Address: 4501 40th Ave S, Fargo, ND, 58104, USA



Reset

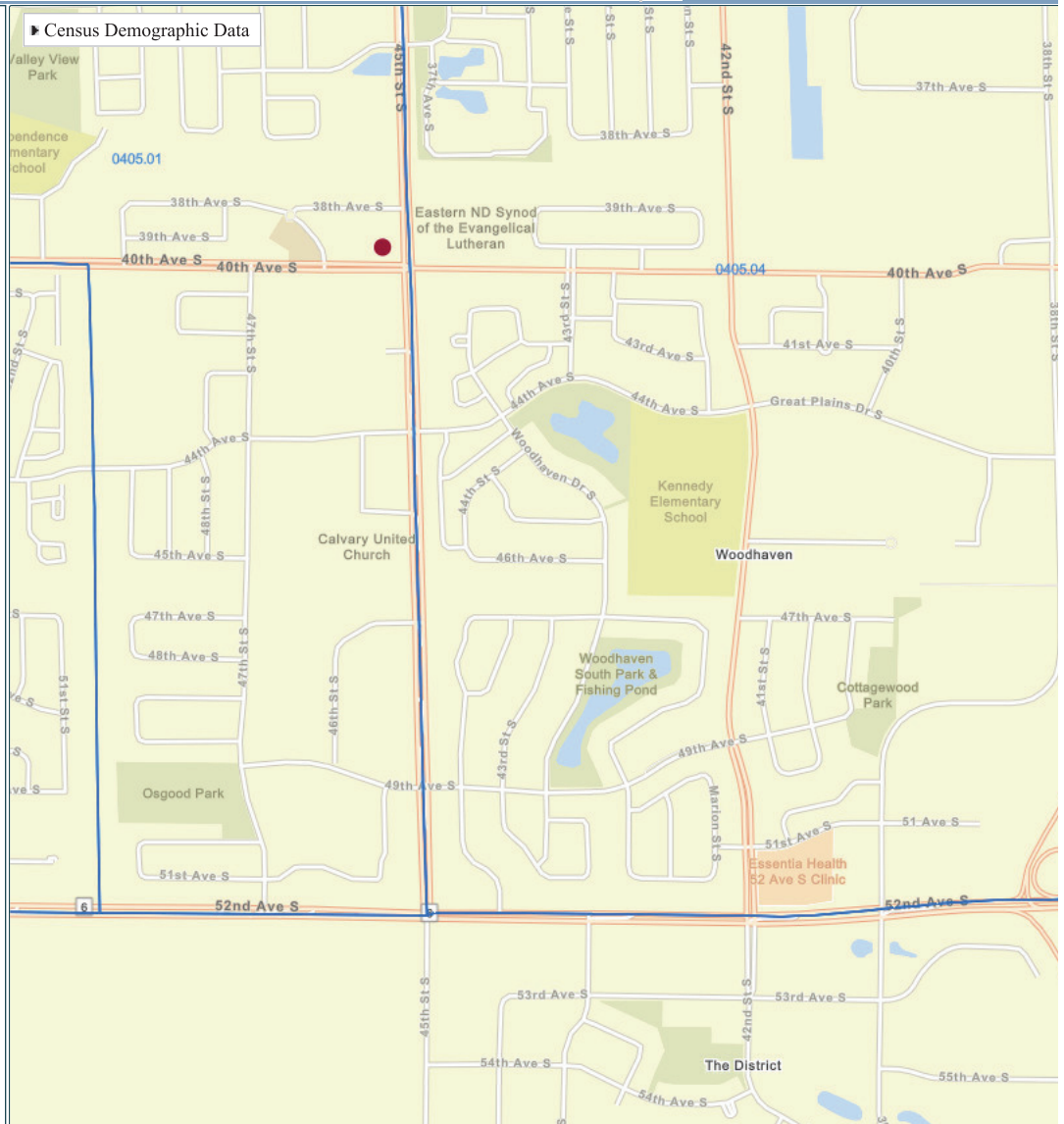
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Matched Address	
Address	4501 40th Ave S, Fargo, North Dakota, 58104
MSA/MD Code	22020
State Code	38
County Code	017
Tract Code	0405.01
MSA/MD Name	FARGO, ND-MN
State Name	NORTH DAKOTA
County Name	CASS COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



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Year: 2023

Address: 1350 13th Ave E, West Fargo, ND, 58078, USA

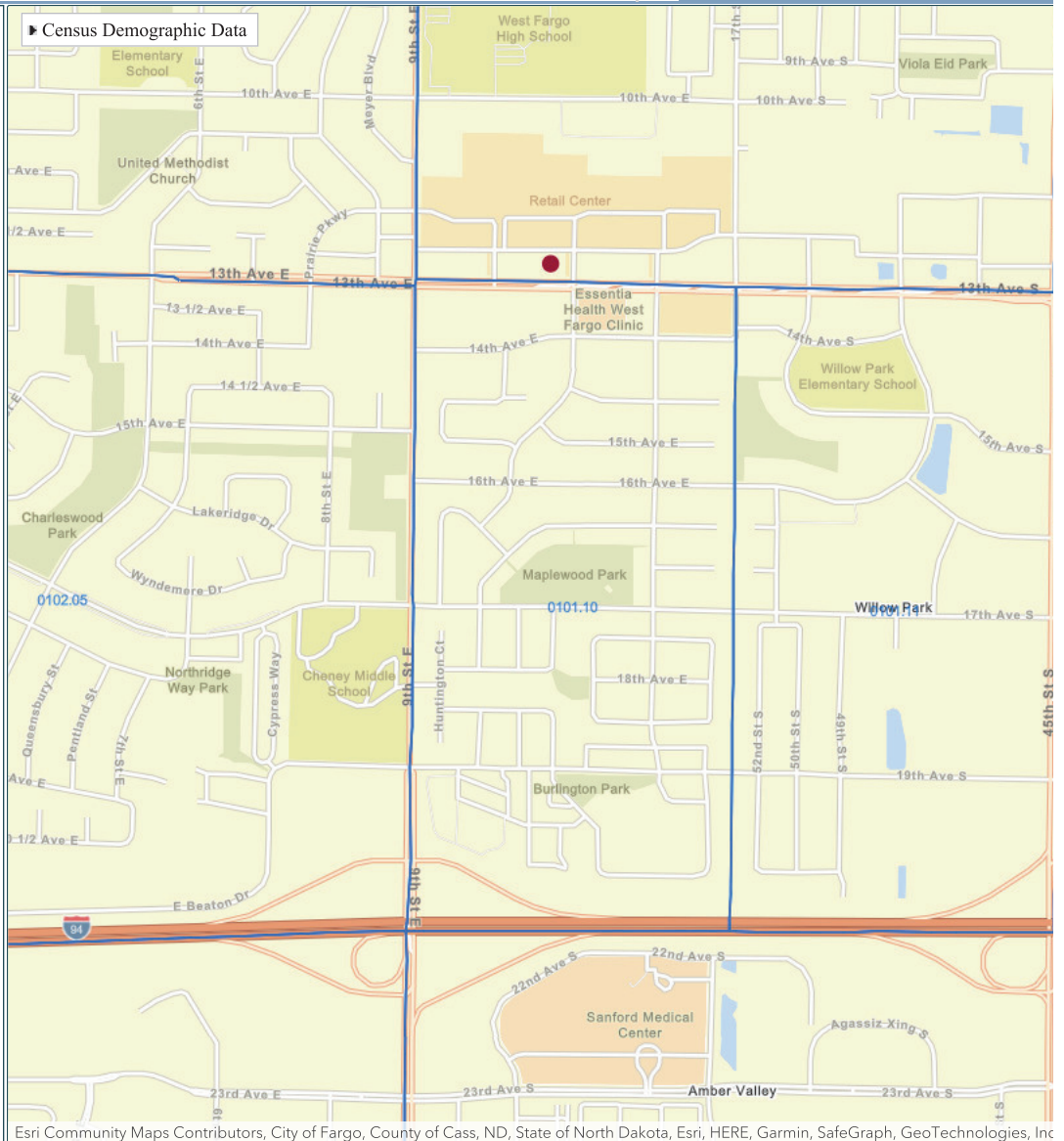


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Print

Matched Address	
Address	1350 13th Ave E, West Fargo, North Dakota, 58078
MSA/MD Code	22020
State Code	38
County Code	017
Tract Code	0101.09
MSA/MD Name	FARGO, ND-MN
State Name	NORTH DAKOTA
County Name	CASS COUNTY

Census Demographic Data



User Select Tract





Year: 2023

Address: 865 37th Ave S, Moorhead, MN, 56560, USA



Reset

Print

Matched Address	
Address	865 37th Ave S, Moorhead, Minnesota, 56560
MSA/MD Code	22020
State Code	27
County Code	027
Tract Code	0301.08
MSA/MD Name	FARGO, ND-MN
State Name	MINNESOTA
County Name	CLAY COUNTY

Census Demographic Data

User Select Tract

► Census Demographic Data

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2023 FFIEC Census Report - Summary Census Demographic Information  
 MSA/MD: 22020 - FARGO, ND-MN  
 State: 38 - NORTH DAKOTA (ND)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	017	0001.00	Upper	No	128.35	\$104,100	\$133,612	\$116,094	5184	6.67	346	1674	1849
38	017	0002.03	Moderate	No	73.38	\$104,100	\$76,389	\$66,375	2838	15.64	444	700	788
38	017	0002.04	Middle	No	84.87	\$104,100	\$88,350	\$76,765	3351	14.83	497	937	1323
38	017	0003.00	Upper	No	143.85	\$104,100	\$149,748	\$130,114	5239	23.73	1243	329	396
38	017	0004.00	Middle	No	88.61	\$104,100	\$92,243	\$80,152	3813	13.22	504	931	1509
38	017	0005.01	Moderate	No	59.49	\$104,100	\$61,929	\$53,813	3413	16.64	568	666	1368
38	017	0005.02	Low	No	32.62	\$104,100	\$33,957	\$29,509	3666	17.59	645	95	776
38	017	0006.01	Moderate	No	58.86	\$104,100	\$61,273	\$53,241	2336	26.63	622	529	911
38	017	0006.02	Low	No	47.73	\$104,100	\$49,687	\$43,176	2607	23.32	608	375	866
38	017	0007.00	Low	No	49.95	\$104,100	\$51,998	\$45,188	1855	21.24	394	101	140
38	017	0008.01	Middle	No	101.08	\$104,100	\$105,224	\$91,432	3102	17.15	532	800	957
38	017	0008.02	Moderate	No	67.80	\$104,100	\$70,580	\$61,330	4887	30.92	1511	1417	1644
38	017	0009.01	Middle	No	89.61	\$104,100	\$93,284	\$81,059	4816	13.12	632	1696	1912
38	017	0009.03	Moderate	No	63.36	\$104,100	\$65,958	\$57,314	3507	28.31	993	465	457
38	017	0009.04	Middle	No	85.90	\$104,100	\$89,422	\$77,697	4126	17.14	707	1082	1029
38	017	0010.03	Moderate	No	72.74	\$104,100	\$75,722	\$65,798	3772	23.33	880	870	1057
38	017	0010.04	Middle	No	97.40	\$104,100	\$101,393	\$88,107	4256	19.03	810	968	1043
38	017	0101.06	Moderate	No	58.35	\$104,100	\$60,742	\$52,784	4576	48.38	2214	0	107
38	017	0101.07	Moderate	No	56.19	\$104,100	\$58,494	\$50,827	2639	39.03	1030	362	473
38	017	0101.09	Middle	No	91.53	\$104,100	\$95,283	\$82,792	3789	21.06	798	1324	1484
38	017	0101.10	Upper	No	123.81	\$104,100	\$128,886	\$111,995	2361	16.94	400	570	635
38	017	0101.11	Low	No	28.34	\$104,100	\$29,502	\$25,640	3581	42.28	1514	189	302
38	017	0102.01	Middle	No	112.04	\$104,100	\$116,634	\$101,348	4673	9.57	447	1595	1808
38	017	0102.05	Upper	No	137.25	\$104,100	\$142,877	\$124,146	3727	9.02	336	1083	1319
38	017	0102.06	Middle	No	89.91	\$104,100	\$93,596	\$81,330	5797	18.58	1077	1499	2187
38	017	0103.03	Middle	No	99.64	\$104,100	\$103,725	\$90,125	6530	20.41	1333	1555	1874

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	017	0103.06	Middle	No	108.68	\$104,100	\$113,136	\$98,304	4028	23.61	951	860	895
38	017	0103.07	Upper	No	142.34	\$104,100	\$148,176	\$128,750	1994	9.18	183	766	810
38	017	0103.08	Middle	No	93.38	\$104,100	\$97,209	\$84,466	4888	30.89	1510	1122	1443
38	017	0401.00	Middle	No	102.61	\$104,100	\$106,817	\$92,813	1902	4.47	85	671	880
38	017	0402.00	Middle	No	117.41	\$104,100	\$122,224	\$106,200	2437	5.09	124	764	947
38	017	0403.00	Middle	No	108.71	\$104,100	\$113,167	\$98,333	3370	6.71	226	1037	1233
38	017	0405.01	Middle	No	114.97	\$104,100	\$119,684	\$103,997	7860	21.83	1716	886	1060
38	017	0405.02	Upper	No	129.33	\$104,100	\$134,633	\$116,981	8909	18.54	1652	1606	1782
38	017	0405.03	Upper	No	188.07	\$104,100	\$195,781	\$170,114	3216	7.18	231	997	1029
38	017	0405.04	Middle	No	115.79	\$104,100	\$120,537	\$104,737	6393	18.43	1178	1122	1216
38	017	0405.05	Upper	No	127.98	\$104,100	\$133,227	\$115,764	5780	15.87	917	1542	1728
38	017	0405.06	Upper	No	143.21	\$104,100	\$149,082	\$129,538	3809	16.49	628	1145	1329
38	017	0405.07	Upper	No	126.56	\$104,100	\$131,749	\$114,482	3683	11.59	427	897	1015
38	017	0405.08	Upper	No	138.00	\$104,100	\$143,658	\$124,826	5587	16.25	908	843	906
38	017	0405.09	Upper	No	142.26	\$104,100	\$148,093	\$128,675	5625	16.27	915	1499	1703
38	017	0406.00	Middle	No	115.11	\$104,100	\$119,830	\$104,120	3155	5.20	164	981	1183
38	017	0407.00	Moderate	No	74.79	\$104,100	\$77,856	\$67,652	6341	28.20	1788	341	502
38	017	0408.00	Upper	No	129.23	\$104,100	\$134,528	\$116,890	5107	7.73	395	1546	1691

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



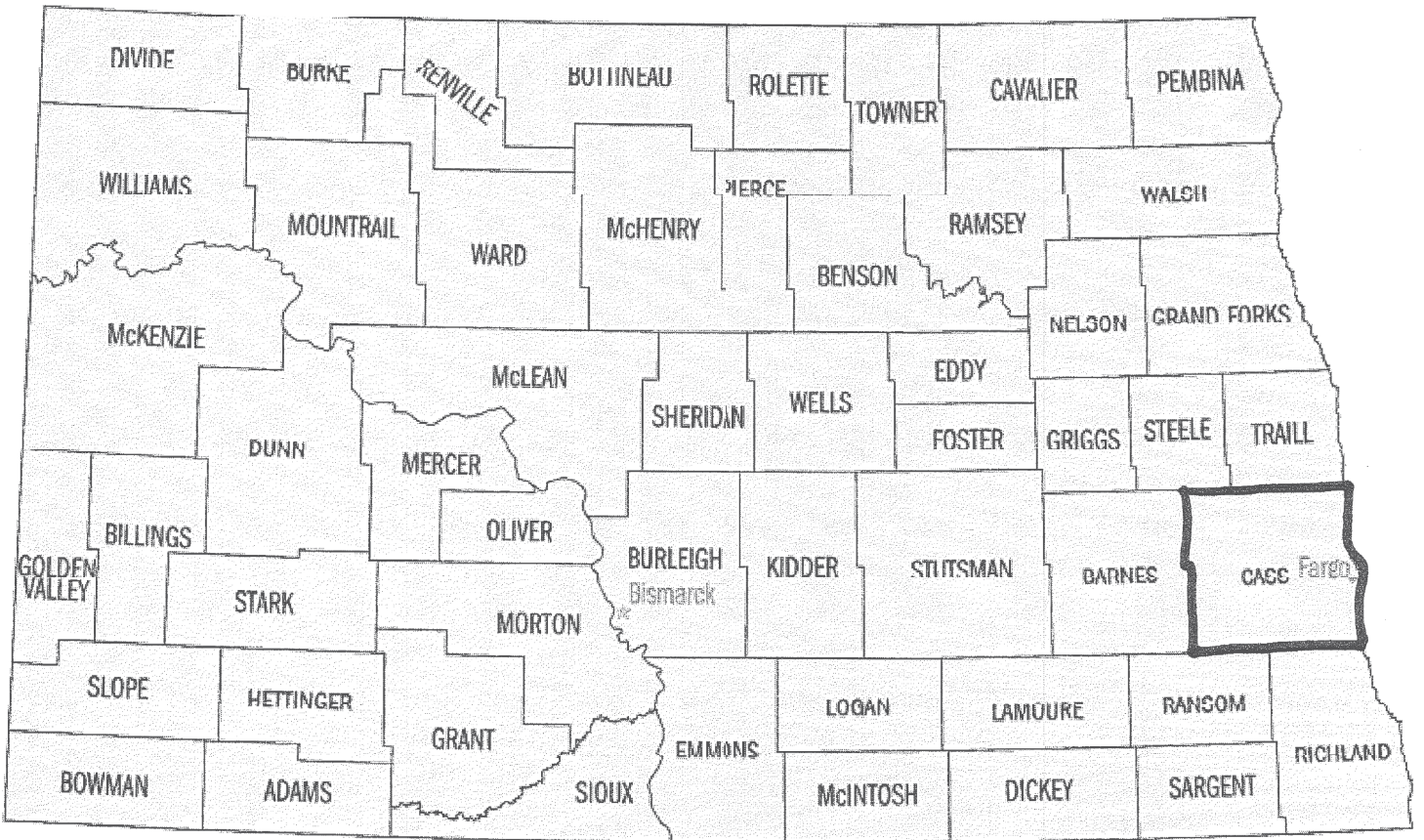
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	027	0203.00	Moderate	No	65.26	\$104,100	\$67,936	\$59,028	3003	20.68	621	548	1145
27	027	0204.00	Middle	No	89.48	\$104,100	\$93,149	\$80,938	3875	23.38	906	261	644
27	027	0205.00	Middle	No	118.33	\$104,100	\$123,182	\$107,031	5122	11.71	600	1379	1528
27	027	0206.00	Moderate	No	73.67	\$104,100	\$76,690	\$66,635	4384	20.67	906	1094	1297
27	027	0207.00	Middle	No	84.33	\$104,100	\$87,788	\$76,278	2638	16.57	437	763	912
27	027	0301.06	Upper	No	126.43	\$104,100	\$131,614	\$114,357	2123	12.29	261	675	774
27	027	0301.07	Middle	No	106.62	\$104,100	\$110,991	\$96,442	1667	6.42	107	609	713
27	027	0301.08	Low	No	40.91	\$104,100	\$42,587	\$37,004	5695	34.05	1939	477	930
27	027	0301.09	Middle	No	111.15	\$104,100	\$115,707	\$100,538	3890	18.07	703	1099	1206
27	027	0301.10	Middle	No	106.81	\$104,100	\$111,189	\$96,615	5567	12.52	697	1417	1702
27	027	0301.11	Middle	No	101.52	\$104,100	\$105,682	\$91,833	5016	18.16	911	1100	1396
27	027	0301.12	Middle	No	115.59	\$104,100	\$120,329	\$104,554	4648	15.86	737	1467	1674
27	027	0302.01	Middle	No	94.86	\$104,100	\$98,749	\$85,809	5915	6.37	377	1909	2176
27	027	0302.02	Middle	No	103.40	\$104,100	\$107,639	\$93,526	5014	5.35	268	1573	1965
27	027	0303.00	Moderate	No	79.99	\$104,100	\$83,270	\$72,356	4045	24.15	977	1272	1646
27	027	0304.00	Upper	No	150.29	\$104,100	\$156,452	\$135,938	2716	16.46	447	799	825

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

CANADA TO THE NORTH

MONTANA TO THE WEST

MINNESOTA TO THE EAST



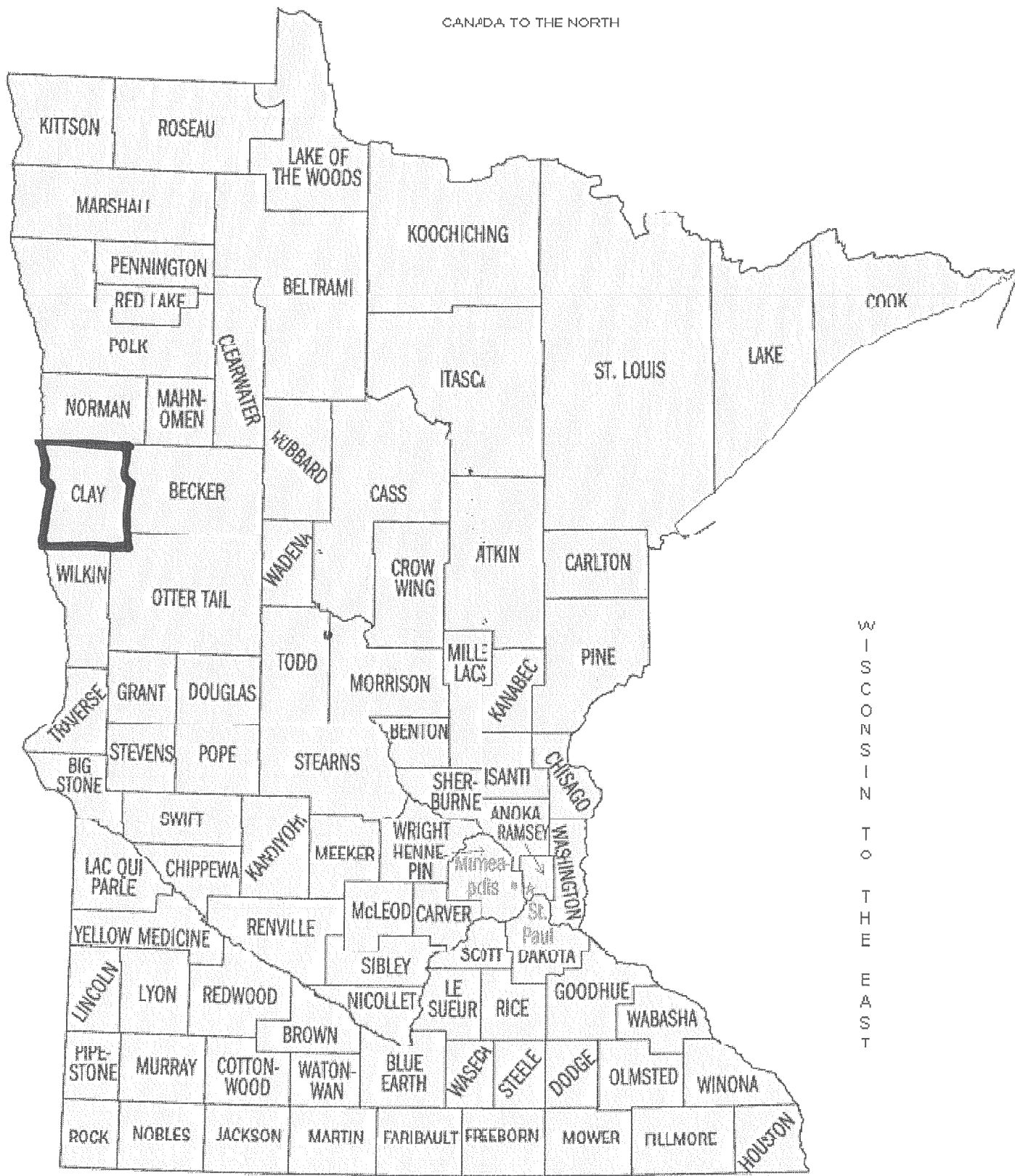
SOUTH DAKOTA TO THE SOUTH

CANADA TO THE NORTH

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IOWA TO THE SOUTH



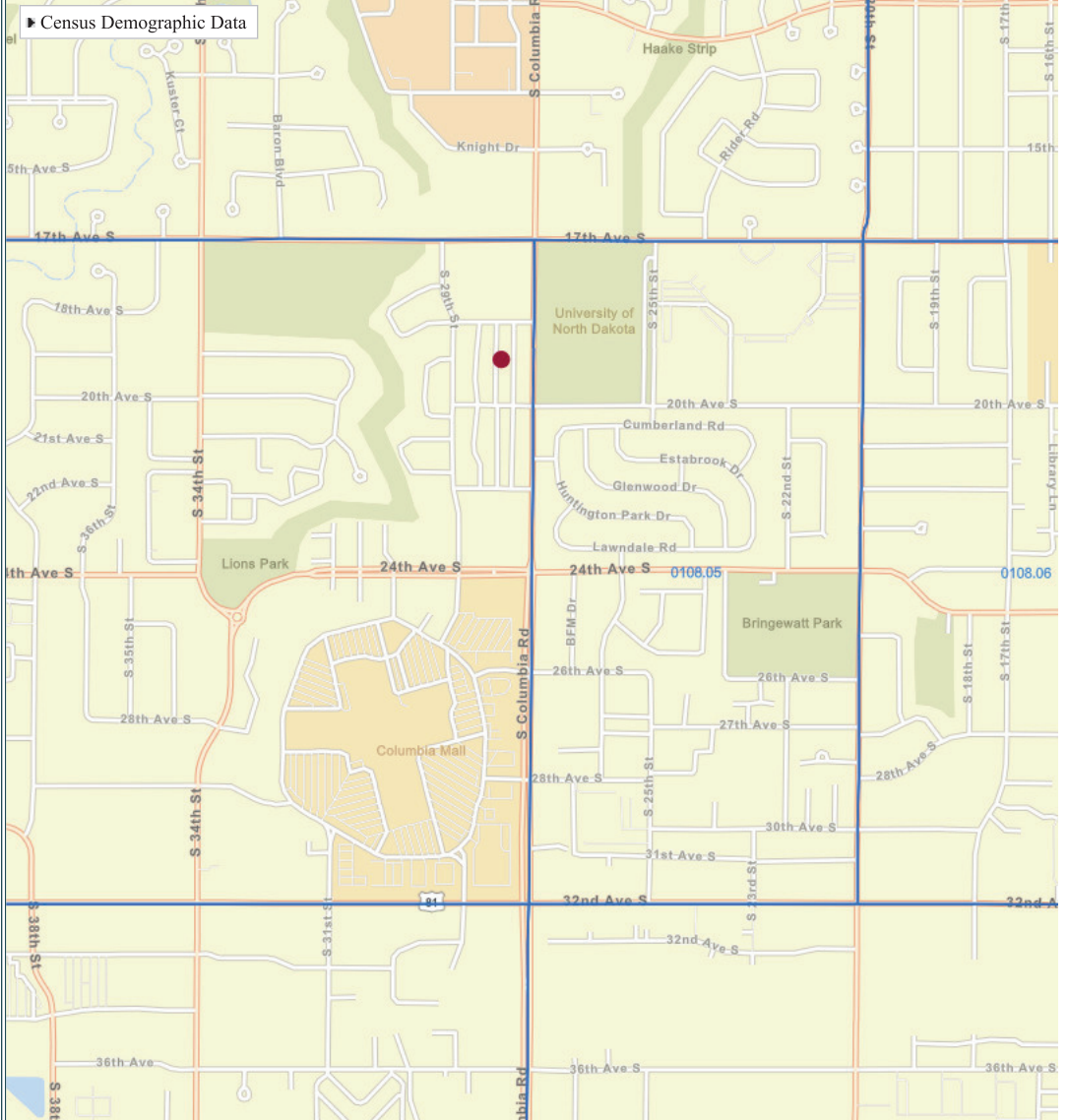
Year: 2023 Address: 1970 S Columbia Rd, Ste 110, Grand Forks, ND, 58201, USA

Reset Print

Matched Address	
Address	1970 S Columbia Rd, Ste 110, Grand Forks, North Dakota, 58201
MSA/MD Code	24220
State Code	38
County Code	035
Tract Code	0108.04
MSA/MD Name	GRAND FORKS, ND-MN
State Name	NORTH DAKOTA
County Name	GRAND FORKS COUNTY

Census Demographic Data

User Select Tract



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2023 FFIEC Census Report - Summary Census Demographic Information  
 MSA/MD: 24220 - GRAND FORKS, ND-MN  
 State: 38 - NORTH DAKOTA (ND)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	035	0101.00	Moderate	No	75.57	\$94,200	\$71,187	\$62,167	3388	21.66	734	753	1068
38	035	0102.00	Middle	No	88.30	\$94,200	\$83,179	\$72,639	4248	19.66	835	1034	1733
38	035	0103.01	Moderate	No	61.87	\$94,200	\$58,282	\$50,893	1588	20.09	319	45	226
38	035	0103.02	Low	No	23.75	\$94,200	\$22,373	\$19,537	2396	31.89	764	8	83
38	035	0104.00	Middle	No	92.14	\$94,200	\$86,796	\$75,795	5873	32.25	1894	915	1735
38	035	0106.00	Moderate	No	68.47	\$94,200	\$64,499	\$56,324	2414	25.64	619	344	609
38	035	0107.00	Middle	No	95.22	\$94,200	\$89,697	\$78,333	1879	10.43	196	531	736
38	035	0108.01	Middle	No	110.54	\$94,200	\$104,129	\$90,927	6027	19.26	1161	1001	1029
38	035	0108.04	Moderate	No	69.46	\$94,200	\$65,431	\$57,143	4824	23.42	1130	758	887
38	035	0108.05	Unknown	No	0.00	\$94,200	\$0	\$0	2391	30.82	737	572	714
38	035	0108.06	Moderate	No	63.82	\$94,200	\$60,118	\$52,500	3023	31.99	967	344	347
38	035	0109.00	Upper	No	138.32	\$94,200	\$130,297	\$113,785	2211	12.26	271	670	779
38	035	0110.00	Moderate	No	76.45	\$94,200	\$72,016	\$62,888	1846	16.03	296	445	755
38	035	0111.00	Upper	No	130.81	\$94,200	\$123,223	\$107,602	6382	8.59	548	1830	2010
38	035	0112.01	Middle	No	98.73	\$94,200	\$93,004	\$81,218	2742	20.71	568	638	884
38	035	0112.02	Upper	No	127.66	\$94,200	\$120,256	\$105,010	5774	18.27	1055	1188	1453
38	035	0114.00	Middle	No	95.59	\$94,200	\$90,046	\$78,636	2318	8.63	200	732	958
38	035	0117.01	Upper	No	126.25	\$94,200	\$118,928	\$103,854	2350	14.43	339	719	944
38	035	0117.02	Upper	No	129.84	\$94,200	\$122,309	\$106,806	5120	11.04	565	1247	1465
38	035	0118.00	Middle	No	107.55	\$94,200	\$101,312	\$88,472	1712	5.96	102	434	593
38	035	0119.00	Moderate	No	75.41	\$94,200	\$71,036	\$62,037	2002	40.21	805	0	683
38	035	0120.00	Middle	No	110.12	\$94,200	\$103,733	\$90,588	2662	11.65	310	746	1128

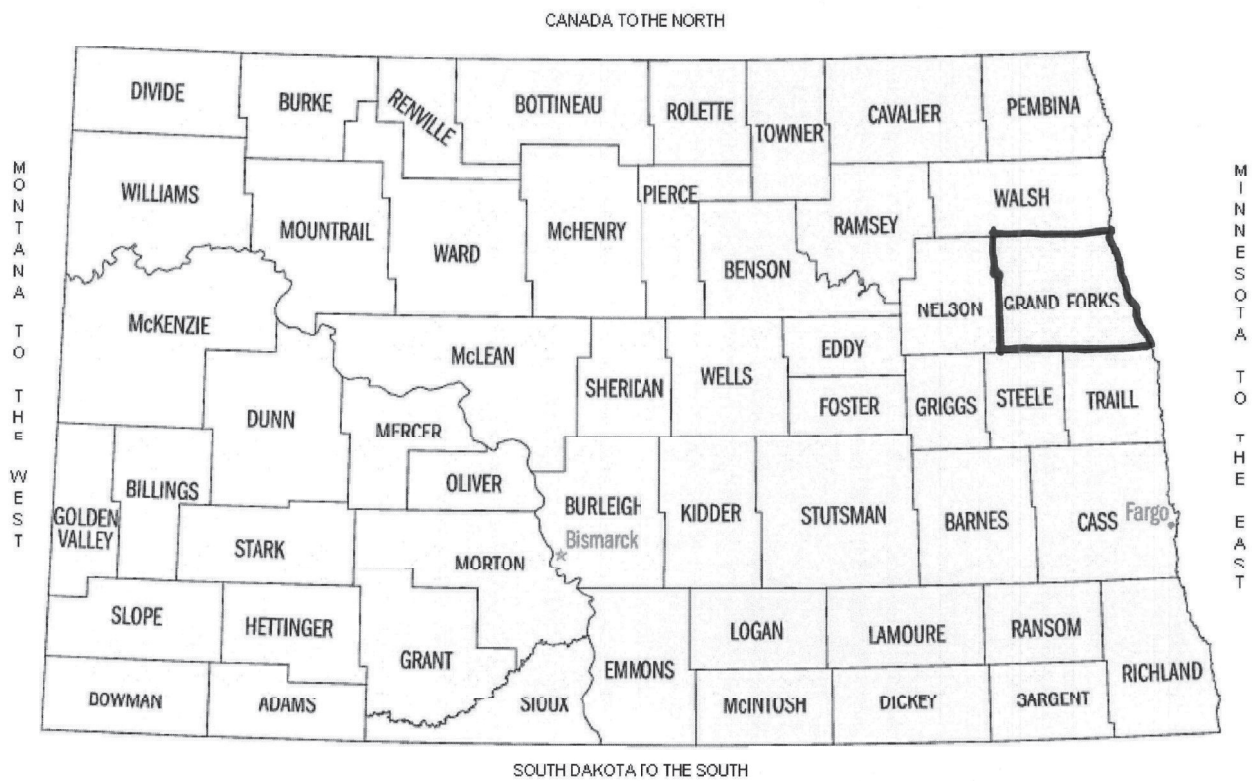
\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information  
 State: 27 - MINNESOTA (MN)  
 County: 119 - POLK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MID non-MSA/MID Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	119	0201.00	Middle	No	91.57	\$94,200	\$86,259	\$75,323	4732	26.50	1254	978	1251
27	119	0202.00	Middle	No	82.12	\$94,200	\$77,357	\$67,554	1489	23.24	346	325	424
27	119	0203.00	Upper	No	127.14	\$94,200	\$119,766	\$104,583	3199	7.72	247	1007	1056
27	119	0204.00	Middle	No	119.81	\$94,200	\$112,861	\$98,558	2041	5.19	106	782	947
27	119	0205.00	Middle	No	117.01	\$94,200	\$110,223	\$96,250	2591	8.18	212	869	1143
27	119	0206.00	Middle	No	91.71	\$94,200	\$86,391	\$75,446	5657	23.53	1331	1344	1992
27	119	0207.00	Middle	No	84.07	\$94,200	\$79,194	\$69,158	2120	24.62	522	768	1003
27	119	0208.00	Middle	No	104.98	\$94,200	\$98,891	\$86,354	2166	6.37	138	676	1041
27	119	0209.00	Middle	No	91.17	\$94,200	\$85,882	\$75,000	3691	7.02	259	1154	2243
27	119	0210.00	Middle	No	91.68	\$94,200	\$86,363	\$75,417	3506	6.82	239	1118	1695

\* Will automatically be included in the 2024 Distressed or Underserved Tract List









Year: 2023

Address: 111 4th St NE, Staples, MN, 56479, USA



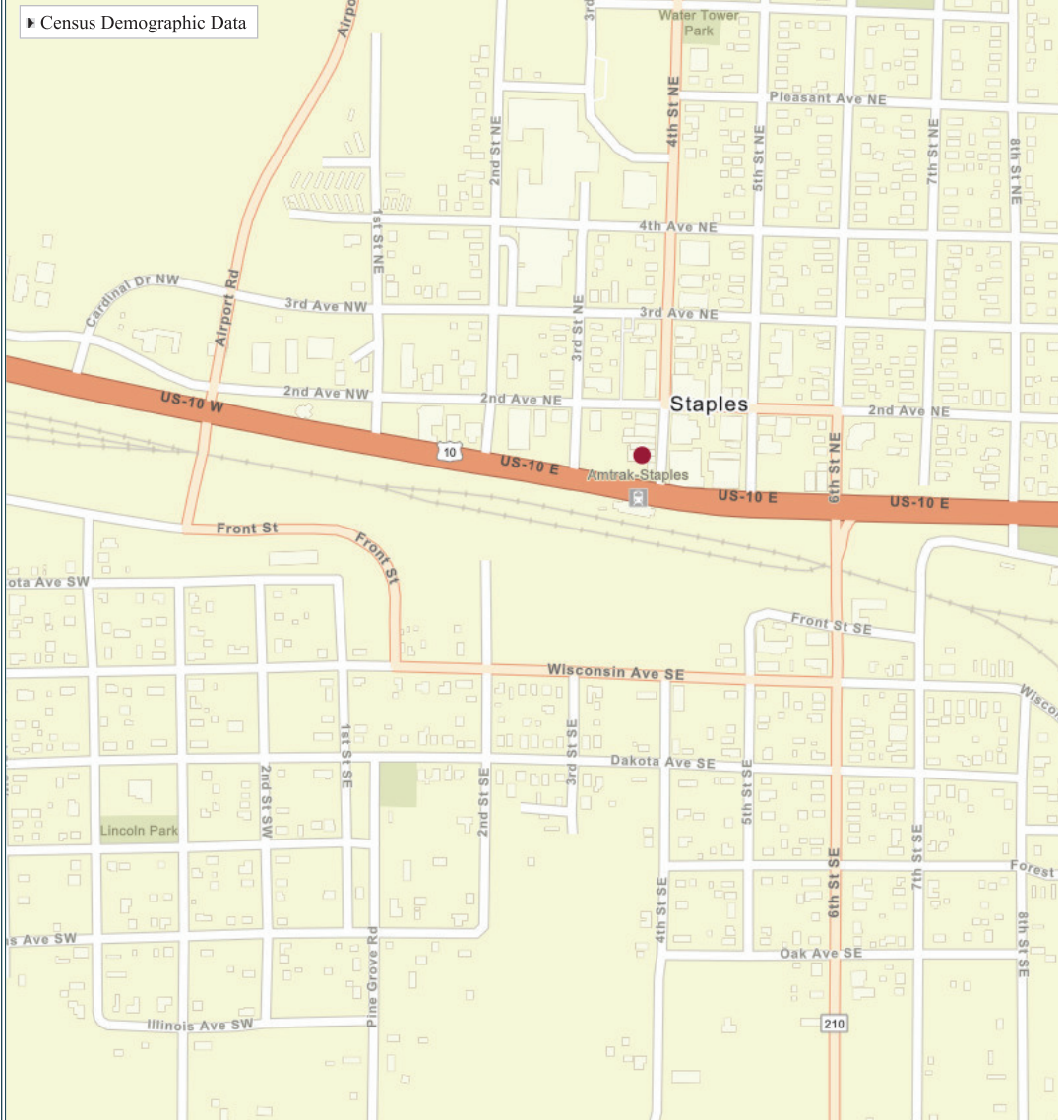
Reset

Print

Matched Address	
Address	111 4th St NE, Staples, Minnesota, 56479
MSA/MD Code	NA
State Code	27
County Code	153
Tract Code	7901.00
MSA/MD Name	NA (Outside of MSA)
State Name	MINNESOTA
County Name	TODD COUNTY

Census Demographic Data

User Select Tract



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Year: 2023

Address: 96 2nd St N, Motley, MN, 56466, USA



Reset

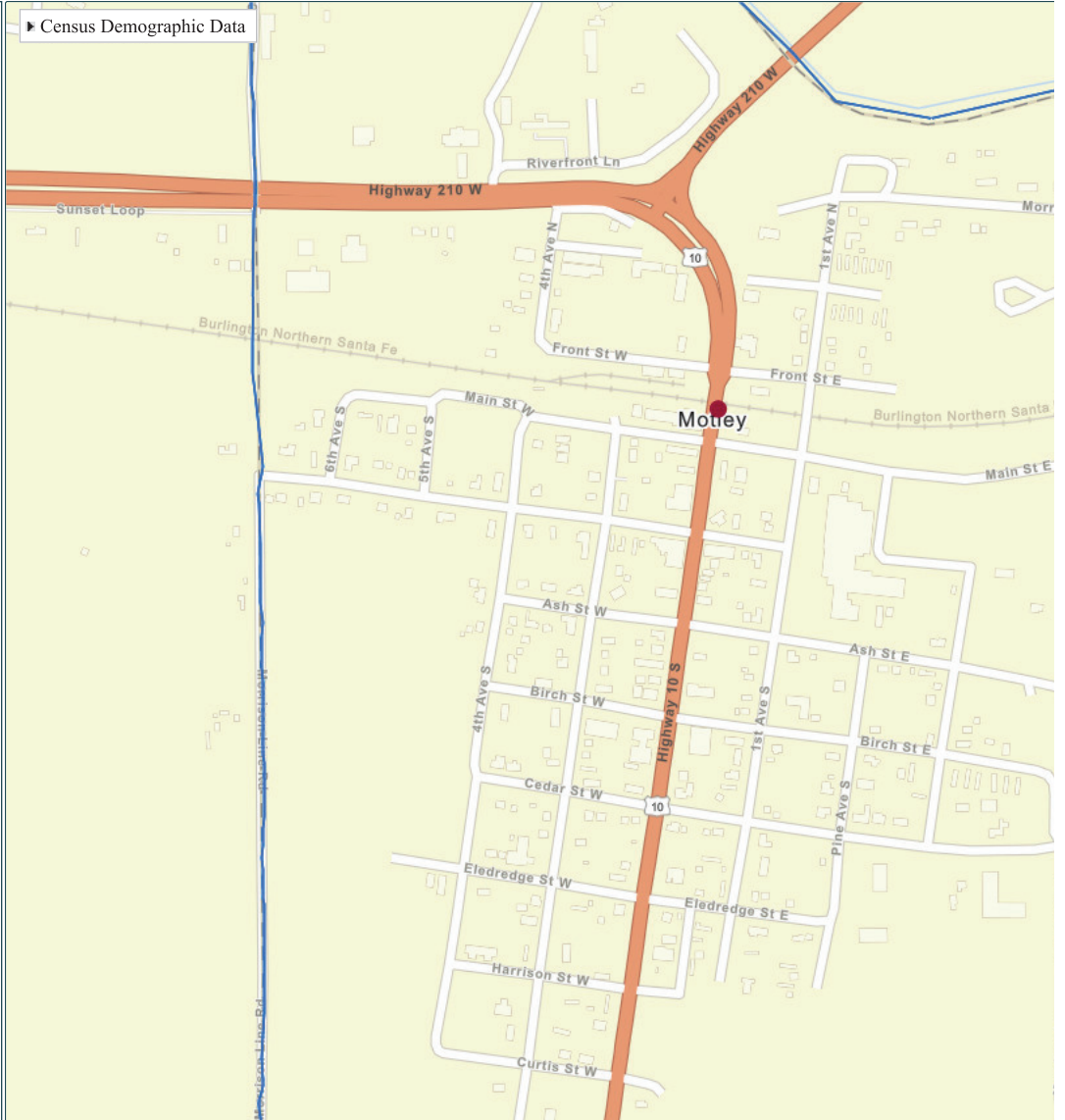
Print

Matched Address	
Address	96 2nd St N, Motley, Minnesota, 56466
MSA/MD Code	NA
State Code	27
County Code	097
Tract Code	7801.00
MSA/MD Name	NA (Outside of MSA)
State Name	MINNESOTA
County Name	MORRISON COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 097 - MORRISON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	097	7801.00	Middle	No	89.48	\$90,400	\$80,890	\$66,875	3180	6.38	203	1036	2593
27	097	7802.00	Middle	No	93.28	\$90,400	\$84,325	\$69,722	3883	4.76	185	1403	1742
27	097	7803.00	Upper	No	121.87	\$90,400	\$110,170	\$91,083	6410	6.30	404	2070	2489
27	097	7804.00	Middle	No	91.73	\$90,400	\$82,924	\$68,558	2591	3.63	94	962	1491
27	097	7805.00	Middle	No	105.67	\$90,400	\$95,526	\$78,977	5181	4.34	225	1646	1997
27	097	7806.00	Moderate	No	72.31	\$90,400	\$65,368	\$54,048	5672	8.39	476	1314	1893
27	097	7807.00	Middle	No	88.88	\$90,400	\$80,348	\$66,429	2667	8.70	232	842	1111
27	097	7808.00	Middle	No	99.06	\$90,400	\$89,550	\$74,038	4426	3.59	159	1439	1761

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 021 - CASS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	021	9400.01	Middle	No	86.97	\$90,400	\$78,621	\$65,000	4214	22.66	955	1272	3382
27	021	9400.02	Moderate	No	54.61	\$90,400	\$49,367	\$40,819	3344	77.78	2601	642	1656
27	021	9601.00	Moderate	No	77.98	\$90,400	\$70,494	\$58,281	2002	11.29	226	813	2083
27	021	9602.00	Moderate	No	79.96	\$90,400	\$72,284	\$59,766	2375	20.93	497	1041	4025
27	021	9603.01	Middle	No	101.72	\$90,400	\$91,955	\$76,023	1000	3.60	36	582	1983
27	021	9603.02	Middle	No	89.75	\$90,400	\$81,134	\$67,083	1282	5.38	69	697	2067
27	021	9606.00	Moderate	No	76.87	\$90,400	\$69,490	\$57,455	3123	8.17	255	1259	2535
27	021	9607.00	Moderate	No	75.72	\$90,400	\$68,451	\$56,597	4539	6.15	279	1426	2179
27	021	9608.01	Middle	No	117.00	\$90,400	\$105,768	\$87,443	3651	5.56	203	1351	2302
27	021	9608.03	Middle	No	82.43	\$90,400	\$74,517	\$61,613	2100	6.10	128	652	1021
27	021	9608.04	Middle	No	102.02	\$90,400	\$92,226	\$76,250	2436	5.83	142	906	1834

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 153 - TODD COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	153	7901.00	Middle	No	81.46	\$90,400	\$73,640	\$60,888	3300	8.58	283	1144	1585
27	153	7902.00	Middle	No	85.94	\$90,400	\$77,690	\$64,231	2768	4.95	137	873	1094
27	153	7903.00	Moderate	No	75.49	\$90,400	\$68,243	\$56,420	3188	6.90	220	1080	1420
27	153	7904.00	Middle	No	84.94	\$90,400	\$76,786	\$63,482	3409	10.21	348	1099	1868
27	153	7905.00	Middle	No	100.35	\$90,400	\$90,716	\$75,000	2514	5.29	133	945	1512
27	153	7906.00	Middle	No	90.93	\$90,400	\$82,201	\$67,963	4127	44.27	1827	1057	1379
27	153	7907.00	Middle	No	94.36	\$90,400	\$85,301	\$70,526	4038	2.60	105	1436	2397
27	153	7908.00	Middle	No	105.50	\$90,400	\$95,372	\$78,854	1918	4.80	92	679	1390
27	153	9999.99	Middle	No	89.17	\$90,400	\$80,610	\$66,645	25262	12.45	3145	8313	12645

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 159 - WADENA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	159	4801.00	Middle	No	82.22	\$90,400	\$74,327	\$61,452	3477	5.87	204	1043	1842
27	159	4802.00	Middle	No	84.77	\$90,400	\$76,632	\$63,355	5468	6.22	340	1822	2674
27	159	4803.00	Moderate	No	67.35	\$90,400	\$60,884	\$50,338	5120	9.32	477	1358	1826
27	159	9999.99	Moderate	No	77.29	\$90,400	\$69,870	\$57,770	14065	7.26	1021	4223	6342

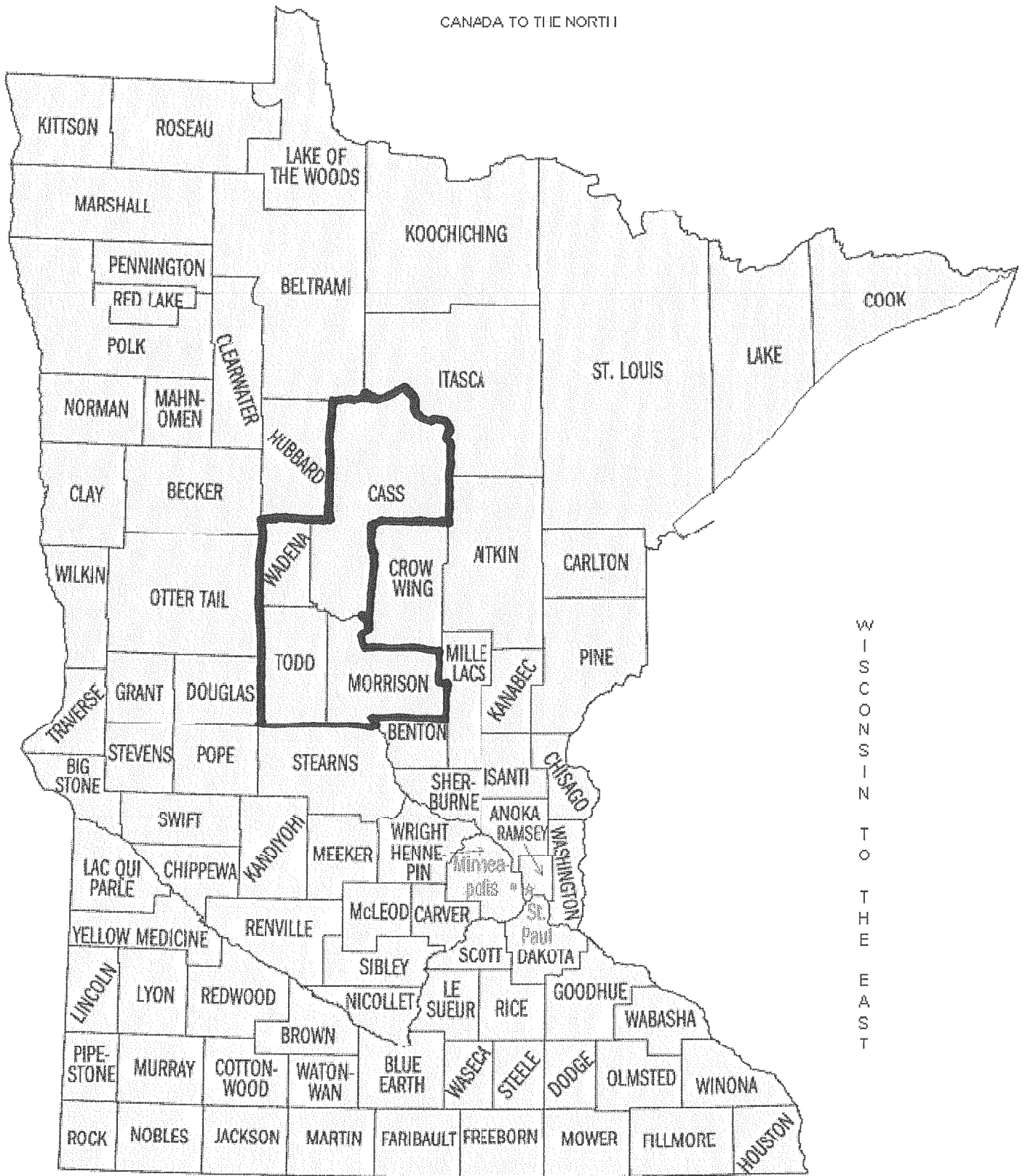
\* Will automatically be included in the 2024 Distressed or Underserved Tract List

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IOWA TO THE SOUTH







Year: 2023

Address: 7900 East Raintree Drive, Scottsdale, AZ, 85260, USA



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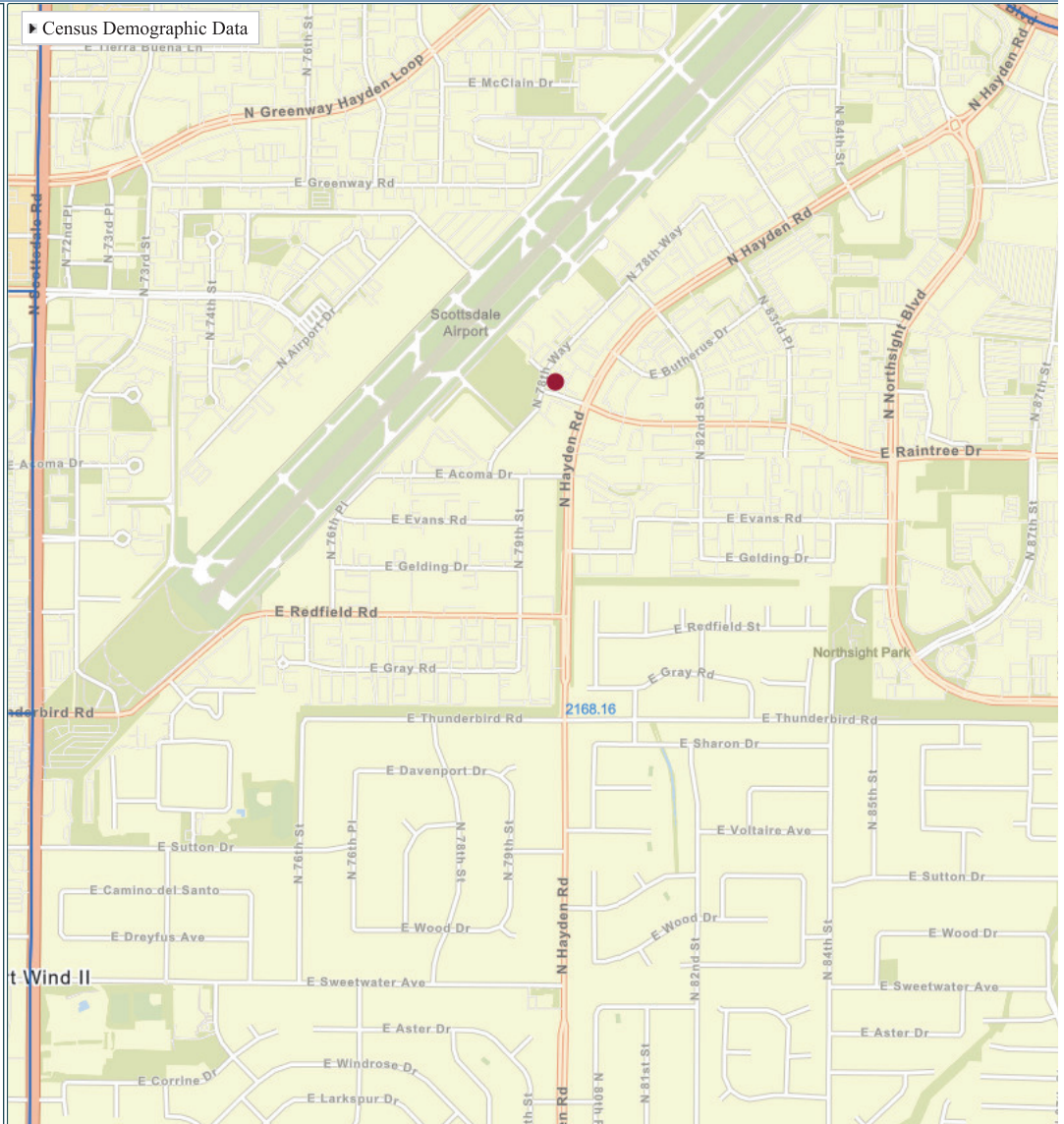
Print

Matched Address	
Address	7900 East Raintree Drive, Scottsdale, Arizona, 85260
MSA/MD Code	38060
State Code	04
County Code	013
Tract Code	2168.16
MSA/MD Name	PHOENIX-MESA-CHANDLER, AZ
State Name	ARIZONA
County Name	MARICOPA COUNTY

Census Demographic Data

Census Demographic Data

User Select Tract



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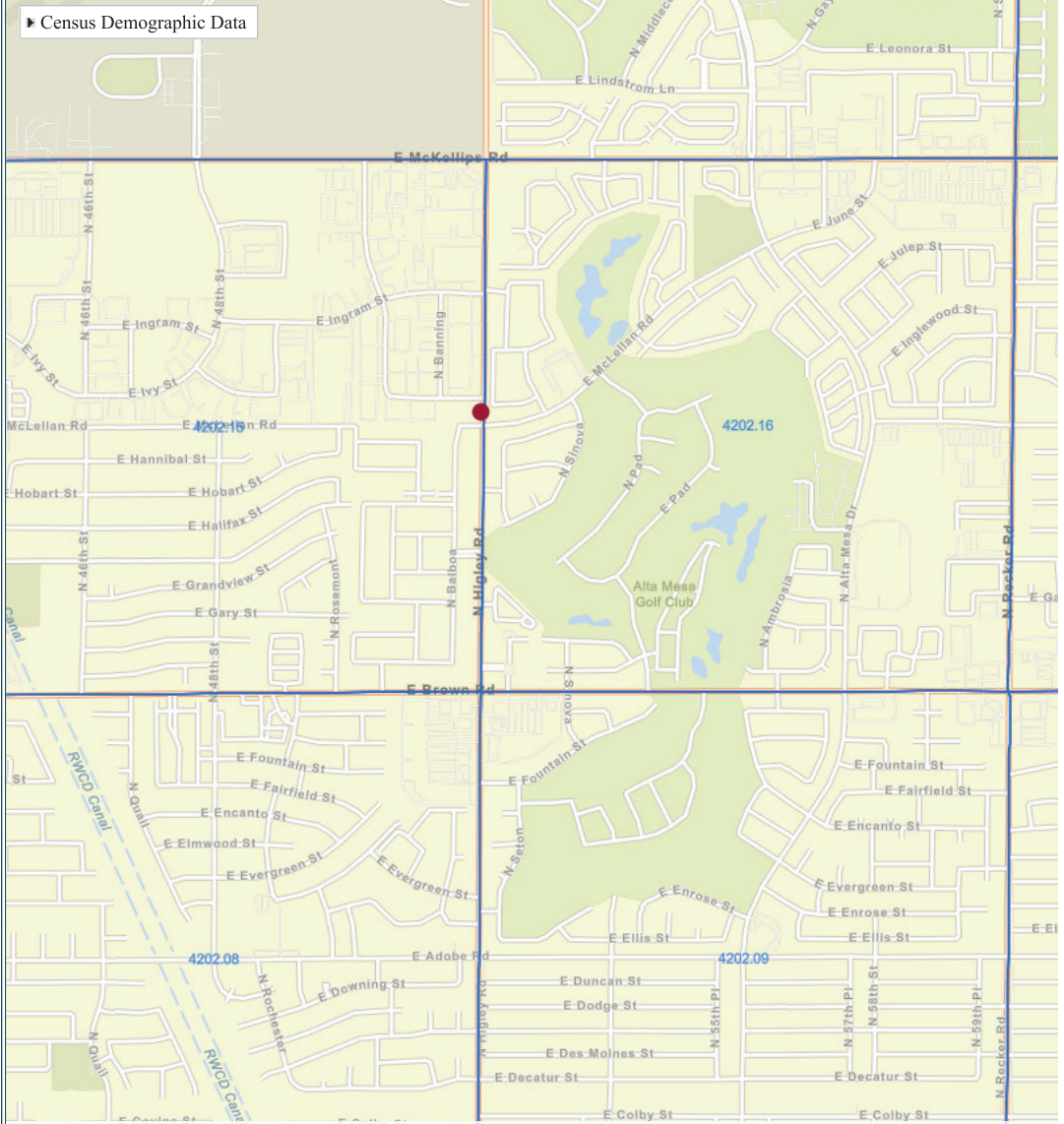
Year: 2023 Address: 1628 N Higley Rd, Mesa, AZ, 85205, USA

Reset Print

Matched Address	
Address	1628 N Higley Rd, Mesa, Arizona, 85205
MSA/MD Code	38060
State Code	04
County Code	013
Tract Code	4202.15
MSA/MD Name	PHOENIX-MESA-CHANDLER, AZ
State Name	ARIZONA
County Name	MARICOPA COUNTY

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, City of Mesa, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, Bureau of Land Manag



Year: 2023

Address: 6025 West Chandler Boulevard, Chandler, AZ, 85226, USA



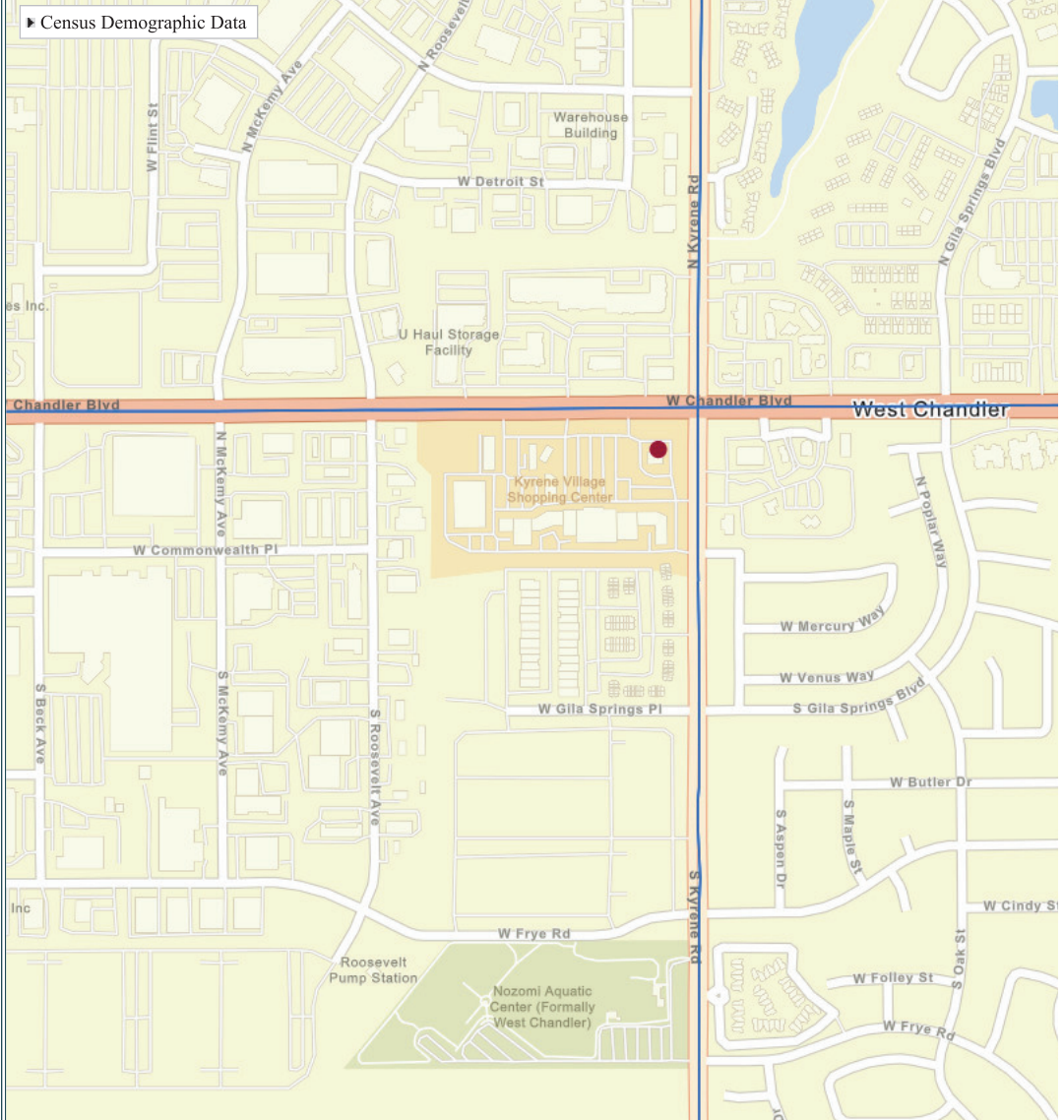
Reset

Print

Matched Address	
Address	6025 West Chandler Boulevard, Chandler, Arizona, 85226
MSA/MD Code	38060
State Code	04
County Code	013
Tract Code	9804.00
MSA/MD Name	PHOENIX-MESA-CHANDLER, AZ
State Name	ARIZONA
County Name	MARICOPA COUNTY

Census Demographic Data

User Select Tract



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2023 FFIEC Census Report - Summary Census Demographic Information

State: 04 - ARIZONA (AZ)

County: 013 - MARICOPA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	013	0101.02	Upper	No	205.35	\$99,000	\$203,297	\$162,090	5592	8.12	454	2537	3603
04	013	0101.03	Upper	No	129.22	\$99,000	\$127,928	\$102,000	3779	13.28	502	1147	1783
04	013	0101.04	Upper	No	178.76	\$99,000	\$176,972	\$141,098	2989	4.62	138	1351	2085
04	013	0304.01	Upper	No	197.78	\$99,000	\$195,802	\$156,111	4882	8.91	435	2226	3250
04	013	0304.02	Upper	No	124.83	\$99,000	\$123,582	\$98,536	3913	13.06	511	1516	1960
04	013	0405.02	Middle	No	110.02	\$99,000	\$108,920	\$86,840	4820	23.22	1119	1719	2410
04	013	0405.06	Moderate	No	77.82	\$99,000	\$77,042	\$61,426	5809	6.30	366	3446	4386
04	013	0405.07	Middle	No	90.13	\$99,000	\$89,229	\$71,140	6362	5.96	379	3185	3776
04	013	0405.12	Middle	No	89.26	\$99,000	\$88,367	\$70,455	1732	4.33	75	937	1137
04	013	0405.13	Middle	No	106.81	\$99,000	\$105,742	\$84,306	3071	4.56	140	1691	2224
04	013	0405.14	Middle	No	99.42	\$99,000	\$98,426	\$78,480	3315	6.06	201	1646	2155
04	013	0405.15	Middle	No	89.97	\$99,000	\$89,070	\$71,021	4189	26.26	1100	1612	2334
04	013	0405.16	Middle	No	100.72	\$99,000	\$99,713	\$79,506	7427	15.62	1160	2682	3438
04	013	0405.22	Middle	No	97.29	\$99,000	\$96,317	\$76,795	4230	5.58	236	2134	2870
04	013	0405.23	Middle	No	108.21	\$99,000	\$107,128	\$85,417	3333	7.74	258	1714	2219
04	013	0405.24	Middle	No	98.11	\$99,000	\$97,129	\$77,443	1662	6.62	110	844	1083
04	013	0405.25	Middle	No	93.18	\$99,000	\$92,248	\$73,551	3037	6.59	200	1642	2063
04	013	0405.26	Middle	No	83.59	\$99,000	\$82,754	\$65,982	2431	5.96	145	1287	1600
04	013	0405.27	Middle	No	91.73	\$99,000	\$90,813	\$72,404	4434	19.71	874	1700	2529
04	013	0405.28	Moderate	No	77.13	\$99,000	\$76,359	\$60,883	6026	5.39	325	3283	4376
04	013	0405.29	Middle	No	98.12	\$99,000	\$97,139	\$77,447	3603	4.50	162	1549	2037
04	013	0405.30	Middle	No	83.20	\$99,000	\$82,368	\$65,677	3729	32.96	1229	875	1474
04	013	0405.31	Moderate	No	73.86	\$99,000	\$73,121	\$58,299	3757	21.03	790	1662	2168
04	013	0405.32	Middle	No	117.12	\$99,000	\$115,949	\$92,446	6632	25.77	1709	1776	2100
04	013	0405.33	Upper	No	121.06	\$99,000	\$119,849	\$95,556	2500	32.20	805	588	604
04	013	0405.34	Upper	No	124.07	\$99,000	\$122,829	\$97,929	3431	7.20	247	1590	1950

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	013	0405.35	Upper	No	135.00	\$99,000	\$133,650	\$106,563	5823	20.45	1191	1451	1757
04	013	0405.36	Upper	No	156.42	\$99,000	\$154,856	\$123,466	6248	25.96	1622	1259	1781
04	013	0405.37	Upper	No	140.50	\$99,000	\$139,095	\$110,900	2223	20.38	453	896	905
04	013	0405.38	Middle	No	106.20	\$99,000	\$105,138	\$83,828	4385	30.67	1345	804	1124
04	013	0405.39	Middle	No	98.02	\$99,000	\$97,040	\$77,375	6356	25.46	1618	2130	2712
04	013	0405.40	Middle	No	107.31	\$99,000	\$106,237	\$84,700	5684	43.75	2487	1109	1396
04	013	0405.41	Moderate	No	56.88	\$99,000	\$56,311	\$44,901	4309	30.91	1332	1446	1875
04	013	0506.03	Middle	No	82.37	\$99,000	\$81,546	\$65,015	4592	43.45	1995	1556	2269
04	013	0506.04	Middle	No	91.92	\$99,000	\$91,001	\$72,554	3871	52.62	2037	909	1204
04	013	0506.09	Middle	No	88.27	\$99,000	\$87,387	\$69,673	6343	49.39	3133	1375	2084
04	013	0506.11	Middle	No	94.95	\$99,000	\$94,001	\$74,951	7114	62.64	4456	1037	1687
04	013	0506.12	Middle	No	113.75	\$99,000	\$112,613	\$89,788	9560	61.85	5913	1948	2273
04	013	0506.13	Middle	No	109.85	\$99,000	\$108,752	\$86,705	5523	57.12	3155	1023	1331
04	013	0506.14	Middle	No	109.60	\$99,000	\$108,504	\$86,513	5040	59.98	3023	703	1250
04	013	0506.15	Moderate	No	74.87	\$99,000	\$74,121	\$59,101	5624	61.58	3463	1150	1466
04	013	0506.16	Middle	No	96.84	\$99,000	\$95,872	\$76,442	3676	57.83	2126	529	828
04	013	0506.17	Middle	No	91.76	\$99,000	\$90,842	\$72,431	5312	60.05	3190	960	1294
04	013	0506.18	Upper	No	174.31	\$99,000	\$172,567	\$137,589	6427	35.54	2284	1723	1998
04	013	0506.19	Upper	No	165.94	\$99,000	\$164,281	\$130,978	7507	36.07	2708	1790	2384
04	013	0506.20	Upper	No	128.37	\$99,000	\$127,086	\$101,328	7835	42.99	3368	1246	1706
04	013	0506.21	Middle	No	81.06	\$99,000	\$80,249	\$63,984	8644	50.28	4346	1332	1694
04	013	0507.01	Moderate	No	76.67	\$99,000	\$75,903	\$60,522	7711	64.39	4965	1359	1933
04	013	0507.02	Moderate	No	67.59	\$99,000	\$66,914	\$53,355	6555	66.25	4343	805	1662
04	013	0608.01	Unknown	No	0.00	\$99,000	\$0	\$0	5282	73.80	3898	1089	2601
04	013	0608.02	Moderate	No	77.45	\$99,000	\$76,676	\$61,136	3306	56.50	1868	674	850
04	013	0609.01	Moderate	No	73.29	\$99,000	\$72,557	\$57,852	5053	59.03	2983	888	1552
04	013	0609.02	Moderate	No	56.98	\$99,000	\$56,410	\$44,975	3514	84.92	2984	611	1062
04	013	0609.03	Moderate	No	75.18	\$99,000	\$74,428	\$59,342	5505	71.88	3957	974	1534
04	013	0609.04	Moderate	No	66.31	\$99,000	\$65,647	\$52,339	3915	72.39	2834	653	1172

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04	013	0610.10	Upper	No	131.33	\$99,000	\$130,017	\$103,661	6267	30.13	1888	2107	2269
04	013	0610.11	Upper	No	122.09	\$99,000	\$120,869	\$96,367	7598	60.45	4593	1791	2433
04	013	0610.13	Middle	No	107.64	\$99,000	\$106,564	\$84,962	6049	58.29	3526	1286	2005
04	013	0610.14	Middle	No	81.25	\$99,000	\$80,438	\$64,135	6517	64.62	4211	1063	1514
04	013	0610.15	Middle	No	117.61	\$99,000	\$116,434	\$92,837	6037	57.16	3451	1441	1722
04	013	0610.17	Unknown	No	0.00	\$99,000	\$0	\$0	3288	45.01	1480	0	0
04	013	0610.18	Middle	No	113.76	\$99,000	\$112,622	\$89,792	5301	7.49	397	2743	3565
04	013	0610.20	Upper	No	134.46	\$99,000	\$133,115	\$106,136	3865	47.97	1854	916	1144
04	013	0610.21	Upper	No	164.10	\$99,000	\$162,459	\$129,531	2024	56.18	1137	397	535
04	013	0610.24	Middle	No	103.33	\$99,000	\$102,297	\$81,563	2391	63.99	1530	425	648
04	013	0610.26	Moderate	No	76.06	\$99,000	\$75,299	\$60,042	5922	34.48	2042	1829	2325
04	013	0610.27	Middle	No	106.97	\$99,000	\$105,900	\$84,436	5496	35.75	1965	1375	2081
04	013	0610.28	Middle	No	90.86	\$99,000	\$89,951	\$71,719	3182	36.99	1177	398	603
04	013	0610.29	Middle	No	89.54	\$99,000	\$88,645	\$70,679	5174	35.06	1814	1147	1501
04	013	0610.31	Middle	No	114.52	\$99,000	\$113,375	\$90,396	6566	36.72	2411	1398	1733
04	013	0610.32	Middle	No	114.72	\$99,000	\$113,573	\$90,551	6108	37.88	2314	1276	1896
04	013	0610.33	Middle	No	105.63	\$99,000	\$104,574	\$83,380	6360	37.03	2355	1399	2049
04	013	0610.34	Middle	No	109.45	\$99,000	\$108,356	\$86,389	7464	41.13	3070	1638	2135
04	013	0610.35	Moderate	No	77.87	\$99,000	\$77,091	\$61,467	7099	39.39	2796	1446	2413
04	013	0610.36	Upper	No	146.50	\$99,000	\$145,035	\$115,640	5176	39.84	2062	1111	1250
04	013	0610.37	Upper	No	127.76	\$99,000	\$126,482	\$100,841	6238	36.76	2293	1273	1724
04	013	0610.38	Middle	No	94.99	\$99,000	\$94,040	\$74,977	4992	43.39	2166	862	1542
04	013	0610.39	Upper	No	141.92	\$99,000	\$140,501	\$112,024	6004	39.11	2348	1092	1403
04	013	0610.40	Middle	No	92.08	\$99,000	\$91,159	\$72,686	4567	56.34	2573	945	1545
04	013	0610.41	Middle	No	98.79	\$99,000	\$97,802	\$77,977	4734	61.20	2897	952	1678
04	013	0610.42	Middle	No	85.32	\$99,000	\$84,467	\$67,344	2384	41.07	979	739	1353
04	013	0610.43	Middle	No	82.79	\$99,000	\$81,962	\$65,347	2827	61.97	1752	547	726
04	013	0610.44	Middle	No	117.55	\$99,000	\$116,375	\$92,790	9294	36.79	3419	2361	2696

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04	013	0610.45	Upper	No	138.40	\$99,000	\$137,016	\$109,242	7940	35.83	2845	2304	2515
04	013	0610.46	Moderate	No	75.34	\$99,000	\$74,587	\$59,470	5844	61.62	3601	1154	1564
04	013	0610.47	Upper	No	154.14	\$99,000	\$152,599	\$121,667	3885	55.78	2167	998	1206
04	013	0610.48	Upper	No	123.32	\$99,000	\$122,087	\$97,344	4079	46.90	1913	840	1380
04	013	0610.49	Middle	No	105.75	\$99,000	\$104,693	\$83,472	5826	57.93	3375	1151	1583
04	013	0610.50	Middle	No	114.32	\$99,000	\$113,177	\$90,236	6465	57.62	3725	1292	1784
04	013	0610.51	Middle	No	85.18	\$99,000	\$84,328	\$67,235	4010	58.98	2365	1087	1254
04	013	0610.52	Middle	No	104.13	\$99,000	\$103,089	\$82,194	7060	63.81	4505	1547	2032
04	013	0610.53	Middle	No	102.16	\$99,000	\$101,138	\$80,640	7287	62.37	4545	1074	1567
04	013	0610.54	Upper	No	142.14	\$99,000	\$140,719	\$112,195	8264	39.42	3258	1892	2383
04	013	0610.55	Upper	No	152.89	\$99,000	\$151,361	\$120,677	6157	50.30	3097	1221	1537
04	013	0610.56	Upper	No	148.72	\$99,000	\$147,233	\$117,386	3074	41.54	1277	725	831
04	013	0610.57	Middle	No	98.04	\$99,000	\$97,060	\$77,389	4309	56.32	2427	731	854
04	013	0610.58	Middle	No	85.29	\$99,000	\$84,437	\$67,323	3567	60.11	2144	962	1118
04	013	0610.59	Upper	No	134.12	\$99,000	\$132,779	\$105,862	4843	33.97	1645	1111	1477
04	013	0610.60	Middle	No	92.36	\$99,000	\$91,436	\$72,904	3575	42.91	1534	754	946
04	013	0610.61	Middle	No	90.26	\$99,000	\$89,357	\$71,250	3568	36.66	1308	949	1408
04	013	0610.62	Middle	No	107.78	\$99,000	\$106,702	\$85,071	6953	36.24	2520	1829	2340
04	013	0610.63	Unknown	No	0.00	\$99,000	\$0	\$0	1743	74.35	1296	137	306
04	013	0610.64	Upper	No	146.10	\$99,000	\$144,639	\$115,321	2964	47.30	1402	530	632
04	013	0611.00	Moderate	No	66.40	\$99,000	\$65,736	\$52,411	2659	45.66	1214	0	530
04	013	0612.00	Moderate	No	57.94	\$99,000	\$57,361	\$45,739	6746	81.57	5503	725	1673
04	013	0613.00	Moderate	No	74.16	\$99,000	\$73,418	\$58,542	2050	71.71	1470	243	613
04	013	0614.01	Low	No	48.55	\$99,000	\$48,065	\$38,322	2167	87.26	1891	194	483
04	013	0614.02	Moderate	No	67.69	\$99,000	\$67,013	\$53,431	6154	88.76	5462	1013	1618
04	013	0715.03	Middle	No	90.13	\$99,000	\$89,229	\$71,142	4959	7.82	388	2408	3000
04	013	0715.04	Middle	No	81.31	\$99,000	\$80,497	\$64,180	3721	6.96	259	1861	2613
04	013	0715.05	Moderate	No	78.36	\$99,000	\$77,576	\$61,853	6537	13.26	867	3024	3911
04	013	0715.06	Moderate	No	75.11	\$99,000	\$74,359	\$59,290	4183	7.91	331	2185	2805

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04	013	0715.09	Upper	No	134.04	\$99,000	\$132,700	\$105,799	5603	33.14	1857	1201	1430
04	013	0715.10	Upper	No	161.08	\$99,000	\$159,469	\$127,143	4402	32.03	1410	1094	1353
04	013	0715.11	Middle	No	111.88	\$99,000	\$110,761	\$88,309	3890	36.92	1436	809	1309
04	013	0715.12	Middle	No	97.89	\$99,000	\$96,911	\$77,267	6246	33.46	2090	1700	2134
04	013	0715.13	Upper	No	125.45	\$99,000	\$124,196	\$99,022	1758	30.60	538	392	596
04	013	0715.14	Middle	No	103.23	\$99,000	\$102,198	\$81,483	3896	28.44	1108	903	1570
04	013	0715.15	Upper	No	132.85	\$99,000	\$131,522	\$104,861	3704	25.35	939	1071	1003
04	013	0715.16	Moderate	No	72.17	\$99,000	\$71,448	\$56,968	4561	31.09	1418	584	1006
04	013	0715.17	Middle	No	95.15	\$99,000	\$94,199	\$75,104	3961	35.09	1390	735	1160
04	013	0716.00	Moderate	No	55.88	\$99,000	\$55,321	\$44,110	4192	51.84	2173	637	1405
04	013	0717.01	Moderate	No	79.18	\$99,000	\$78,388	\$62,500	3009	49.85	1500	678	925
04	013	0717.02	Moderate	No	62.77	\$99,000	\$62,142	\$49,550	3555	12.86	457	1662	2258
04	013	0718.01	Moderate	No	55.32	\$99,000	\$54,767	\$43,667	5090	15.54	791	2253	3362
04	013	0718.02	Moderate	No	53.99	\$99,000	\$53,450	\$42,620	3575	13.34	477	1686	2398
04	013	0719.03	Middle	No	90.82	\$99,000	\$89,912	\$71,689	6435	40.85	2629	1936	2510
04	013	0719.06	Middle	No	91.65	\$99,000	\$90,734	\$72,347	6331	59.00	3735	1449	1914
04	013	0719.09	Moderate	No	78.39	\$99,000	\$77,606	\$61,875	4178	44.66	1866	1075	1542
04	013	0719.10	Moderate	No	60.00	\$99,000	\$59,400	\$47,361	7132	52.62	3753	1507	2222
04	013	0719.11	Middle	No	95.88	\$99,000	\$94,921	\$75,680	3246	50.28	1632	757	1074
04	013	0719.12	Moderate	No	59.41	\$99,000	\$58,816	\$46,897	2695	54.25	1462	637	887
04	013	0719.13	Moderate	No	69.64	\$99,000	\$68,944	\$54,967	5423	54.73	2968	853	1316
04	013	0719.14	Moderate	No	75.26	\$99,000	\$74,507	\$59,405	3245	64.38	2089	572	857
04	013	0719.15	Middle	No	114.85	\$99,000	\$113,702	\$90,658	3617	49.49	1790	985	1284
04	013	0820.02	Middle	No	97.55	\$99,000	\$96,575	\$77,000	6542	72.78	4761	1123	1954
04	013	0820.07	Moderate	No	63.65	\$99,000	\$63,014	\$50,246	4398	83.40	3668	723	1064
04	013	0820.08	Moderate	No	53.25	\$99,000	\$52,718	\$42,034	5378	88.71	4771	1135	1736
04	013	0820.09	Moderate	No	72.22	\$99,000	\$71,498	\$57,004	5183	89.00	4613	906	1340
04	013	0820.10	Middle	No	80.62	\$99,000	\$79,814	\$63,636	4342	87.08	3781	846	1278

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04	013	0820.12	Middle	No	85.41	\$99,000	\$84,556	\$67,420	7092	76.76	5444	1130	1854
04	013	0820.16	Middle	No	107.69	\$99,000	\$106,613	\$85,000	3275	79.24	2595	583	846
04	013	0820.17	Moderate	No	72.63	\$99,000	\$71,904	\$57,333	5160	85.35	4404	524	1056
04	013	0820.18	Middle	No	87.45	\$99,000	\$86,576	\$69,030	5151	88.99	4584	1033	1561
04	013	0820.19	Upper	No	142.02	\$99,000	\$140,600	\$112,100	2485	57.46	1428	686	781
04	013	0820.20	Middle	No	107.10	\$99,000	\$106,029	\$84,540	4027	59.97	2415	1134	1450
04	013	0820.21	Upper	No	135.07	\$99,000	\$133,719	\$106,618	2365	72.81	1722	548	784
04	013	0820.22	Moderate	No	72.09	\$99,000	\$71,369	\$56,906	4739	70.46	3339	639	1267
04	013	0820.23	Middle	No	109.40	\$99,000	\$108,306	\$86,350	5888	66.93	3941	1193	1841
04	013	0820.24	Moderate	No	77.21	\$99,000	\$76,438	\$60,945	5154	73.03	3764	638	920
04	013	0820.25	Middle	No	99.89	\$99,000	\$98,891	\$78,846	3006	71.62	2153	808	1013
04	013	0820.26	Middle	No	87.22	\$99,000	\$86,348	\$68,848	6384	72.78	4646	1194	1791
04	013	0820.27	Middle	No	88.90	\$99,000	\$88,011	\$70,169	5051	78.99	3990	828	1295
04	013	0820.28	Moderate	No	71.19	\$99,000	\$70,478	\$56,192	4641	88.15	4091	856	1365
04	013	0822.04	Middle	No	87.10	\$99,000	\$86,229	\$68,750	7339	88.62	6504	967	1596
04	013	0822.05	Middle	No	95.37	\$99,000	\$94,416	\$75,278	5947	86.33	5134	1126	1674
04	013	0822.06	Middle	No	108.23	\$99,000	\$107,148	\$85,428	4900	89.51	4386	822	1092
04	013	0822.07	Middle	No	87.80	\$99,000	\$86,922	\$69,306	3436	83.09	2855	669	957
04	013	0822.08	Moderate	No	75.53	\$99,000	\$74,775	\$59,620	3890	86.61	3369	627	840
04	013	0822.09	Moderate	No	73.43	\$99,000	\$72,696	\$57,961	2864	93.33	2673	596	901
04	013	0822.10	Middle	No	80.34	\$99,000	\$79,537	\$63,416	5348	81.92	4381	768	1521
04	013	0822.11	Upper	No	122.42	\$99,000	\$121,196	\$96,628	7701	79.24	6102	1551	2012
04	013	0822.12	Middle	No	106.84	\$99,000	\$105,772	\$84,334	5836	86.22	5032	937	1559
04	013	0822.13	Middle	No	103.42	\$99,000	\$102,386	\$81,637	6642	87.31	5799	1278	1603
04	013	0830.00	Moderate	No	68.37	\$99,000	\$67,686	\$53,971	7216	90.13	6504	1016	1822
04	013	0923.05	Moderate	No	67.74	\$99,000	\$67,063	\$53,468	4286	50.30	2156	880	1505
04	013	0923.06	Middle	No	95.21	\$99,000	\$94,258	\$75,154	6363	46.71	2972	1518	2054
04	013	0923.07	Middle	No	84.13	\$99,000	\$83,289	\$66,406	6486	57.18	3709	1053	1596
04	013	0923.08	Moderate	No	71.09	\$99,000	\$70,379	\$56,118	7108	52.08	3702	1325	1973

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04	013	0923.09	Middle	No	110.89	\$99,000	\$109,781	\$87,528	5566	49.30	2744	1360	1782
04	013	0923.11	Moderate	No	51.17	\$99,000	\$50,658	\$40,393	3313	68.22	2260	255	704
04	013	0923.12	Moderate	No	71.26	\$99,000	\$70,547	\$56,250	6380	55.53	3543	692	1072
04	013	0924.01	Moderate	No	64.27	\$99,000	\$63,627	\$50,734	4635	65.20	3022	620	1035
04	013	0924.02	Moderate	No	55.99	\$99,000	\$55,430	\$44,200	3679	64.56	2375	812	1175
04	013	0925.00	Middle	No	91.16	\$99,000	\$90,248	\$71,958	5616	67.24	3776	988	1638
04	013	0926.00	Low	No	42.57	\$99,000	\$42,144	\$33,603	3209	76.66	2460	479	1072
04	013	0927.05	Moderate	No	66.56	\$99,000	\$65,894	\$52,540	4609	77.74	3583	712	1303
04	013	0927.08	Moderate	No	75.62	\$99,000	\$74,864	\$59,688	2000	51.30	1026	309	388
04	013	0927.09	Middle	No	111.61	\$99,000	\$110,494	\$88,097	5044	55.75	2812	1003	1509
04	013	0927.10	Middle	No	109.14	\$99,000	\$108,049	\$86,146	5199	67.94	3532	1383	1638
04	013	0927.11	Middle	No	95.32	\$99,000	\$94,367	\$75,238	3537	68.42	2420	624	1031
04	013	0927.12	Middle	No	92.74	\$99,000	\$91,813	\$73,206	5499	76.34	4198	1088	1325
04	013	0927.13	Middle	No	83.86	\$99,000	\$83,021	\$66,196	5080	77.32	3928	1017	1503
04	013	0927.15	Moderate	No	72.50	\$99,000	\$71,775	\$57,230	4674	83.14	3886	678	1012
04	013	0927.16	Moderate	No	74.37	\$99,000	\$73,626	\$58,707	4206	82.83	3484	805	1092
04	013	0927.17	Moderate	No	53.11	\$99,000	\$52,579	\$41,925	5393	83.74	4516	533	803
04	013	0927.18	Low	No	46.91	\$99,000	\$46,441	\$37,031	4016	80.95	3251	347	791
04	013	0927.19	Moderate	No	78.74	\$99,000	\$77,953	\$62,155	4950	68.75	3403	730	1177
04	013	0927.20	Middle	No	95.53	\$99,000	\$94,575	\$75,403	5829	62.89	3666	1084	1509
04	013	0927.21	Upper	No	142.13	\$99,000	\$140,709	\$112,188	3593	62.20	2235	766	1107
04	013	0927.23	Middle	No	89.85	\$99,000	\$88,952	\$70,925	4397	48.21	2120	839	1232
04	013	0927.24	Moderate	No	74.06	\$99,000	\$73,319	\$58,458	4473	44.53	1992	1022	1381
04	013	0928.01	Low	No	35.92	\$99,000	\$35,561	\$28,359	5374	83.18	4470	489	1426
04	013	0928.02	Low	No	45.22	\$99,000	\$44,768	\$35,699	5636	86.32	4865	453	1081
04	013	0929.00	Low	No	46.10	\$99,000	\$45,639	\$36,389	3027	86.59	2621	362	864
04	013	0930.01	Low	No	46.11	\$99,000	\$45,649	\$36,397	6328	77.48	4903	759	1344
04	013	0930.02	Moderate	No	74.64	\$99,000	\$73,894	\$58,915	4510	80.11	3613	910	1267

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04	013	0931.01	Moderate	No	63.31	\$99,000	\$62,677	\$49,976	4984	79.33	3954	729	1270
04	013	0931.04	Low	No	42.41	\$99,000	\$41,986	\$33,479	5537	85.32	4724	347	730
04	013	0931.05	Low	No	49.59	\$99,000	\$49,094	\$39,149	5816	80.88	4704	476	1101
04	013	0931.06	Moderate	No	77.72	\$99,000	\$76,943	\$61,349	4459	85.31	3804	548	914
04	013	0932.00	Moderate	No	64.81	\$99,000	\$64,162	\$51,157	4211	69.10	2910	485	815
04	013	1032.05	Middle	No	115.60	\$99,000	\$114,444	\$91,250	2799	18.08	506	795	957
04	013	1032.06	Upper	No	151.66	\$99,000	\$150,143	\$119,706	2433	17.55	427	849	913
04	013	1032.07	Upper	No	188.61	\$99,000	\$186,724	\$148,875	2389	16.58	396	784	910
04	013	1032.08	Middle	No	107.61	\$99,000	\$106,534	\$84,944	3995	17.25	689	1157	1371
04	013	1032.09	Upper	No	158.78	\$99,000	\$157,192	\$125,329	5312	16.79	892	1641	1877
04	013	1032.10	Middle	No	104.49	\$99,000	\$103,445	\$82,475	6470	34.39	2225	1346	1890
04	013	1032.11	Upper	No	125.94	\$99,000	\$124,681	\$99,406	4342	19.99	868	1437	1848
04	013	1032.12	Upper	No	139.36	\$99,000	\$137,966	\$110,000	4030	16.13	650	1460	1665
04	013	1032.14	Upper	No	159.63	\$99,000	\$158,034	\$126,000	3759	16.71	628	1225	1449
04	013	1032.15	Upper	No	147.08	\$99,000	\$145,609	\$116,094	3027	22.20	672	1086	1160
04	013	1032.16	Upper	No	122.43	\$99,000	\$121,206	\$96,639	4992	25.82	1289	1644	2028
04	013	1032.17	Upper	No	127.31	\$99,000	\$126,037	\$100,493	6244	31.57	1971	1515	2056
04	013	1032.19	Upper	No	137.23	\$99,000	\$135,858	\$108,319	3361	19.25	647	1150	1079
04	013	1032.20	Upper	No	128.19	\$99,000	\$126,908	\$101,181	2951	25.89	764	683	813
04	013	1033.02	Middle	No	86.31	\$99,000	\$85,447	\$68,125	6376	42.72	2724	1437	1952
04	013	1033.03	Moderate	No	78.56	\$99,000	\$77,774	\$62,009	3646	28.94	1055	1326	1693
04	013	1033.04	Moderate	No	59.00	\$99,000	\$58,410	\$46,572	5174	79.42	4109	322	776
04	013	1033.05	Moderate	No	50.21	\$99,000	\$49,708	\$39,634	3536	78.73	2784	529	1041
04	013	1033.06	Low	No	49.22	\$99,000	\$48,728	\$38,852	4537	71.68	3252	310	1166
04	013	1034.00	Upper	No	121.27	\$99,000	\$120,057	\$95,719	4617	31.97	1476	1548	1908
04	013	1035.01	Middle	No	115.75	\$99,000	\$114,593	\$91,367	3128	35.74	1118	953	1281
04	013	1035.02	Middle	No	112.79	\$99,000	\$111,662	\$89,028	6138	28.35	1740	1874	2168
04	013	1036.04	Middle	No	82.62	\$99,000	\$81,794	\$65,216	4544	47.10	2140	1314	1687
04	013	1036.05	Upper	No	152.36	\$99,000	\$150,836	\$120,259	6128	19.63	1203	2201	2425

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04	013	1036.06	Middle	No	117.19	\$99,000	\$116,018	\$92,500	4396	35.53	1562	1464	1863
04	013	1036.07	Upper	No	136.71	\$99,000	\$135,343	\$107,907	4427	27.87	1234	1598	1778
04	013	1036.08	Middle	No	100.38	\$99,000	\$99,376	\$79,231	4435	54.11	2400	921	1226
04	013	1036.09	Moderate	No	52.95	\$99,000	\$52,421	\$41,801	5820	46.87	2728	1082	1502
04	013	1036.11	Upper	No	144.98	\$99,000	\$143,530	\$114,438	5240	24.12	1264	1679	2132
04	013	1036.12	Middle	No	101.70	\$99,000	\$100,683	\$80,278	4995	29.39	1468	902	1125
04	013	1036.14	Upper	No	125.11	\$99,000	\$123,859	\$98,750	3077	29.70	914	1026	1364
04	013	1036.15	Low	No	42.72	\$99,000	\$42,293	\$33,726	5170	71.06	3674	472	1142
04	013	1037.01	Moderate	No	71.76	\$99,000	\$71,042	\$56,642	4895	38.98	1908	1027	1552
04	013	1037.02	Middle	No	91.81	\$99,000	\$90,892	\$72,470	3151	35.45	1117	827	1276
04	013	1039.00	Moderate	No	64.06	\$99,000	\$63,419	\$50,563	6350	51.83	3291	1530	2186
04	013	1040.00	Moderate	No	71.04	\$99,000	\$70,330	\$56,072	7434	54.80	4074	1425	2009
04	013	1041.00	Moderate	No	66.20	\$99,000	\$65,538	\$52,255	7141	47.23	3373	1643	2015
04	013	1042.02	Middle	No	86.12	\$99,000	\$85,259	\$67,981	5361	35.20	1887	1409	1717
04	013	1042.03	Middle	No	84.81	\$99,000	\$83,962	\$66,944	6615	49.10	3248	1526	2150
04	013	1042.04	Middle	No	95.73	\$99,000	\$94,773	\$75,563	3535	43.28	1530	844	1050
04	013	1042.05	Moderate	No	58.59	\$99,000	\$58,004	\$46,250	5715	56.76	3244	938	1217
04	013	1042.06	Moderate	No	67.79	\$99,000	\$67,112	\$53,513	4240	57.48	2437	996	1324
04	013	1042.07	Middle	No	83.90	\$99,000	\$83,061	\$66,225	4380	35.05	1535	1154	1331
04	013	1042.12	Middle	No	89.11	\$99,000	\$88,219	\$70,341	6357	42.19	2682	1602	1960
04	013	1042.14	Middle	No	98.58	\$99,000	\$97,594	\$77,813	2167	26.40	572	669	803
04	013	1042.15	Middle	No	97.23	\$99,000	\$96,258	\$76,750	4371	28.94	1265	979	1373
04	013	1042.16	Middle	No	92.52	\$99,000	\$91,595	\$73,030	4976	32.90	1637	914	1480
04	013	1042.17	Middle	No	108.23	\$99,000	\$107,148	\$85,430	5604	34.05	1908	1221	1677
04	013	1042.18	Moderate	No	78.33	\$99,000	\$77,547	\$61,833	4293	41.81	1795	657	1125
04	013	1042.19	Middle	No	82.49	\$99,000	\$81,665	\$65,114	3738	38.07	1423	1045	1229
04	013	1042.21	Middle	No	81.17	\$99,000	\$80,358	\$64,074	6125	42.33	2593	1327	1859
04	013	1042.22	Middle	No	94.75	\$99,000	\$93,803	\$74,789	6058	42.37	2567	1568	1867

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04	013	1042.23	Upper	No	163.29	\$99,000	\$161,657	\$128,889	1798	29.37	528	639	673
04	013	1042.24	Middle	No	90.22	\$99,000	\$89,318	\$71,215	6118	40.86	2500	1222	1536
04	013	1042.25	Middle	No	100.59	\$99,000	\$99,584	\$79,400	3760	28.38	1067	982	1242
04	013	1042.26	Middle	No	105.05	\$99,000	\$104,000	\$82,917	4873	38.83	1892	1002	1305
04	013	1042.27	Moderate	No	72.60	\$99,000	\$71,874	\$57,308	2350	44.34	1042	589	672
04	013	1043.01	Moderate	No	78.51	\$99,000	\$77,725	\$61,974	3805	49.38	1879	976	1318
04	013	1043.02	Low	No	48.10	\$99,000	\$47,619	\$37,973	3963	51.75	2051	413	860
04	013	1044.01	Moderate	No	61.63	\$99,000	\$61,014	\$48,647	5144	57.04	2934	578	1032
04	013	1044.02	Middle	No	82.80	\$99,000	\$81,972	\$65,357	2637	66.02	1741	268	401
04	013	1045.01	Moderate	No	52.26	\$99,000	\$51,737	\$41,250	3972	71.35	2834	496	991
04	013	1045.02	Low	No	48.89	\$99,000	\$48,401	\$38,596	5491	79.29	4354	492	1345
04	013	1046.00	Moderate	No	76.80	\$99,000	\$76,032	\$60,625	4065	54.24	2205	640	1181
04	013	1047.01	Middle	No	82.89	\$99,000	\$82,061	\$65,429	2741	40.93	1122	798	1122
04	013	1047.02	Moderate	No	55.95	\$99,000	\$55,391	\$44,167	4520	55.13	2492	769	1510
04	013	1048.01	Upper	No	130.84	\$99,000	\$129,532	\$103,277	3747	23.86	894	1205	1516
04	013	1048.02	Upper	No	126.94	\$99,000	\$125,671	\$100,196	5921	22.34	1323	1464	1842
04	013	1049.00	Upper	No	144.64	\$99,000	\$143,194	\$114,167	4284	22.48	963	1508	1714
04	013	1050.02	Upper	No	271.41	\$99,000	\$268,696	\$214,231	2608	16.14	421	1172	1556
04	013	1050.03	Upper	No	316.73	\$99,000	\$313,563	\$250,001	4544	20.11	914	1580	1868
04	013	1050.04	Upper	No	316.73	\$99,000	\$313,563	\$250,001	3026	17.25	522	1554	1704
04	013	1051.01	Upper	No	206.00	\$99,000	\$203,940	\$162,596	4557	16.68	760	1592	1751
04	013	1051.02	Upper	No	176.31	\$99,000	\$174,547	\$139,167	4851	22.08	1071	1969	2040
04	013	1051.03	Upper	No	292.73	\$99,000	\$289,803	\$231,056	2905	18.66	542	1330	1551
04	013	1052.00	Middle	No	103.07	\$99,000	\$102,039	\$81,360	5939	43.69	2595	1615	2310
04	013	1053.00	Upper	No	127.01	\$99,000	\$125,740	\$100,250	5224	38.30	2001	1491	1874
04	013	1054.00	Upper	No	182.12	\$99,000	\$180,299	\$143,750	3887	30.38	1181	1174	1386
04	013	1055.01	Low	No	49.82	\$99,000	\$49,322	\$39,327	2587	70.27	1818	214	362
04	013	1055.02	Low	No	47.28	\$99,000	\$46,807	\$37,321	1915	70.55	1351	38	113
04	013	1055.03	Moderate	No	50.20	\$99,000	\$49,698	\$39,623	3835	66.18	2538	273	342

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04	013	1056.01	Moderate	No	72.53	\$99,000	\$71,805	\$57,250	4262	72.15	3075	934	1289
04	013	1056.02	Low	No	45.87	\$99,000	\$45,411	\$36,213	6810	70.54	4804	775	1525
04	013	1057.01	Moderate	No	71.24	\$99,000	\$70,528	\$56,231	3605	59.78	2155	768	1137
04	013	1057.02	Moderate	No	79.26	\$99,000	\$78,467	\$62,561	4290	67.34	2889	905	1229
04	013	1058.00	Middle	No	87.32	\$99,000	\$86,447	\$68,929	7245	68.28	4947	1864	2326
04	013	1059.00	Moderate	No	77.91	\$99,000	\$77,131	\$61,500	5991	62.91	3769	1227	1575
04	013	1060.01	Moderate	No	54.91	\$99,000	\$54,361	\$43,347	1843	70.21	1294	142	498
04	013	1060.02	Low	No	33.84	\$99,000	\$33,502	\$26,713	3039	63.11	1918	169	1092
04	013	1060.03	Moderate	No	60.11	\$99,000	\$59,509	\$47,446	3628	65.77	2386	440	858
04	013	1061.00	Upper	No	138.30	\$99,000	\$136,917	\$109,167	5788	35.25	2040	1303	1696
04	013	1062.00	Upper	No	316.73	\$99,000	\$313,563	\$250,001	3498	19.93	697	1401	1558
04	013	1063.00	Upper	No	128.84	\$99,000	\$127,552	\$101,698	5393	30.35	1637	1250	1702
04	013	1064.00	Middle	No	118.35	\$99,000	\$117,167	\$93,417	2996	30.61	917	780	1045
04	013	1065.01	Upper	No	124.16	\$99,000	\$122,918	\$98,000	3346	31.17	1043	842	1294
04	013	1065.02	Middle	No	92.94	\$99,000	\$92,011	\$73,359	3652	31.65	1156	735	1155
04	013	1066.00	Upper	No	252.25	\$99,000	\$249,728	\$199,107	3916	25.59	1002	1206	1338
04	013	1067.01	Low	No	41.02	\$99,000	\$40,610	\$32,384	4556	70.02	3190	258	529
04	013	1067.02	Middle	No	118.24	\$99,000	\$117,058	\$93,333	1277	42.21	539	443	527
04	013	1067.03	Upper	No	137.07	\$99,000	\$135,699	\$108,194	2234	37.38	835	843	1045
04	013	1068.01	Low	No	34.82	\$99,000	\$34,472	\$27,489	4785	77.32	3700	196	469
04	013	1068.02	Moderate	No	79.67	\$99,000	\$78,873	\$62,885	3569	60.24	2150	713	1049
04	013	1069.00	Moderate	No	75.35	\$99,000	\$74,597	\$59,479	7793	78.22	6096	1369	2324
04	013	1070.01	Middle	No	90.97	\$99,000	\$90,060	\$71,806	4391	78.87	3463	703	1250
04	013	1070.02	Moderate	No	73.23	\$99,000	\$72,498	\$57,804	4151	75.43	3131	881	1101
04	013	1071.01	Moderate	No	76.89	\$99,000	\$76,121	\$60,691	4505	83.04	3741	870	1200
04	013	1071.02	Moderate	No	56.66	\$99,000	\$56,093	\$44,728	5963	87.94	5244	426	1321
04	013	1072.01	Low	No	30.48	\$99,000	\$30,175	\$24,063	8139	61.06	4970	97	317
04	013	1072.02	Moderate	No	60.55	\$99,000	\$59,945	\$47,796	5180	86.35	4473	943	1311

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04	013	1073.00	Low	No	49.66	\$99,000	\$49,163	\$39,201	6769	76.60	5185	1088	1899
04	013	1074.01	Upper	No	178.95	\$99,000	\$177,161	\$141,250	2726	43.47	1185	682	816
04	013	1074.02	Moderate	No	73.42	\$99,000	\$72,686	\$57,955	1496	73.13	1094	209	266
04	013	1074.03	Low	No	21.53	\$99,000	\$21,315	\$17,001	2007	70.25	1410	228	248
04	013	1074.04	Unknown	No	0.00	\$99,000	\$0	\$0	883	79.39	701	0	54
04	013	1075.00	Upper	No	247.64	\$99,000	\$245,164	\$195,469	3653	23.93	874	1179	1587
04	013	1076.01	Middle	No	111.41	\$99,000	\$110,296	\$87,941	3332	38.21	1273	779	1119
04	013	1076.02	Upper	No	136.33	\$99,000	\$134,967	\$107,606	2650	35.02	928	704	957
04	013	1077.00	Upper	No	132.87	\$99,000	\$131,541	\$104,875	4498	34.17	1537	1095	1416
04	013	1078.00	Upper	No	245.24	\$99,000	\$242,788	\$193,571	2598	12.97	337	1178	1240
04	013	1079.00	Upper	No	209.11	\$99,000	\$207,019	\$165,058	3682	20.59	758	1105	1475
04	013	1080.00	Upper	No	275.46	\$99,000	\$272,705	\$217,422	3477	15.85	551	949	1285
04	013	1081.00	Upper	No	272.50	\$99,000	\$269,775	\$215,089	2329	17.00	396	695	705
04	013	1082.00	Upper	No	138.26	\$99,000	\$136,877	\$109,135	3307	22.53	745	1009	1355
04	013	1083.01	Upper	No	260.31	\$99,000	\$257,707	\$205,465	3661	19.97	731	1216	1405
04	013	1083.02	Upper	No	122.83	\$99,000	\$121,602	\$96,957	3196	25.72	822	608	1127
04	013	1084.00	Upper	No	137.91	\$99,000	\$136,531	\$108,855	6054	36.08	2184	1302	2376
04	013	1085.01	Middle	No	85.13	\$99,000	\$84,279	\$67,200	2575	45.83	1180	461	803
04	013	1085.02	Middle	No	112.74	\$99,000	\$111,613	\$88,992	3612	36.57	1321	749	1332
04	013	1086.01	Moderate	No	69.68	\$99,000	\$68,983	\$55,000	2443	66.15	1616	274	813
04	013	1086.02	Moderate	No	77.53	\$99,000	\$76,755	\$61,200	6215	54.87	3410	411	1389
04	013	1088.02	Moderate	No	68.81	\$99,000	\$68,122	\$54,318	2073	38.88	806	325	579
04	013	1089.01	Upper	No	120.73	\$99,000	\$119,523	\$95,298	2524	50.67	1279	654	970
04	013	1089.02	Moderate	No	64.94	\$99,000	\$64,291	\$51,264	5098	62.36	3179	679	1888
04	013	1090.01	Low	No	39.67	\$99,000	\$39,273	\$31,318	4379	87.17	3817	46	251
04	013	1090.02	Low	No	39.70	\$99,000	\$39,303	\$31,343	4165	80.17	3339	328	562
04	013	1090.03	Middle	No	88.96	\$99,000	\$88,070	\$70,218	5677	84.87	4818	166	895
04	013	1091.01	Moderate	No	62.48	\$99,000	\$61,855	\$49,318	3425	88.61	3035	621	988
04	013	1091.02	Moderate	No	76.30	\$99,000	\$75,537	\$60,230	5645	89.09	5029	1040	1365

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04	013	1092.00	Low	No	37.37	\$99,000	\$36,996	\$29,500	4338	83.52	3623	400	652
04	013	1093.00	Moderate	No	75.69	\$99,000	\$74,933	\$59,750	4767	91.06	4341	1023	1260
04	013	1094.01	Low	No	46.15	\$99,000	\$45,689	\$36,432	4422	90.80	4015	337	932
04	013	1094.02	Moderate	No	68.50	\$99,000	\$67,815	\$54,068	4049	84.29	3413	906	1233
04	013	1095.00	Middle	No	85.80	\$99,000	\$84,942	\$67,723	5432	85.84	4663	1228	1488
04	013	1096.01	Moderate	No	57.85	\$99,000	\$57,272	\$45,668	5240	88.38	4631	615	1202
04	013	1096.02	Moderate	No	55.39	\$99,000	\$54,836	\$43,726	6567	90.53	5945	554	1332
04	013	1096.03	Moderate	No	66.60	\$99,000	\$65,934	\$52,571	4780	88.79	4244	685	1131
04	013	1096.04	Moderate	No	60.97	\$99,000	\$60,360	\$48,125	4188	89.54	3750	620	1104
04	013	1097.02	Moderate	No	58.43	\$99,000	\$57,846	\$46,122	5288	88.80	4696	819	1306
04	013	1097.03	Moderate	No	52.59	\$99,000	\$52,064	\$41,515	2973	91.32	2715	380	700
04	013	1097.04	Moderate	No	52.16	\$99,000	\$51,638	\$41,172	2401	90.21	2166	422	667
04	013	1097.05	Middle	No	84.56	\$99,000	\$83,714	\$66,750	1889	91.48	1728	347	489
04	013	1097.06	Moderate	No	51.94	\$99,000	\$51,421	\$41,000	2486	93.68	2329	431	765
04	013	1097.07	Low	No	45.25	\$99,000	\$44,798	\$35,719	5280	92.52	4885	283	742
04	013	1098.01	Low	No	43.46	\$99,000	\$43,025	\$34,306	4344	92.20	4005	584	1264
04	013	1098.02	Moderate	No	68.84	\$99,000	\$68,152	\$54,339	4913	89.82	4413	891	1223
04	013	1099.00	Moderate	No	63.79	\$99,000	\$63,152	\$50,357	7653	92.50	7079	979	1683
04	013	1100.01	Moderate	No	65.84	\$99,000	\$65,182	\$51,970	4620	92.14	4257	856	1179
04	013	1100.02	Moderate	No	75.50	\$99,000	\$74,745	\$59,600	4467	90.26	4032	934	1265
04	013	1101.00	Moderate	No	58.19	\$99,000	\$57,608	\$45,933	6730	93.68	6305	789	1450
04	013	1104.00	Middle	No	81.72	\$99,000	\$80,903	\$64,509	5239	53.33	2794	1225	1741
04	013	1105.01	Moderate	No	75.25	\$99,000	\$74,498	\$59,402	4685	47.77	2238	393	522
04	013	1105.02	Middle	No	88.60	\$99,000	\$87,714	\$69,932	3203	46.86	1501	564	645
04	013	1106.00	Middle	No	101.44	\$99,000	\$100,426	\$80,071	5003	51.23	2563	937	1611
04	013	1107.01	Moderate	No	56.43	\$99,000	\$55,866	\$44,545	2447	63.83	1562	249	709
04	013	1107.02	Middle	No	95.41	\$99,000	\$94,456	\$75,313	4052	61.65	2498	843	1589
04	013	1108.01	Moderate	No	70.57	\$99,000	\$69,864	\$55,703	4699	58.69	2758	987	1695

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04	013	1108.02	Middle	No	93.00	\$99,000	\$92,070	\$73,409	2257	44.71	1009	877	1113
04	013	1109.01	Moderate	No	79.50	\$99,000	\$78,705	\$62,750	3281	41.60	1365	591	1002
04	013	1109.02	Moderate	No	53.28	\$99,000	\$52,747	\$42,059	4203	49.18	2067	437	1191
04	013	1110.00	Upper	No	181.65	\$99,000	\$179,834	\$143,382	4749	29.63	1407	1415	1600
04	013	1111.00	Upper	No	147.75	\$99,000	\$146,273	\$116,625	4660	27.23	1269	1203	1609
04	013	1112.01	Middle	No	83.60	\$99,000	\$82,764	\$65,993	5701	55.99	3192	751	1810
04	013	1112.02	Low	No	44.52	\$99,000	\$44,075	\$35,147	2150	76.28	1640	5	430
04	013	1112.03	Moderate	No	54.70	\$99,000	\$54,153	\$43,182	1614	68.40	1104	11	121
04	013	1112.04	Moderate	No	78.74	\$99,000	\$77,953	\$62,155	2454	61.41	1507	185	297
04	013	1113.00	Moderate	No	73.17	\$99,000	\$72,438	\$57,757	5590	54.87	3067	956	1379
04	013	1114.01	Moderate	No	74.19	\$99,000	\$73,448	\$58,560	4405	81.98	3611	822	1177
04	013	1114.02	Moderate	No	74.96	\$99,000	\$74,210	\$59,167	3956	69.99	2769	600	923
04	013	1115.01	Moderate	No	71.09	\$99,000	\$70,379	\$56,115	2077	89.36	1856	241	658
04	013	1115.02	Moderate	No	56.27	\$99,000	\$55,707	\$44,416	6317	79.10	4997	816	1774
04	013	1116.01	Moderate	No	69.74	\$99,000	\$69,043	\$55,047	2956	73.92	2185	667	1065
04	013	1116.02	Moderate	No	61.52	\$99,000	\$60,905	\$48,563	4569	82.49	3769	479	1545
04	013	1117.00	Middle	No	106.98	\$99,000	\$105,910	\$84,441	5203	47.22	2457	1501	2609
04	013	1118.00	Upper	No	208.83	\$99,000	\$206,742	\$164,830	4964	31.91	1584	1393	1628
04	013	1119.00	Upper	No	159.95	\$99,000	\$158,351	\$126,250	2370	31.43	745	768	1046
04	013	1121.00	Moderate	No	55.11	\$99,000	\$54,559	\$43,500	3729	93.86	3500	625	1075
04	013	1122.01	Moderate	No	61.61	\$99,000	\$60,994	\$48,634	4363	92.99	4057	755	1307
04	013	1122.02	Moderate	No	61.16	\$99,000	\$60,548	\$48,275	4375	87.52	3829	595	922
04	013	1123.01	Moderate	No	55.63	\$99,000	\$55,074	\$43,914	5197	93.52	4860	683	1187
04	013	1123.02	Moderate	No	51.66	\$99,000	\$51,143	\$40,780	7063	90.23	6373	870	1380
04	013	1124.01	Moderate	No	57.84	\$99,000	\$57,262	\$45,661	5581	92.22	5147	995	1514
04	013	1124.02	Middle	No	95.64	\$99,000	\$94,684	\$75,490	5167	93.63	4838	921	1323
04	013	1125.02	Moderate	No	65.11	\$99,000	\$64,459	\$51,397	5294	92.82	4914	1004	1398
04	013	1125.04	Moderate	No	64.29	\$99,000	\$63,647	\$50,746	3909	92.58	3619	379	766
04	013	1125.07	Low	No	42.16	\$99,000	\$41,738	\$33,282	2554	92.83	2371	69	595

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04	013	1125.08	Moderate	No	60.82	\$99,000	\$60,212	\$48,011	2862	90.74	2597	470	708
04	013	1125.10	Middle	No	97.58	\$99,000	\$96,604	\$77,024	4681	88.46	4141	829	1174
04	013	1125.12	Moderate	No	70.21	\$99,000	\$69,508	\$55,417	566	80.74	457	109	158
04	013	1125.14	Moderate	No	73.68	\$99,000	\$72,943	\$58,160	5044	83.13	4193	920	1515
04	013	1125.15	Moderate	No	76.46	\$99,000	\$75,695	\$60,357	4680	88.10	4123	810	1280
04	013	1125.16	Moderate	No	65.06	\$99,000	\$64,409	\$51,354	4305	89.29	3844	840	1247
04	013	1125.17	Middle	No	103.73	\$99,000	\$102,693	\$81,875	5477	88.17	4829	983	1414
04	013	1125.18	Middle	No	105.14	\$99,000	\$104,089	\$82,993	4287	82.69	3545	695	912
04	013	1125.19	Moderate	No	56.77	\$99,000	\$56,202	\$44,809	4773	92.86	4432	684	1063
04	013	1125.20	Moderate	No	60.84	\$99,000	\$60,232	\$48,023	4265	91.84	3917	625	1074
04	013	1125.21	Moderate	No	51.69	\$99,000	\$51,173	\$40,806	3373	90.69	3059	0	164
04	013	1125.22	Moderate	No	57.05	\$99,000	\$56,480	\$45,035	4485	91.28	4094	653	1327
04	013	1125.23	Moderate	No	59.08	\$99,000	\$58,489	\$46,638	4666	85.13	3972	394	739
04	013	1125.24	Moderate	No	58.66	\$99,000	\$58,073	\$46,303	4925	84.65	4169	448	613
04	013	1126.01	Low	No	37.29	\$99,000	\$36,917	\$29,439	3084	90.56	2793	256	391
04	013	1126.02	Moderate	No	51.43	\$99,000	\$50,916	\$40,601	7359	95.87	7055	1085	2147
04	013	1127.00	Moderate	No	50.77	\$99,000	\$50,262	\$40,080	6933	92.85	6437	844	2018
04	013	1129.00	Low	No	43.99	\$99,000	\$43,550	\$34,722	4660	61.74	2877	609	1760
04	013	1130.00	Upper	No	165.23	\$99,000	\$163,578	\$130,417	3531	38.57	1362	427	669
04	013	1131.00	Middle	No	92.22	\$99,000	\$91,298	\$72,794	4996	43.41	2169	44	576
04	013	1132.01	Low	No	44.44	\$99,000	\$43,996	\$35,083	2314	81.20	1879	154	743
04	013	1132.02	Low	No	34.73	\$99,000	\$34,383	\$27,417	1706	75.09	1281	217	831
04	013	1132.04	Moderate	No	71.02	\$99,000	\$70,310	\$56,058	2695	71.99	1940	481	1196
04	013	1133.01	Low	No	27.30	\$99,000	\$27,027	\$21,549	3915	83.42	3266	134	1133
04	013	1135.02	Low	No	49.76	\$99,000	\$49,262	\$39,276	2881	94.31	2717	177	340
04	013	1135.03	Moderate	No	50.75	\$99,000	\$50,243	\$40,060	4543	88.58	4024	534	964
04	013	1136.01	Moderate	No	54.84	\$99,000	\$54,292	\$43,291	3912	79.19	3098	211	571
04	013	1136.02	Moderate	No	55.11	\$99,000	\$54,559	\$43,500	3988	90.30	3601	571	994

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04	013	1137.01	Moderate	No	55.80	\$99,000	\$55,242	\$44,050	6353	77.87	4947	280	972
04	013	1137.02	Middle	No	93.07	\$99,000	\$92,139	\$73,462	2082	72.38	1507	303	535
04	013	1138.00	Moderate	No	57.76	\$99,000	\$57,182	\$45,592	3059	66.10	2022	235	378
04	013	1139.00	Low	No	29.03	\$99,000	\$28,740	\$22,917	1527	83.82	1280	45	333
04	013	1140.00	Moderate	No	52.50	\$99,000	\$51,975	\$41,442	2306	59.80	1379	209	376
04	013	1141.00	Upper	No	209.78	\$99,000	\$207,682	\$165,585	3294	53.76	1771	171	121
04	013	1142.00	Low	No	37.78	\$99,000	\$37,402	\$29,821	1075	83.44	897	302	477
04	013	1143.01	Moderate	No	53.46	\$99,000	\$52,925	\$42,200	1189	60.30	717	110	292
04	013	1143.02	Low	No	39.95	\$99,000	\$39,551	\$31,534	2965	91.67	2718	64	729
04	013	1144.01	Low	No	44.99	\$99,000	\$44,540	\$35,515	1778	93.93	1670	303	507
04	013	1144.02	Moderate	No	61.95	\$99,000	\$61,331	\$48,900	2095	82.91	1737	219	626
04	013	1145.00	Moderate	No	57.21	\$99,000	\$56,638	\$45,156	4071	93.54	3808	578	1348
04	013	1146.00	Low	No	45.61	\$99,000	\$45,154	\$36,000	1988	92.20	1833	181	509
04	013	1147.04	Low	No	48.65	\$99,000	\$48,164	\$38,404	1761	84.78	1493	279	446
04	013	1147.05	Unknown	No	0.00	\$99,000	\$0	\$0	4360	36.33	1584	0	0
04	013	1148.00	Low	No	47.30	\$99,000	\$46,827	\$37,337	3459	93.44	3232	433	1002
04	013	1149.00	Low	No	30.95	\$99,000	\$30,641	\$24,429	2771	91.30	2530	216	1021
04	013	1152.00	Moderate	No	62.03	\$99,000	\$61,410	\$48,966	3227	87.51	2824	182	879
04	013	1153.00	Low	No	37.55	\$99,000	\$37,175	\$29,643	2821	89.76	2532	314	788
04	013	1154.00	Low	No	43.28	\$99,000	\$42,847	\$34,167	1995	91.93	1834	272	596
04	013	1155.00	Moderate	No	52.48	\$99,000	\$51,955	\$41,425	3894	88.70	3454	640	1052
04	013	1156.00	Moderate	No	63.07	\$99,000	\$62,439	\$49,783	4481	92.75	4156	842	1181
04	013	1157.00	Moderate	No	76.91	\$99,000	\$76,141	\$60,712	6779	93.39	6331	1191	1740
04	013	1158.01	Low	No	40.41	\$99,000	\$40,006	\$31,899	4054	92.58	3753	291	712
04	013	1158.02	Middle	No	90.79	\$99,000	\$89,882	\$71,667	3674	92.00	3380	677	1161
04	013	1159.00	Moderate	No	64.30	\$99,000	\$63,657	\$50,755	5860	89.39	5238	1290	2216
04	013	1160.00	Moderate	No	63.96	\$99,000	\$63,320	\$50,488	6765	84.51	5717	1187	1945
04	013	1161.00	Moderate	No	54.67	\$99,000	\$54,123	\$43,158	4902	90.11	4417	557	1185
04	013	1162.02	Middle	No	83.63	\$99,000	\$82,794	\$66,011	5126	82.34	4221	897	1368

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04	013	1162.03	Middle	No	80.93	\$99,000	\$80,121	\$63,884	6261	65.47	4099	861	1940
04	013	1162.04	Moderate	No	53.21	\$99,000	\$52,678	\$42,000	3728	79.86	2977	955	1312
04	013	1162.05	Moderate	No	65.72	\$99,000	\$65,063	\$51,875	4394	72.37	3180	482	1238
04	013	1163.00	Moderate	No	77.00	\$99,000	\$76,230	\$60,778	6155	89.73	5523	1346	1959
04	013	1164.00	Middle	No	82.17	\$99,000	\$81,348	\$64,861	5666	88.53	5016	1054	1527
04	013	1165.00	Low	No	44.51	\$99,000	\$44,065	\$35,132	4953	92.53	4583	964	1457
04	013	1166.05	Middle	No	100.52	\$99,000	\$99,515	\$79,342	7187	82.84	5954	1560	2194
04	013	1166.06	Middle	No	80.97	\$99,000	\$80,160	\$63,915	6682	85.96	5744	1009	1678
04	013	1166.07	Middle	No	87.38	\$99,000	\$86,506	\$68,971	4338	87.16	3781	822	1115
04	013	1166.10	Upper	No	125.97	\$99,000	\$124,710	\$99,432	6912	79.66	5506	1430	1891
04	013	1166.11	Upper	No	145.65	\$99,000	\$144,194	\$114,962	3929	67.01	2633	1030	1256
04	013	1166.12	Middle	No	117.41	\$99,000	\$116,236	\$92,672	7130	77.78	5546	1542	1988
04	013	1166.14	Moderate	No	70.90	\$99,000	\$70,191	\$55,962	3766	87.65	3301	675	926
04	013	1166.15	Moderate	No	56.79	\$99,000	\$56,222	\$44,828	4546	92.98	4227	718	950
04	013	1166.16	Middle	No	95.21	\$99,000	\$94,258	\$75,152	4942	78.65	3887	1177	1661
04	013	1166.17	Middle	No	103.09	\$99,000	\$102,059	\$81,375	3391	71.10	2411	1051	1244
04	013	1166.18	Middle	No	103.76	\$99,000	\$102,722	\$81,905	5073	79.95	4056	1102	1712
04	013	1166.19	Upper	No	124.13	\$99,000	\$122,889	\$97,976	4567	74.64	3409	1172	1355
04	013	1166.20	Middle	No	95.42	\$99,000	\$94,466	\$75,318	8015	79.29	6355	1385	2187
04	013	1166.21	Middle	No	119.81	\$99,000	\$118,612	\$94,570	5456	80.81	4409	930	1400
04	013	1167.03	Middle	No	95.02	\$99,000	\$94,070	\$75,000	5194	74.70	3880	1353	1686
04	013	1167.07	Upper	No	144.21	\$99,000	\$142,768	\$113,828	2730	26.34	719	1179	1426
04	013	1167.08	Middle	No	102.50	\$99,000	\$101,475	\$80,907	5370	28.12	1510	1988	2508
04	013	1167.09	Middle	No	91.72	\$99,000	\$90,803	\$72,396	2543	52.54	1336	534	819
04	013	1167.10	Upper	No	174.49	\$99,000	\$172,745	\$137,725	4728	24.05	1137	1774	1859
04	013	1167.11	Middle	No	91.67	\$99,000	\$90,753	\$72,356	2052	49.81	1022	415	537
04	013	1167.12	Upper	No	121.44	\$99,000	\$120,226	\$95,855	7907	46.11	3646	1307	1991
04	013	1167.13	Upper	No	154.39	\$99,000	\$152,846	\$121,864	5996	34.37	2061	1407	1870

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04	013	1167.14	Upper	No	133.82	\$99,000	\$132,482	\$105,625	3382	36.34	1229	1127	1316
04	013	1167.15	Upper	No	142.53	\$99,000	\$141,105	\$112,500	1984	31.70	629	652	759
04	013	1167.17	Moderate	No	70.31	\$99,000	\$69,607	\$55,500	3404	56.67	1929	272	562
04	013	1167.18	Moderate	No	76.07	\$99,000	\$75,309	\$60,046	2795	47.44	1326	403	573
04	013	1167.19	Upper	No	165.58	\$99,000	\$163,924	\$130,694	6689	43.86	2934	1657	2354
04	013	1167.20	Middle	No	101.55	\$99,000	\$100,535	\$80,156	3892	40.88	1591	892	1241
04	013	1167.21	Upper	No	143.61	\$99,000	\$142,174	\$113,357	3588	28.99	1040	1246	1459
04	013	1167.25	Upper	No	151.01	\$99,000	\$149,500	\$119,200	5035	33.39	1681	1371	1722
04	013	1167.27	Upper	No	196.37	\$99,000	\$194,406	\$155,000	4095	29.96	1227	1396	1544
04	013	1167.28	Upper	No	204.14	\$99,000	\$202,099	\$161,131	4792	29.88	1432	1585	1764
04	013	1167.29	Upper	No	191.34	\$99,000	\$189,427	\$151,029	4008	24.75	992	1340	1427
04	013	1167.30	Upper	No	169.75	\$99,000	\$168,053	\$133,984	1974	38.10	752	575	611
04	013	1167.31	Upper	No	161.53	\$99,000	\$159,915	\$127,500	3629	33.09	1201	1046	1292
04	013	1167.32	Middle	No	107.37	\$99,000	\$106,296	\$84,750	4376	71.98	3150	873	1285
04	013	1167.33	Unknown	No	0.00	\$99,000	\$0	\$0	11	45.45	5	0	4
04	013	1167.34	Middle	No	108.69	\$99,000	\$107,603	\$85,795	1748	79.29	1386	435	508
04	013	1167.35	Moderate	No	57.22	\$99,000	\$56,648	\$45,164	3923	87.99	3452	584	861
04	013	1167.36	Moderate	No	72.73	\$99,000	\$72,003	\$57,413	3154	85.89	2709	441	940
04	013	1167.37	Upper	No	147.60	\$99,000	\$146,124	\$116,508	3428	61.73	2116	1201	1277
04	013	1167.38	Middle	No	101.94	\$99,000	\$100,921	\$80,469	6273	56.16	3523	1729	2259
04	013	1168.00	Low	No	47.58	\$99,000	\$47,104	\$37,557	2559	66.43	1700	571	1133
04	013	1169.00	Moderate	No	53.78	\$99,000	\$53,242	\$42,452	2493	86.84	2165	364	588
04	013	1170.00	Moderate	No	59.04	\$99,000	\$58,450	\$46,607	6234	74.86	4667	922	1727
04	013	1171.00	Middle	No	107.71	\$99,000	\$106,633	\$85,023	2986	47.76	1426	277	633
04	013	1172.00	Moderate	No	52.26	\$99,000	\$51,737	\$41,250	949	90.62	860	111	397
04	013	1173.00	Low	No	27.22	\$99,000	\$26,948	\$21,488	1924	92.41	1778	139	477
04	013	2168.06	Upper	No	149.09	\$99,000	\$147,599	\$117,679	3106	15.94	495	1262	1649
04	013	2168.07	Upper	No	183.15	\$99,000	\$181,319	\$144,568	5140	15.56	800	2084	2177
04	013	2168.09	Upper	No	203.54	\$99,000	\$201,505	\$160,662	4890	20.18	987	2003	2405

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04	013	2168.10	Middle	No	107.42	\$99,000	\$106,346	\$84,792	1567	18.00	282	393	474
04	013	2168.13	Upper	No	229.91	\$99,000	\$227,611	\$181,472	4443	13.80	613	1780	2255
04	013	2168.16	Upper	No	167.11	\$99,000	\$165,439	\$131,904	6861	18.35	1259	1931	2424
04	013	2168.19	Upper	No	127.96	\$99,000	\$126,680	\$101,000	6020	11.15	671	2574	3046
04	013	2168.20	Upper	No	129.30	\$99,000	\$128,007	\$102,059	4356	13.77	600	1688	2387
04	013	2168.21	Upper	No	170.31	\$99,000	\$168,607	\$134,427	5952	11.17	665	2383	3429
04	013	2168.22	Upper	No	170.72	\$99,000	\$169,013	\$134,751	4448	9.82	437	2018	2531
04	013	2168.26	Middle	No	85.32	\$99,000	\$84,467	\$67,344	4727	17.85	844	1696	1741
04	013	2168.29	Upper	No	193.30	\$99,000	\$191,367	\$152,578	5320	9.81	522	2491	3462
04	013	2168.30	Middle	No	86.73	\$99,000	\$85,863	\$68,462	3238	27.02	875	694	887
04	013	2168.31	Upper	No	217.79	\$99,000	\$215,612	\$171,908	2896	16.71	484	911	1171
04	013	2168.32	Upper	No	187.08	\$99,000	\$185,209	\$147,667	2447	10.95	268	1098	1252
04	013	2168.33	Middle	No	107.44	\$99,000	\$106,366	\$84,808	4808	21.57	1037	1316	1841
04	013	2168.34	Upper	No	149.35	\$99,000	\$147,857	\$117,885	2345	13.22	310	1086	1683
04	013	2168.35	Upper	No	141.47	\$99,000	\$140,055	\$111,667	2782	16.82	468	775	1270
04	013	2168.36	Upper	No	147.69	\$99,000	\$146,213	\$116,576	3690	18.21	672	1415	1668
04	013	2168.37	Upper	No	120.03	\$99,000	\$118,830	\$94,744	5344	29.92	1599	952	1656
04	013	2168.38	Upper	No	184.45	\$99,000	\$182,606	\$145,594	4907	24.03	1179	1738	2030
04	013	2168.39	Upper	No	205.62	\$99,000	\$203,564	\$162,298	4176	16.64	695	1552	1712
04	013	2168.40	Upper	No	174.47	\$99,000	\$172,725	\$137,717	4775	15.27	729	1748	2250
04	013	2168.41	Upper	No	174.13	\$99,000	\$172,389	\$137,443	4355	16.39	714	1204	1557
04	013	2168.42	Upper	No	206.74	\$99,000	\$204,673	\$163,182	3461	16.21	561	1081	1475
04	013	2168.43	Upper	No	188.51	\$99,000	\$186,625	\$148,796	3592	9.41	338	1628	2238
04	013	2168.44	Upper	No	156.43	\$99,000	\$154,866	\$123,472	4228	15.85	670	967	1506
04	013	2168.45	Moderate	No	53.36	\$99,000	\$52,826	\$42,124	3449	31.37	1082	378	593
04	013	2168.49	Upper	No	229.77	\$99,000	\$227,472	\$181,364	6263	16.86	1056	2528	3080
04	013	2168.50	Middle	No	109.24	\$99,000	\$108,148	\$86,224	4190	27.04	1133	1287	1226
04	013	2168.51	Upper	No	247.55	\$99,000	\$245,075	\$195,398	4593	11.87	545	1701	2334

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04	013	2168.52	Middle	No	108.77	\$99,000	\$107,682	\$85,855	3001	25.12	754	752	1035
04	013	2168.53	Upper	No	143.30	\$99,000	\$141,867	\$113,113	4870	26.34	1283	1151	1618
04	013	2168.54	Upper	No	259.72	\$99,000	\$257,123	\$205,000	4356	20.66	900	949	1296
04	013	2168.55	Upper	No	203.01	\$99,000	\$200,980	\$160,240	3890	15.50	603	1185	1742
04	013	2168.56	Upper	No	124.43	\$99,000	\$123,186	\$98,214	2819	12.38	349	1152	1461
04	013	2168.57	Middle	No	97.04	\$99,000	\$96,070	\$76,597	4673	14.10	659	1463	2202
04	013	2168.58	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	2168.59	Upper	No	179.36	\$99,000	\$177,566	\$141,573	6531	20.90	1365	2345	2817
04	013	2168.60	Upper	No	138.81	\$99,000	\$137,422	\$109,563	2246	26.36	592	541	626
04	013	2168.61	Upper	No	222.69	\$99,000	\$220,463	\$175,774	4279	17.25	738	1297	1780
04	013	2169.01	Upper	No	125.81	\$99,000	\$124,552	\$99,306	3544	16.48	584	1356	1674
04	013	2169.02	Upper	No	125.29	\$99,000	\$124,037	\$98,897	3843	21.08	810	1163	1406
04	013	2170.01	Upper	No	131.71	\$99,000	\$130,393	\$103,966	4305	14.12	608	2458	2749
04	013	2170.02	Middle	No	106.66	\$99,000	\$105,593	\$84,193	5307	20.37	1081	1965	2364
04	013	2171.01	Middle	No	116.74	\$99,000	\$115,573	\$92,143	2627	22.73	597	815	1043
04	013	2171.02	Upper	No	168.37	\$99,000	\$166,686	\$132,902	2746	21.60	593	1018	1022
04	013	2172.01	Upper	No	128.19	\$99,000	\$126,908	\$101,184	2451	23.09	566	273	92
04	013	2172.03	Middle	No	110.85	\$99,000	\$109,742	\$87,500	3376	17.86	603	1699	1565
04	013	2172.04	Moderate	No	65.48	\$99,000	\$64,825	\$51,689	2987	35.79	1069	420	622
04	013	2173.00	Upper	No	252.60	\$99,000	\$250,074	\$199,385	4781	17.38	831	1248	1281
04	013	2174.00	Upper	No	157.37	\$99,000	\$155,796	\$124,219	3301	21.02	694	1076	1245
04	013	2175.01	Middle	No	85.61	\$99,000	\$84,754	\$67,574	3093	53.99	1670	396	1049
04	013	2175.02	Middle	No	107.27	\$99,000	\$106,197	\$84,671	3629	29.87	1084	637	790
04	013	2176.00	Middle	No	97.22	\$99,000	\$96,248	\$76,741	5036	34.39	1732	967	1070
04	013	2177.00	Middle	No	111.79	\$99,000	\$110,672	\$88,241	4750	24.11	1145	1628	2376
04	013	2178.00	Middle	No	118.75	\$99,000	\$117,563	\$93,732	6047	29.47	1782	1945	2482
04	013	2179.00	Upper	No	140.49	\$99,000	\$139,085	\$110,890	3682	28.57	1052	1215	1579
04	013	2180.00	Upper	No	124.08	\$99,000	\$122,839	\$97,940	5613	35.81	2010	1434	2030
04	013	2181.00	Middle	No	110.41	\$99,000	\$109,306	\$87,148	1973	39.64	782	641	814

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04	013	2182.00	Middle	No	101.12	\$99,000	\$100,109	\$79,819	6897	44.29	3055	1109	1732
04	013	2183.00	Moderate	No	66.08	\$99,000	\$65,419	\$52,161	4616	30.83	1423	1739	2089
04	013	3184.00	Moderate	No	78.75	\$99,000	\$77,963	\$62,165	5840	51.95	3034	656	1767
04	013	3185.01	Moderate	No	56.33	\$99,000	\$55,767	\$44,469	3317	41.33	1371	646	1176
04	013	3187.00	Upper	No	180.56	\$99,000	\$178,754	\$142,517	5937	43.05	2556	192	101
04	013	3188.00	Moderate	No	61.67	\$99,000	\$61,053	\$48,683	7468	49.38	3688	357	1568
04	013	3189.00	Moderate	No	74.77	\$99,000	\$74,022	\$59,018	6427	41.11	2642	979	2356
04	013	3190.01	Unknown	No	0.00	\$99,000	\$0	\$0	2731	39.73	1085	0	0
04	013	3190.02	Upper	No	162.59	\$99,000	\$160,964	\$128,333	4058	39.67	1610	487	868
04	013	3191.01	Moderate	No	51.37	\$99,000	\$50,856	\$40,551	4634	51.32	2378	26	172
04	013	3191.03	Low	No	48.71	\$99,000	\$48,223	\$38,452	5390	58.92	3176	339	638
04	013	3191.04	Moderate	No	56.97	\$99,000	\$56,400	\$44,973	7240	60.30	4366	120	1001
04	013	3192.01	Low	No	47.53	\$99,000	\$47,055	\$37,522	7038	62.46	4396	387	1423
04	013	3192.02	Unknown	No	0.00	\$99,000	\$0	\$0	3680	51.90	1910	218	463
04	013	3193.00	Moderate	No	60.76	\$99,000	\$60,152	\$47,958	2425	61.57	1493	564	876
04	013	3194.01	Middle	No	105.23	\$99,000	\$104,178	\$83,064	6404	40.19	2574	1378	1958
04	013	3194.02	Middle	No	96.56	\$99,000	\$95,594	\$76,218	4085	33.66	1375	1330	1829
04	013	3194.03	Middle	No	96.72	\$99,000	\$95,753	\$76,343	4709	43.96	2070	1242	1708
04	013	3194.04	Middle	No	115.97	\$99,000	\$114,810	\$91,538	3750	23.23	871	972	1245
04	013	3195.00	Upper	No	123.77	\$99,000	\$122,532	\$97,697	6177	39.52	2441	1381	1894
04	013	3196.00	Middle	No	108.07	\$99,000	\$106,989	\$85,306	5632	37.43	2108	1022	1802
04	013	3197.05	Moderate	No	63.27	\$99,000	\$62,637	\$49,940	3297	50.11	1652	662	1185
04	013	3197.06	Moderate	No	75.82	\$99,000	\$75,062	\$59,850	5644	72.75	4106	546	1021
04	013	3197.07	Unknown	No	0.00	\$99,000	\$0	\$0	2	100.00	2	0	0
04	013	3197.08	Middle	No	84.76	\$99,000	\$83,912	\$66,904	4025	51.13	2058	1224	1848
04	013	3197.09	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	3197.10	Middle	No	116.55	\$99,000	\$115,385	\$92,000	2670	48.80	1303	221	436
04	013	3198.01	Middle	No	90.72	\$99,000	\$89,813	\$71,613	3513	55.68	1956	297	778

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04	013	3198.02	Middle	No	87.87	\$99,000	\$86,991	\$69,361	3321	48.03	1595	510	950
04	013	3199.02	Upper	No	120.20	\$99,000	\$118,998	\$94,881	2762	43.23	1194	731	1069
04	013	3199.03	Upper	No	128.95	\$99,000	\$127,661	\$101,788	5675	34.34	1949	1286	1663
04	013	3199.04	Upper	No	139.91	\$99,000	\$138,511	\$110,438	4928	32.97	1625	1637	2108
04	013	3199.05	Middle	No	118.23	\$99,000	\$117,048	\$93,319	4827	34.16	1649	1485	1982
04	013	3199.06	Upper	No	176.39	\$99,000	\$174,626	\$139,231	3349	31.53	1056	841	1044
04	013	3199.07	Upper	No	176.70	\$99,000	\$174,933	\$139,471	2155	24.36	525	813	890
04	013	3199.08	Moderate	No	72.37	\$99,000	\$71,646	\$57,125	2258	44.73	1010	638	815
04	013	3199.09	Upper	No	159.93	\$99,000	\$158,331	\$126,235	2312	27.03	625	1009	1125
04	013	3199.10	Upper	No	179.03	\$99,000	\$177,240	\$141,316	4587	37.32	1712	1291	1587
04	013	3200.01	Middle	No	92.84	\$99,000	\$91,912	\$73,281	7287	62.10	4525	675	1165
04	013	3200.02	Moderate	No	64.98	\$99,000	\$64,330	\$51,296	5322	96.28	5124	969	1707
04	013	3200.07	Moderate	No	76.50	\$99,000	\$75,735	\$60,386	6643	61.28	4071	1023	2176
04	013	3201.00	Middle	No	114.26	\$99,000	\$113,117	\$90,188	3591	38.46	1381	344	828
04	013	4201.04	Middle	No	88.20	\$99,000	\$87,318	\$69,619	5447	20.78	1132	1791	3166
04	013	4201.05	Upper	No	126.12	\$99,000	\$124,859	\$99,549	6299	21.51	1355	1792	2461
04	013	4201.07	Upper	No	143.94	\$99,000	\$142,501	\$113,614	6775	18.17	1231	2371	2971
04	013	4201.08	Upper	No	244.83	\$99,000	\$242,382	\$193,250	1596	16.73	267	746	811
04	013	4201.09	Upper	No	181.71	\$99,000	\$179,893	\$143,424	5598	20.17	1129	1636	2232
04	013	4201.10	Upper	No	152.37	\$99,000	\$150,846	\$120,272	5799	18.49	1072	1816	2053
04	013	4201.11	Middle	No	83.47	\$99,000	\$82,635	\$65,889	4082	35.67	1456	1274	1491
04	013	4201.12	Middle	No	109.70	\$99,000	\$108,603	\$86,591	3342	26.78	895	912	1180
04	013	4201.13	Moderate	No	57.21	\$99,000	\$56,638	\$45,156	3758	38.16	1434	497	885
04	013	4201.14	Middle	No	87.10	\$99,000	\$86,229	\$68,750	4009	44.65	1790	1004	1461
04	013	4201.15	Moderate	No	65.32	\$99,000	\$64,667	\$51,563	3169	41.27	1308	878	1429
04	013	4201.16	Moderate	No	64.99	\$99,000	\$64,340	\$51,300	3004	21.17	636	1310	2279
04	013	4202.02	Moderate	No	76.55	\$99,000	\$75,785	\$60,423	5307	28.32	1503	1788	2740
04	013	4202.06	Moderate	No	78.78	\$99,000	\$77,992	\$62,188	3726	13.71	511	1703	3113
04	013	4202.07	Upper	No	186.44	\$99,000	\$184,576	\$147,159	2768	16.33	452	1007	1357

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04	013	4202.08	Middle	No	110.11	\$99,000	\$109,009	\$86,917	5614	35.86	2013	1229	1981
04	013	4202.09	Middle	No	90.88	\$99,000	\$89,971	\$71,732	4220	23.15	977	1621	2303
04	013	4202.10	Middle	No	96.14	\$99,000	\$95,179	\$75,885	5328	25.71	1370	1516	1920
04	013	4202.11	Upper	No	125.14	\$99,000	\$123,889	\$98,774	4380	23.74	1040	1388	1723
04	013	4202.12	Middle	No	100.65	\$99,000	\$99,644	\$79,444	2957	20.43	604	1148	1578
04	013	4202.13	Moderate	No	74.66	\$99,000	\$73,913	\$58,934	1382	5.93	82	1075	2781
04	013	4202.14	Moderate	No	62.75	\$99,000	\$62,123	\$49,533	4363	30.19	1317	1201	2233
04	013	4202.15	Middle	No	114.26	\$99,000	\$113,117	\$90,189	3114	34.62	1078	766	1040
04	013	4202.16	Middle	No	111.29	\$99,000	\$110,177	\$87,847	4264	22.47	958	1026	1482
04	013	4203.01	Upper	No	128.54	\$99,000	\$127,255	\$101,458	2250	24.18	544	459	605
04	013	4203.02	Upper	No	169.80	\$99,000	\$168,102	\$134,028	4778	21.31	1018	1432	1667
04	013	4203.03	Middle	No	115.11	\$99,000	\$113,959	\$90,861	4314	31.66	1366	1281	1471
04	013	4203.04	Upper	No	217.22	\$99,000	\$215,048	\$171,458	1149	19.41	223	313	321
04	013	4204.01	Moderate	No	72.74	\$99,000	\$72,013	\$57,415	4574	59.73	2732	788	1469
04	013	4204.02	Upper	No	168.20	\$99,000	\$166,518	\$132,763	4862	22.36	1087	1262	1358
04	013	4205.03	Moderate	No	50.77	\$99,000	\$50,262	\$40,074	3428	49.68	1703	523	974
04	013	4205.04	Middle	No	95.31	\$99,000	\$94,357	\$75,231	3438	40.58	1395	1007	1285
04	013	4205.05	Middle	No	107.38	\$99,000	\$106,306	\$84,757	3235	63.55	2056	572	943
04	013	4205.06	Moderate	No	61.21	\$99,000	\$60,598	\$48,320	3636	60.26	2191	498	831
04	013	4206.02	Upper	No	126.71	\$99,000	\$125,443	\$100,015	4937	30.81	1521	1380	1747
04	013	4206.03	Upper	No	129.33	\$99,000	\$128,037	\$102,083	3972	24.77	984	931	1199
04	013	4206.04	Upper	No	124.75	\$99,000	\$123,503	\$98,470	4658	24.30	1132	1127	1416
04	013	4207.04	Middle	No	99.83	\$99,000	\$98,832	\$78,798	5060	30.85	1561	1122	1460
04	013	4207.05	Upper	No	182.85	\$99,000	\$181,022	\$144,330	3693	21.15	781	883	983
04	013	4207.06	Upper	No	135.45	\$99,000	\$134,096	\$106,912	5096	28.26	1440	1150	1486
04	013	4207.07	Moderate	No	67.83	\$99,000	\$67,152	\$53,542	2397	25.11	602	900	1780
04	013	4207.08	Moderate	No	56.48	\$99,000	\$55,915	\$44,583	3688	31.32	1155	1057	2169
04	013	4207.09	Moderate	No	66.65	\$99,000	\$65,984	\$52,609	2925	21.74	636	1518	2452

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04	013	4207.10	Moderate	No	62.62	\$99,000	\$61,994	\$49,432	3354	42.93	1440	1111	1339
04	013	4208.00	Middle	No	110.99	\$99,000	\$109,880	\$87,606	5275	44.42	2343	959	1595
04	013	4209.01	Middle	No	82.30	\$99,000	\$81,477	\$64,960	3676	59.33	2181	503	944
04	013	4209.02	Middle	No	91.70	\$99,000	\$90,783	\$72,379	3492	43.24	1510	982	1274
04	013	4210.01	Moderate	No	58.56	\$99,000	\$57,974	\$46,225	4125	47.76	1970	521	1013
04	013	4210.02	Low	No	40.73	\$99,000	\$40,323	\$32,156	3208	52.71	1691	528	676
04	013	4211.01	Moderate	No	64.59	\$99,000	\$63,944	\$50,986	4713	55.08	2596	819	1548
04	013	4211.02	Moderate	No	74.63	\$99,000	\$73,884	\$58,911	5988	49.22	2947	837	1667
04	013	4212.01	Moderate	No	62.21	\$99,000	\$61,588	\$49,103	4837	46.91	2269	920	1302
04	013	4212.02	Middle	No	89.97	\$99,000	\$89,070	\$71,016	3990	51.33	2048	822	1234
04	013	4213.02	Low	No	47.63	\$99,000	\$47,154	\$37,601	6346	70.36	4465	534	1614
04	013	4213.03	Moderate	No	57.16	\$99,000	\$56,588	\$45,120	5610	64.96	3644	752	1324
04	013	4213.04	Moderate	No	65.27	\$99,000	\$64,617	\$51,518	3343	62.07	2075	91	237
04	013	4214.00	Moderate	No	63.52	\$99,000	\$62,885	\$50,139	2793	44.47	1242	130	504
04	013	4215.01	Moderate	No	52.47	\$99,000	\$51,945	\$41,418	3980	70.88	2821	455	1040
04	013	4215.02	Moderate	No	64.33	\$99,000	\$63,687	\$50,781	3506	65.60	2300	377	825
04	013	4216.01	Moderate	No	63.94	\$99,000	\$63,301	\$50,471	3460	61.71	2135	506	883
04	013	4216.02	Low	No	48.51	\$99,000	\$48,025	\$38,295	4398	76.44	3362	475	1385
04	013	4217.01	Moderate	No	57.87	\$99,000	\$57,291	\$45,682	4947	54.17	2680	718	1272
04	013	4217.02	Low	No	47.11	\$99,000	\$46,639	\$37,188	3822	55.42	2118	972	1552
04	013	4218.01	Middle	No	96.89	\$99,000	\$95,921	\$76,482	2719	66.72	1814	857	1105
04	013	4218.02	Moderate	No	55.38	\$99,000	\$54,826	\$43,713	4942	72.20	3568	809	1206
04	013	4219.01	Moderate	No	68.37	\$99,000	\$67,686	\$53,971	4023	75.96	3056	673	1087
04	013	4219.02	Low	No	35.49	\$99,000	\$35,135	\$28,013	6188	83.92	5193	549	1552
04	013	4220.01	Moderate	No	52.86	\$99,000	\$52,331	\$41,730	3994	85.80	3427	430	1296
04	013	4220.02	Moderate	No	50.89	\$99,000	\$50,381	\$40,175	3970	76.07	3020	501	906
04	013	4221.02	Low	No	34.90	\$99,000	\$34,551	\$27,552	4408	66.54	2933	836	1397
04	013	4221.03	Moderate	No	54.56	\$99,000	\$54,014	\$43,065	5294	62.07	3286	328	844
04	013	4221.04	Moderate	No	55.11	\$99,000	\$54,559	\$43,500	6024	58.83	3544	615	1383

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04	013	4221.05	Moderate	No	78.34	\$99,000	\$77,557	\$61,839	3165	65.37	2069	849	1011
04	013	4221.06	Moderate	No	54.32	\$99,000	\$53,777	\$42,875	5947	66.07	3929	434	1036
04	013	4221.07	Low	No	43.10	\$99,000	\$42,669	\$34,022	4292	61.72	2649	453	802
04	013	4222.03	Moderate	No	60.51	\$99,000	\$59,905	\$47,765	5759	52.77	3039	780	818
04	013	4222.09	Middle	No	104.41	\$99,000	\$103,366	\$82,411	7386	51.30	3789	1357	1893
04	013	4222.10	Middle	No	94.99	\$99,000	\$94,040	\$74,977	5417	38.07	2062	1516	2063
04	013	4222.11	Middle	No	113.53	\$99,000	\$112,395	\$89,615	2672	29.64	792	709	1044
04	013	4222.12	Upper	No	122.36	\$99,000	\$121,136	\$96,583	4265	26.31	1122	1507	1734
04	013	4222.13	Middle	No	111.12	\$99,000	\$110,009	\$87,708	2527	36.09	912	712	930
04	013	4222.15	Middle	No	92.11	\$99,000	\$91,189	\$72,708	2158	45.97	992	595	761
04	013	4222.16	Upper	No	124.45	\$99,000	\$123,206	\$98,233	6000	37.42	2245	1802	1931
04	013	4222.17	Middle	No	101.88	\$99,000	\$100,861	\$80,417	3607	40.34	1455	875	966
04	013	4222.18	Moderate	No	77.33	\$99,000	\$76,557	\$61,038	3016	41.21	1243	647	1153
04	013	4222.19	Middle	No	87.82	\$99,000	\$86,942	\$69,318	3059	42.37	1296	795	1168
04	013	4222.20	Upper	No	145.69	\$99,000	\$144,233	\$115,000	2054	31.60	649	632	743
04	013	4222.21	Middle	No	107.66	\$99,000	\$106,583	\$84,980	4292	40.42	1735	1063	1170
04	013	4222.22	Upper	No	131.30	\$99,000	\$129,987	\$103,636	2185	33.18	725	526	715
04	013	4222.23	Middle	No	87.20	\$99,000	\$86,328	\$68,833	3210	42.65	1369	545	815
04	013	4222.24	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	4222.25	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	4222.26	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	4222.27	Middle	No	114.99	\$99,000	\$113,840	\$90,764	1436	34.96	502	501	611
04	013	4223.01	Moderate	No	60.60	\$99,000	\$59,994	\$47,833	6454	69.82	4506	1020	1522
04	013	4223.02	Middle	No	81.68	\$99,000	\$80,863	\$64,477	5041	44.55	2246	988	1397
04	013	4223.04	Middle	No	92.38	\$99,000	\$91,456	\$72,917	2935	49.95	1466	249	425
04	013	4223.05	Upper	No	124.71	\$99,000	\$123,463	\$98,438	5935	34.12	2025	1538	2069
04	013	4223.07	Middle	No	102.67	\$99,000	\$101,643	\$81,042	4400	42.52	1871	640	1077
04	013	4223.08	Upper	No	122.78	\$99,000	\$121,552	\$96,915	5513	38.15	2103	1296	1522

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04	013	4223.09	Upper	No	136.72	\$99,000	\$135,353	\$107,917	5662	42.72	2419	1182	1704
04	013	4224.01	Middle	No	99.03	\$99,000	\$98,040	\$78,170	3850	39.69	1528	772	1018
04	013	4224.02	Middle	No	104.59	\$99,000	\$103,544	\$82,553	4735	36.45	1726	918	1492
04	013	4224.03	Middle	No	112.44	\$99,000	\$111,316	\$88,750	5245	35.79	1877	1212	1824
04	013	4224.04	Upper	No	150.50	\$99,000	\$148,995	\$118,793	4737	30.61	1450	1086	1459
04	013	4225.01	Moderate	No	79.18	\$99,000	\$78,388	\$62,500	6078	41.10	2498	1447	1929
04	013	4225.02	Middle	No	90.19	\$99,000	\$89,288	\$71,188	5925	41.70	2471	1290	1753
04	013	4225.03	Middle	No	95.22	\$99,000	\$94,268	\$75,162	6792	49.28	3347	1467	2090
04	013	4225.04	Upper	No	134.91	\$99,000	\$133,561	\$106,492	4927	35.03	1726	1124	1437
04	013	4225.06	Upper	No	125.11	\$99,000	\$123,859	\$98,750	5094	30.29	1543	1344	1563
04	013	4225.07	Upper	No	151.43	\$99,000	\$149,916	\$119,524	4406	24.88	1096	1127	1483
04	013	4225.08	Middle	No	113.60	\$99,000	\$112,464	\$89,669	3680	30.08	1107	859	1107
04	013	4225.09	Middle	No	108.19	\$99,000	\$107,108	\$85,395	5399	33.97	1834	1236	1728
04	013	4225.10	Upper	No	162.38	\$99,000	\$160,756	\$128,173	3474	28.07	975	772	890
04	013	4225.11	Upper	No	147.10	\$99,000	\$145,629	\$116,111	3181	30.81	980	716	916
04	013	4225.12	Upper	No	124.16	\$99,000	\$122,918	\$98,004	4984	31.82	1586	1179	1815
04	013	4225.13	Middle	No	103.15	\$99,000	\$102,119	\$81,417	4441	25.38	1127	1385	1708
04	013	4225.14	Middle	No	85.34	\$99,000	\$84,487	\$67,366	4933	37.68	1859	907	1352
04	013	4226.07	Middle	No	80.25	\$99,000	\$79,448	\$63,346	4499	14.07	633	1638	2447
04	013	4226.09	Middle	No	85.06	\$99,000	\$84,209	\$67,143	4276	32.06	1371	1418	1668
04	013	4226.10	Moderate	No	78.12	\$99,000	\$77,339	\$61,667	3139	9.49	298	1469	2467
04	013	4226.15	Middle	No	97.42	\$99,000	\$96,446	\$76,897	6986	31.98	2234	1715	2199
04	013	4226.17	Upper	No	123.07	\$99,000	\$121,839	\$97,143	6141	31.98	1964	1748	2203
04	013	4226.18	Moderate	No	71.26	\$99,000	\$70,547	\$56,250	2984	3.82	114	1672	2249
04	013	4226.20	Upper	No	144.77	\$99,000	\$143,322	\$114,271	3261	28.27	922	773	936
04	013	4226.21	Upper	No	146.04	\$99,000	\$144,580	\$115,273	4933	31.87	1572	895	1314
04	013	4226.22	Middle	No	110.58	\$99,000	\$109,474	\$87,281	4229	29.46	1246	737	1007
04	013	4226.23	Upper	No	123.68	\$99,000	\$122,443	\$97,625	8259	31.60	2610	1336	1725
04	013	4226.24	Moderate	No	69.96	\$99,000	\$69,260	\$55,221	2404	10.48	252	1434	2993

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04	013	4226.25	Moderate	No	68.17	\$99,000	\$67,488	\$53,814	4405	31.01	1366	1222	1775
04	013	4226.26	Moderate	No	76.21	\$99,000	\$75,448	\$60,154	2719	17.80	484	1303	2129
04	013	4226.27	Moderate	No	66.11	\$99,000	\$65,449	\$52,188	3576	41.86	1497	1240	1953
04	013	4226.28	Low	No	43.53	\$99,000	\$43,095	\$34,359	4065	44.26	1799	904	1411
04	013	4226.29	Middle	No	85.53	\$99,000	\$84,675	\$67,515	3577	35.17	1258	987	1624
04	013	4226.30	Moderate	No	68.91	\$99,000	\$68,221	\$54,397	4783	36.13	1728	1386	2421
04	013	4226.32	Middle	No	94.18	\$99,000	\$93,238	\$74,340	4098	28.04	1149	1443	2062
04	013	4226.33	Moderate	No	59.86	\$99,000	\$59,261	\$47,250	3075	41.63	1280	349	730
04	013	4226.34	Moderate	No	69.51	\$99,000	\$68,815	\$54,872	5457	45.19	2466	1348	2259
04	013	4226.36	Middle	No	84.90	\$99,000	\$84,051	\$67,014	3267	38.20	1248	366	540
04	013	4226.37	Middle	No	116.62	\$99,000	\$115,454	\$92,051	3597	30.61	1101	878	1127
04	013	4226.38	Moderate	No	64.47	\$99,000	\$63,825	\$50,893	4260	42.25	1800	508	746
04	013	4226.39	Middle	No	87.64	\$99,000	\$86,764	\$69,178	3687	9.55	352	2059	3089
04	013	4226.40	Middle	No	99.03	\$99,000	\$98,040	\$78,168	5077	29.72	1509	1682	2747
04	013	4226.42	Upper	No	122.98	\$99,000	\$121,750	\$97,075	5886	28.90	1701	1478	2058
04	013	4226.43	Upper	No	126.24	\$99,000	\$124,978	\$99,648	5862	30.66	1797	1427	1994
04	013	4226.47	Upper	No	179.68	\$99,000	\$177,883	\$141,827	9208	31.90	2937	1563	1620
04	013	4226.48	Upper	No	176.39	\$99,000	\$174,626	\$139,228	5827	31.85	1856	1602	1740
04	013	4226.49	Upper	No	128.20	\$99,000	\$126,918	\$101,195	6397	31.73	2030	1572	2012
04	013	4226.50	Middle	No	107.03	\$99,000	\$105,960	\$84,479	2900	20.07	582	863	1145
04	013	4226.51	Upper	No	151.76	\$99,000	\$150,242	\$119,792	5260	31.33	1648	929	1237
04	013	4226.52	Middle	No	89.02	\$99,000	\$88,130	\$70,264	2781	4.28	119	1364	2309
04	013	4226.53	Middle	No	88.73	\$99,000	\$87,843	\$70,039	4602	33.94	1562	1307	2417
04	013	4226.54	Upper	No	146.22	\$99,000	\$144,758	\$115,417	5858	33.48	1961	1321	1633
04	013	4226.55	Middle	No	99.56	\$99,000	\$98,564	\$78,583	3529	36.53	1289	736	935
04	013	4226.56	Upper	No	247.75	\$99,000	\$245,273	\$195,556	5166	21.33	1102	1184	1243
04	013	4226.57	Upper	No	136.51	\$99,000	\$135,145	\$107,750	4482	25.64	1149	945	1121
04	013	4226.58	Upper	No	178.95	\$99,000	\$177,161	\$141,250	3652	31.30	1143	824	844

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04	013	4226.59	Middle	No	81.87	\$99,000	\$81,051	\$64,621	1890	27.04	511	698	1553
04	013	4226.60	Middle	No	101.43	\$99,000	\$100,416	\$80,061	4871	34.04	1658	1306	1845
04	013	5228.01	Unknown	No	0.00	\$99,000	\$0	\$0	5	100.00	5	0	0
04	013	5228.02	Moderate	No	61.94	\$99,000	\$61,321	\$48,894	1289	59.81	771	0	635
04	013	5229.01	Middle	No	108.68	\$99,000	\$107,593	\$85,784	5029	48.82	2455	1134	1505
04	013	5229.03	Low	No	45.05	\$99,000	\$44,600	\$35,559	5123	83.25	4265	820	1378
04	013	5229.04	Middle	No	84.46	\$99,000	\$83,615	\$66,667	5070	76.43	3875	925	1324
04	013	5230.02	Moderate	No	74.69	\$99,000	\$73,943	\$58,953	5970	72.55	4331	748	1369
04	013	5230.05	Upper	No	121.32	\$99,000	\$120,107	\$95,760	5041	41.38	2086	1203	1677
04	013	5230.06	Middle	No	80.76	\$99,000	\$79,952	\$63,750	5689	51.31	2919	1136	1816
04	013	5230.07	Moderate	No	79.55	\$99,000	\$78,755	\$62,796	3379	59.78	2020	585	945
04	013	5230.08	Middle	No	95.23	\$99,000	\$94,278	\$75,172	3520	53.84	1895	874	1020
04	013	5231.02	Moderate	No	60.60	\$99,000	\$59,994	\$47,836	5752	72.36	4162	814	1326
04	013	5231.03	Middle	No	104.17	\$99,000	\$103,128	\$82,222	6567	51.29	3368	799	1356
04	013	5231.04	Middle	No	85.20	\$99,000	\$84,348	\$67,253	6782	63.52	4308	1016	1532
04	013	6100.01	Middle	No	108.78	\$99,000	\$107,692	\$85,865	2404	15.68	377	747	812
04	013	6100.02	Upper	No	143.90	\$99,000	\$142,461	\$113,583	6672	31.03	2070	1608	2022
04	013	6101.00	Upper	No	127.18	\$99,000	\$125,908	\$100,391	696	22.56	157	238	353
04	013	6102.01	Upper	No	157.51	\$99,000	\$155,935	\$124,324	4325	15.14	655	1844	2132
04	013	6102.02	Upper	No	150.02	\$99,000	\$148,520	\$118,411	3795	13.28	504	1476	2085
04	013	6103.01	Upper	No	140.04	\$99,000	\$138,640	\$110,536	3956	23.56	932	557	865
04	013	6103.02	Upper	No	150.27	\$99,000	\$148,767	\$118,614	5438	22.55	1226	1618	2101
04	013	6104.00	Upper	No	136.03	\$99,000	\$134,670	\$107,371	5676	21.90	1243	1413	2020
04	013	6105.00	Upper	No	160.96	\$99,000	\$159,350	\$127,052	7316	14.61	1069	2888	3264
04	013	6106.00	Upper	No	146.58	\$99,000	\$145,114	\$115,697	6367	23.64	1505	1382	1913
04	013	6107.00	Middle	No	81.77	\$99,000	\$80,952	\$64,545	7705	13.96	1076	3152	3439
04	013	6108.00	Upper	No	162.54	\$99,000	\$160,915	\$128,299	6842	27.21	1862	1573	1811
04	013	6109.01	Upper	No	170.89	\$99,000	\$169,181	\$134,890	5541	25.84	1432	1204	1362
04	013	6109.02	Upper	No	160.01	\$99,000	\$158,410	\$126,300	5035	32.04	1613	1000	1072

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04	013	6109.03	Upper	No	189.76	\$99,000	\$187,862	\$149,779	3818	22.94	876	887	902
04	013	6110.00	Upper	No	161.00	\$99,000	\$159,390	\$127,083	3187	24.88	793	841	959
04	013	6111.00	Upper	No	160.74	\$99,000	\$159,133	\$126,875	3943	25.41	1002	855	1052
04	013	6112.00	Upper	No	185.33	\$99,000	\$183,477	\$146,286	6566	26.07	1712	1573	1825
04	013	6113.00	Upper	No	128.66	\$99,000	\$127,373	\$101,557	7346	30.00	2204	1116	1909
04	013	6114.00	Upper	No	166.13	\$99,000	\$164,469	\$131,131	6675	24.28	1621	1887	2200
04	013	6115.00	Upper	No	168.46	\$99,000	\$166,775	\$132,973	7896	34.64	2735	2386	2550
04	013	6116.00	Upper	No	207.11	\$99,000	\$205,039	\$163,472	3099	23.72	735	880	1080
04	013	6117.00	Upper	No	148.54	\$99,000	\$147,055	\$117,250	6545	22.23	1455	2147	2406
04	013	6118.00	Upper	No	136.14	\$99,000	\$134,779	\$107,460	6761	22.66	1532	2097	2514
04	013	6119.00	Upper	No	153.20	\$99,000	\$151,668	\$120,921	3238	29.43	953	737	953
04	013	6120.00	Upper	No	191.56	\$99,000	\$189,644	\$151,204	4400	22.57	993	1129	1256
04	013	6122.00	Upper	No	164.35	\$99,000	\$162,707	\$129,722	6533	30.84	2015	1854	2006
04	013	6123.01	Upper	No	136.68	\$99,000	\$135,313	\$107,889	4031	35.92	1448	668	942
04	013	6123.02	Upper	No	167.91	\$99,000	\$166,231	\$132,532	4950	33.27	1647	1103	1636
04	013	6124.01	Upper	No	166.18	\$99,000	\$164,518	\$131,167	4496	23.98	1078	1214	1516
04	013	6124.02	Upper	No	189.99	\$99,000	\$188,090	\$149,966	4190	28.38	1189	1167	1396
04	013	6125.00	Upper	No	174.32	\$99,000	\$172,577	\$137,596	4440	12.66	562	1490	1806
04	013	6126.00	Upper	No	126.69	\$99,000	\$125,423	\$100,000	2397	13.89	333	876	1039
04	013	6127.00	Upper	No	162.41	\$99,000	\$160,786	\$128,194	2239	14.56	326	898	1004
04	013	6128.00	Upper	No	156.06	\$99,000	\$154,499	\$123,182	2444	18.25	446	765	734
04	013	6129.00	Upper	No	162.92	\$99,000	\$161,291	\$128,594	2618	16.62	435	909	1058
04	013	6130.00	Upper	No	222.11	\$99,000	\$219,889	\$175,313	6109	15.32	936	1832	2065
04	013	6131.00	Upper	No	186.52	\$99,000	\$184,655	\$147,222	2893	7.92	229	1539	1932
04	013	6132.00	Upper	No	137.84	\$99,000	\$136,462	\$108,798	3762	13.45	506	1483	1682
04	013	6133.00	Upper	No	145.33	\$99,000	\$143,877	\$114,715	6892	18.80	1296	2278	2609
04	013	6134.00	Middle	No	104.89	\$99,000	\$103,841	\$82,794	3870	18.45	714	1271	1465
04	013	6135.00	Middle	No	99.10	\$99,000	\$98,109	\$78,224	4321	26.71	1154	1160	1401

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04	013	6136.01	Upper	No	133.46	\$99,000	\$132,125	\$105,346	4128	28.32	1169	886	1067
04	013	6136.02	Upper	No	154.70	\$99,000	\$153,153	\$122,107	5831	34.33	2002	1024	1115
04	013	6137.00	Upper	No	122.28	\$99,000	\$121,057	\$96,518	5646	24.67	1393	1358	1664
04	013	6138.00	Upper	No	132.63	\$99,000	\$131,304	\$104,688	4199	22.05	926	1186	1429
04	013	6139.00	Upper	No	162.45	\$99,000	\$160,826	\$128,224	6253	24.31	1520	1788	1996
04	013	6140.00	Upper	No	140.29	\$99,000	\$138,887	\$110,738	4270	23.33	996	1205	1517
04	013	6141.00	Upper	No	141.57	\$99,000	\$140,154	\$111,743	6700	29.67	1988	1723	2175
04	013	6142.00	Upper	No	152.84	\$99,000	\$151,312	\$120,642	4732	24.66	1167	1540	1880
04	013	6143.00	Upper	No	154.60	\$99,000	\$153,054	\$122,029	3023	25.07	758	1091	1261
04	013	6144.00	Middle	No	96.40	\$99,000	\$95,436	\$76,094	4016	35.41	1422	1441	1733
04	013	6145.00	Middle	No	98.12	\$99,000	\$97,139	\$77,450	4696	37.01	1738	1034	1559
04	013	6146.01	Middle	No	105.72	\$99,000	\$104,663	\$83,449	3521	34.19	1204	674	1056
04	013	6146.02	Middle	No	86.12	\$99,000	\$85,259	\$67,981	3102	38.85	1205	550	881
04	013	6147.00	Moderate	No	59.69	\$99,000	\$59,093	\$47,115	3094	40.47	1252	546	807
04	013	6148.00	Middle	No	88.82	\$99,000	\$87,932	\$70,109	4194	34.19	1434	1229	1600
04	013	6149.00	Upper	No	138.09	\$99,000	\$136,709	\$109,000	4213	27.96	1178	1084	1414
04	013	6150.01	Upper	No	248.83	\$99,000	\$246,342	\$196,404	5840	26.59	1553	1804	1961
04	013	6150.02	Upper	No	235.96	\$99,000	\$233,600	\$186,250	5033	25.95	1306	1030	1299
04	013	6151.00	Upper	No	185.29	\$99,000	\$183,437	\$146,250	4714	25.84	1218	1412	1829
04	013	6152.01	Upper	No	166.79	\$99,000	\$165,122	\$131,651	5839	32.52	1899	444	354
04	013	6152.02	Upper	No	176.58	\$99,000	\$174,814	\$139,375	3854	20.16	777	1146	1029
04	013	6153.00	Moderate	No	71.26	\$99,000	\$70,547	\$56,250	2085	15.35	320	1061	1384
04	013	6154.00	Moderate	No	69.77	\$99,000	\$69,072	\$55,076	2756	7.15	197	1294	1756
04	013	6155.00	Moderate	No	78.10	\$99,000	\$77,319	\$61,650	2988	6.79	203	1506	1996
04	013	6156.00	Middle	No	85.96	\$99,000	\$85,100	\$67,851	3891	15.14	589	1265	1961
04	013	6157.00	Middle	No	114.73	\$99,000	\$113,583	\$90,563	3073	25.41	781	943	1165
04	013	6158.00	Upper	No	143.53	\$99,000	\$142,095	\$113,295	5088	25.90	1318	1385	1919
04	013	6159.00	Upper	No	133.27	\$99,000	\$131,937	\$105,192	4328	29.30	1268	985	1239
04	013	6160.00	Middle	No	111.74	\$99,000	\$110,623	\$88,202	2408	33.85	815	496	634

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04	013	6161.00	Middle	No	103.10	\$99,000	\$102,069	\$81,379	3905	30.32	1184	930	1225
04	013	6162.00	Middle	No	114.07	\$99,000	\$112,929	\$90,041	3353	30.39	1019	1127	1334
04	013	6163.00	Upper	No	122.99	\$99,000	\$121,760	\$97,083	2125	27.44	583	737	805
04	013	6164.00	Upper	No	120.60	\$99,000	\$119,394	\$95,195	6300	44.14	2781	1764	2537
04	013	6165.00	Moderate	No	75.42	\$99,000	\$74,666	\$59,531	3838	38.56	1480	633	954
04	013	6166.00	Middle	No	93.59	\$99,000	\$92,654	\$73,875	5698	34.85	1986	1527	2036
04	013	6167.00	Middle	No	107.18	\$99,000	\$106,108	\$84,602	5315	31.74	1687	1513	1960
04	013	6168.00	Middle	No	98.64	\$99,000	\$97,654	\$77,857	5865	33.32	1954	1676	2125
04	013	6169.00	Middle	No	111.12	\$99,000	\$110,009	\$87,708	4396	32.19	1415	1007	1337
04	013	6170.01	Unknown	No	0.00	\$99,000	\$0	\$0	8	37.50	3	0	0
04	013	6170.02	Middle	No	81.33	\$99,000	\$80,517	\$64,194	6177	34.64	2140	1836	2365
04	013	6171.00	Upper	No	132.59	\$99,000	\$131,264	\$104,655	2275	23.87	543	758	987
04	013	6172.00	Upper	No	141.39	\$99,000	\$139,976	\$111,607	2521	24.67	622	805	1027
04	013	6173.00	Upper	No	120.67	\$99,000	\$119,463	\$95,246	3018	31.48	950	745	1068
04	013	6174.00	Moderate	No	77.68	\$99,000	\$76,903	\$61,316	7573	17.07	1293	2769	3979
04	013	6175.00	Middle	No	91.31	\$99,000	\$90,397	\$72,074	3977	13.93	554	1497	1936
04	013	6176.00	Middle	No	102.46	\$99,000	\$101,435	\$80,874	6285	27.59	1734	1076	1764
04	013	6177.00	Middle	No	94.52	\$99,000	\$93,575	\$74,605	3473	41.00	1424	266	516
04	013	6178.00	Upper	No	149.99	\$99,000	\$148,490	\$118,393	2661	20.26	539	827	891
04	013	6179.00	Middle	No	119.70	\$99,000	\$118,503	\$94,485	2742	23.85	654	854	994
04	013	6180.00	Middle	No	118.90	\$99,000	\$117,711	\$93,849	4476	29.13	1304	1237	1536
04	013	6181.00	Middle	No	118.52	\$99,000	\$117,335	\$93,551	4415	25.25	1115	1481	1712
04	013	6182.00	Middle	No	86.26	\$99,000	\$85,397	\$68,088	3928	32.48	1276	841	1284
04	013	6183.00	Middle	No	117.80	\$99,000	\$116,622	\$92,986	3119	28.18	879	964	1092
04	013	6184.00	Moderate	No	74.14	\$99,000	\$73,399	\$58,525	4022	37.82	1521	958	1353
04	013	6185.00	Moderate	No	69.26	\$99,000	\$68,567	\$54,667	4026	43.00	1731	600	1031
04	013	6186.00	Middle	No	91.00	\$99,000	\$90,090	\$71,827	4938	43.18	2132	1059	1347
04	013	6187.00	Middle	No	88.40	\$99,000	\$87,516	\$69,782	3005	47.39	1424	856	1069

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04	013	6188.00	Low	No	48.71	\$99,000	\$48,223	\$38,448	5349	57.38	3069	618	1352
04	013	6189.00	Middle	No	88.34	\$99,000	\$87,457	\$69,727	6858	37.42	2566	1514	2378
04	013	6190.00	Moderate	No	77.88	\$99,000	\$77,101	\$61,477	3068	25.33	777	1094	1314
04	013	6191.00	Moderate	No	50.43	\$99,000	\$49,926	\$39,805	3893	52.17	2031	30	261
04	013	6192.00	Moderate	No	51.79	\$99,000	\$51,272	\$40,882	6078	49.59	3014	435	842
04	013	6193.00	Moderate	No	73.34	\$99,000	\$72,607	\$57,891	4666	43.25	2018	1348	1653
04	013	6194.00	Middle	No	88.87	\$99,000	\$87,981	\$70,146	4884	49.57	2421	917	1483
04	013	6195.00	Moderate	No	76.11	\$99,000	\$75,349	\$60,076	5561	42.96	2389	1513	2127
04	013	6196.01	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	6196.02	Middle	No	81.27	\$99,000	\$80,457	\$64,148	1906	29.54	563	569	774
04	013	6197.00	Middle	No	94.52	\$99,000	\$93,575	\$74,605	3404	31.46	1071	798	1295
04	013	6198.00	Middle	No	115.26	\$99,000	\$114,107	\$90,975	4774	39.38	1880	1051	1346
04	013	6199.00	Upper	No	179.91	\$99,000	\$178,111	\$142,010	6066	32.29	1959	1724	1973
04	013	7233.04	Middle	No	80.41	\$99,000	\$79,606	\$63,475	6439	44.79	2884	1683	2385
04	013	7233.05	Moderate	No	53.14	\$99,000	\$52,609	\$41,949	2486	83.51	2076	403	915
04	013	7233.06	Unknown	No	0.00	\$99,000	\$0	\$0	4662	64.20	2993	16	18
04	013	7233.07	Upper	No	135.85	\$99,000	\$134,492	\$107,232	2146	28.84	619	545	711
04	013	7233.09	Middle	No	110.17	\$99,000	\$109,068	\$86,963	3035	31.50	956	1052	1395
04	013	7233.10	Upper	No	151.79	\$99,000	\$150,272	\$119,813	2909	29.19	849	683	1072
04	013	7233.11	Upper	No	122.57	\$99,000	\$121,344	\$96,750	5781	32.83	1898	1339	1614
04	013	8100.00	Upper	No	186.98	\$99,000	\$185,110	\$147,590	3251	47.68	1550	741	911
04	013	8101.00	Upper	No	177.91	\$99,000	\$176,131	\$140,430	6352	28.29	1797	2197	2325
04	013	8102.00	Upper	No	130.81	\$99,000	\$129,502	\$103,250	3546	46.70	1656	651	933
04	013	8103.00	Upper	No	120.82	\$99,000	\$119,612	\$95,368	5954	41.52	2472	1483	2119
04	013	8104.00	Upper	No	159.22	\$99,000	\$157,628	\$125,679	5413	45.06	2439	1224	1392
04	013	8105.00	Upper	No	131.44	\$99,000	\$130,126	\$103,750	5118	44.41	2273	1140	1576
04	013	8106.00	Upper	No	149.78	\$99,000	\$148,282	\$118,225	6794	41.82	2841	1717	2111
04	013	8107.00	Middle	No	106.58	\$99,000	\$105,514	\$84,130	7543	47.69	3597	1234	1683
04	013	8108.00	Upper	No	155.67	\$99,000	\$154,113	\$122,875	4365	47.33	2066	932	1326

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04	013	8109.00	Upper	No	153.57	\$99,000	\$152,034	\$121,217	5752	38.61	2221	1733	2121
04	013	8110.00	Upper	No	152.68	\$99,000	\$151,153	\$120,515	2793	33.69	941	785	968
04	013	8111.00	Middle	No	106.23	\$99,000	\$105,168	\$83,850	3673	48.35	1776	746	952
04	013	8112.00	Middle	No	103.91	\$99,000	\$102,871	\$82,019	3511	54.51	1914	349	409
04	013	8113.00	Upper	No	133.93	\$99,000	\$132,591	\$105,714	3026	43.82	1326	773	1026
04	013	8114.00	Upper	No	130.30	\$99,000	\$128,997	\$102,853	5325	39.55	2106	1559	1823
04	013	8115.00	Upper	No	154.09	\$99,000	\$152,549	\$121,628	2892	43.33	1253	816	990
04	013	8116.00	Upper	No	137.89	\$99,000	\$136,511	\$108,838	4450	41.24	1835	1338	1618
04	013	8117.00	Upper	No	125.86	\$99,000	\$124,601	\$99,345	4646	44.71	2077	1365	1786
04	013	8118.00	Upper	No	187.86	\$99,000	\$185,981	\$148,281	1910	46.44	887	468	510
04	013	8119.00	Upper	No	171.44	\$99,000	\$169,726	\$135,318	5838	40.58	2369	1484	1775
04	013	8120.00	Moderate	No	75.23	\$99,000	\$74,478	\$59,382	4939	58.78	2903	716	1001
04	013	8121.00	Middle	No	119.10	\$99,000	\$117,909	\$94,007	7106	48.47	3444	1670	2249
04	013	8122.00	Upper	No	129.73	\$99,000	\$128,433	\$102,396	7700	48.73	3752	1184	2230
04	013	8123.00	Upper	No	167.23	\$99,000	\$165,558	\$132,000	4961	43.94	2180	1021	1322
04	013	8124.00	Upper	No	142.65	\$99,000	\$141,224	\$112,600	7909	47.04	3720	1232	1691
04	013	8125.00	Upper	No	174.86	\$99,000	\$173,111	\$138,021	2232	42.70	953	519	643
04	013	8126.00	Upper	No	176.72	\$99,000	\$174,953	\$139,489	6396	37.12	2374	1306	1799
04	013	8127.00	Upper	No	205.39	\$99,000	\$203,336	\$162,115	6773	44.40	3007	1892	2284
04	013	8128.01	Upper	No	180.53	\$99,000	\$178,725	\$142,500	3303	44.87	1482	678	810
04	013	8128.02	Upper	No	185.63	\$99,000	\$183,774	\$146,518	6012	48.05	2889	1307	1446
04	013	8129.00	Upper	No	206.87	\$99,000	\$204,801	\$163,287	3363	43.56	1465	824	1088
04	013	8130.00	Upper	No	179.22	\$99,000	\$177,428	\$141,466	6077	36.55	2221	1846	2131
04	013	8131.00	Upper	No	182.47	\$99,000	\$180,645	\$144,028	3708	46.49	1724	989	1173
04	013	8132.00	Upper	No	206.16	\$99,000	\$204,098	\$162,727	4852	42.83	2078	1192	1304
04	013	8133.00	Upper	No	211.74	\$99,000	\$209,623	\$167,130	6713	37.33	2506	1690	1861
04	013	8134.00	Upper	No	169.41	\$99,000	\$167,716	\$133,716	4825	40.66	1962	1117	1317
04	013	8135.00	Upper	No	189.76	\$99,000	\$187,862	\$149,784	3905	37.98	1483	907	952

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04	013	8136.00	Upper	No	241.82	\$99,000	\$239,402	\$190,875	4786	32.93	1576	1287	1398
04	013	8137.00	Middle	No	100.56	\$99,000	\$99,554	\$79,375	2510	6.53	164	1374	1843
04	013	8138.00	Moderate	No	74.49	\$99,000	\$73,745	\$58,798	2913	7.31	213	1623	2273
04	013	8139.00	Upper	No	148.16	\$99,000	\$146,678	\$116,944	6104	36.39	2221	1401	1866
04	013	8140.00	Middle	No	90.88	\$99,000	\$89,971	\$71,736	2736	14.69	402	1095	1601
04	013	8141.00	Upper	No	138.44	\$99,000	\$137,056	\$109,274	6160	36.85	2270	1381	1802
04	013	8142.00	Upper	No	188.77	\$99,000	\$186,882	\$149,000	2703	33.48	905	849	1077
04	013	8143.00	Middle	No	118.27	\$99,000	\$117,087	\$93,357	4595	35.71	1641	1015	1314
04	013	8144.00	Upper	No	132.73	\$99,000	\$131,403	\$104,767	5533	34.36	1901	1269	1536
04	013	8145.00	Upper	No	131.06	\$99,000	\$129,749	\$103,447	5232	32.59	1705	1200	1739
04	013	8146.00	Middle	No	90.54	\$99,000	\$89,635	\$71,464	5755	37.32	2148	832	1548
04	013	8147.00	Upper	No	131.48	\$99,000	\$130,165	\$103,783	4576	28.56	1307	1058	1346
04	013	8148.01	Upper	No	140.25	\$99,000	\$138,848	\$110,700	3629	36.98	1342	878	1210
04	013	8148.02	Middle	No	94.85	\$99,000	\$93,902	\$74,866	6047	41.99	2539	1141	1873
04	013	8149.00	Upper	No	139.42	\$99,000	\$138,026	\$110,050	3143	30.32	953	829	1005
04	013	8150.00	Upper	No	162.28	\$99,000	\$160,657	\$128,088	4236	26.56	1125	1081	1187
04	013	8151.00	Upper	No	146.08	\$99,000	\$144,619	\$115,302	5506	36.89	2031	1385	1752
04	013	8152.01	Upper	No	137.78	\$99,000	\$136,402	\$108,750	5551	39.15	2173	1170	1774
04	013	8152.02	Upper	No	152.03	\$99,000	\$150,510	\$120,000	3341	40.74	1361	601	822
04	013	8152.03	Upper	No	153.35	\$99,000	\$151,817	\$121,042	3778	34.78	1314	646	842
04	013	8153.00	Upper	No	219.04	\$99,000	\$216,850	\$172,895	4031	28.63	1154	1056	1092
04	013	8154.01	Upper	No	205.24	\$99,000	\$203,188	\$162,000	3849	23.90	920	723	726
04	013	8154.02	Upper	No	169.96	\$99,000	\$168,260	\$134,152	6512	40.82	2658	1393	1845
04	013	8155.01	Upper	No	155.02	\$99,000	\$153,470	\$122,361	4502	35.63	1604	837	1136
04	013	8155.02	Upper	No	122.75	\$99,000	\$121,523	\$96,889	2640	37.92	1001	223	465
04	013	8156.01	Upper	No	172.86	\$99,000	\$171,131	\$136,442	1246	31.94	398	229	229
04	013	8156.02	Upper	No	131.15	\$99,000	\$129,839	\$103,523	5736	35.20	2019	997	1635
04	013	8157.00	Upper	No	148.70	\$99,000	\$147,213	\$117,375	5644	35.51	2004	1236	1636
04	013	8158.00	Upper	No	136.13	\$99,000	\$134,769	\$107,448	6465	32.36	2092	1311	1947

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	013	8159.01	Upper	No	157.96	\$99,000	\$156,380	\$124,681	6438	42.17	2715	1267	1480
04	013	8159.02	Upper	No	144.78	\$99,000	\$143,332	\$114,281	5394	32.46	1751	1286	1450
04	013	8160.01	Upper	No	174.63	\$99,000	\$172,884	\$137,841	4030	30.00	1209	795	822
04	013	8160.02	Upper	No	177.58	\$99,000	\$175,804	\$140,164	3964	28.76	1140	1036	1202
04	013	8160.03	Upper	No	190.17	\$99,000	\$188,268	\$150,102	2643	36.85	974	592	656
04	013	8160.04	Upper	No	145.40	\$99,000	\$143,946	\$114,766	6839	36.09	2468	1397	1423
04	013	8160.05	Upper	No	186.50	\$99,000	\$184,635	\$147,206	4670	32.87	1535	1033	1351
04	013	8161.00	Upper	No	142.99	\$99,000	\$141,560	\$112,868	7437	30.86	2295	1404	1921
04	013	8162.00	Upper	No	130.11	\$99,000	\$128,809	\$102,703	4059	34.91	1417	764	1083
04	013	8163.01	Middle	No	88.58	\$99,000	\$87,694	\$69,922	3085	6.03	186	1731	2107
04	013	8163.02	Upper	No	178.95	\$99,000	\$177,161	\$141,250	4315	32.75	1413	1062	1196
04	013	8164.01	Middle	No	119.18	\$99,000	\$117,988	\$94,075	3912	33.36	1305	953	1154
04	013	8164.02	Upper	No	156.04	\$99,000	\$154,480	\$123,167	4878	29.32	1430	1220	1491
04	013	8165.01	Upper	No	166.48	\$99,000	\$164,815	\$131,406	2220	21.58	479	709	761
04	013	8165.02	Upper	No	131.42	\$99,000	\$130,106	\$103,734	2318	27.22	631	665	755
04	013	8166.00	Upper	No	130.30	\$99,000	\$128,997	\$102,847	5354	27.77	1487	1178	1487
04	013	8167.00	Upper	No	197.08	\$99,000	\$195,109	\$155,556	2634	28.85	760	612	699
04	013	8168.00	Upper	No	160.56	\$99,000	\$158,954	\$126,735	7767	27.84	2162	1723	2111
04	013	8169.01	Upper	No	142.47	\$99,000	\$141,045	\$112,453	5903	30.66	1810	649	781
04	013	8169.02	Upper	No	153.58	\$99,000	\$152,044	\$121,224	2514	22.67	570	497	575
04	013	8169.03	Upper	No	125.54	\$99,000	\$124,285	\$99,091	3039	30.70	933	841	980
04	013	8169.04	Upper	No	244.46	\$99,000	\$242,015	\$192,955	3310	27.92	924	607	680
04	013	8170.00	Upper	No	153.10	\$99,000	\$151,569	\$120,848	3955	22.63	895	932	1083
04	013	8171.01	Upper	No	132.91	\$99,000	\$131,581	\$104,906	3591	27.43	985	642	784
04	013	8171.02	Middle	No	118.82	\$99,000	\$117,632	\$93,785	3286	40.90	1344	641	772
04	013	8171.03	Middle	No	84.89	\$99,000	\$84,041	\$67,004	5401	31.16	1683	1253	1722
04	013	8172.00	Upper	No	144.79	\$99,000	\$143,342	\$114,286	7797	27.54	2147	2354	2558
04	013	8173.00	Middle	No	111.87	\$99,000	\$110,751	\$88,301	5561	5.32	296	3069	3753

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	013	8174.00	Middle	No	92.90	\$99,000	\$91,971	\$73,333	3070	8.50	261	1573	2133
04	013	8175.00	Middle	No	93.27	\$99,000	\$92,337	\$73,621	2847	6.92	197	1560	2230
04	013	8176.00	Upper	No	126.09	\$99,000	\$124,829	\$99,527	6885	29.62	2039	887	1113
04	013	9407.00	Moderate	No	58.36	\$99,000	\$57,776	\$46,071	88	100.00	88	16	30
04	013	9410.00	Low	No	44.44	\$99,000	\$43,996	\$35,078	3540	98.95	3503	346	739
04	013	9411.00	Unknown	No	0.00	\$99,000	\$0	\$0	43	86.05	37	6	6
04	013	9412.00	Moderate	No	62.55	\$99,000	\$61,925	\$49,375	1152	93.92	1082	275	329
04	013	9413.00	Low	No	49.54	\$99,000	\$49,045	\$39,107	6334	87.18	5522	2108	2762
04	013	9801.00	Unknown	No	0.00	\$99,000	\$0	\$0	1	0.00	0	0	0
04	013	9804.00	Unknown	No	0.00	\$99,000	\$0	\$0	14	57.14	8	0	0
04	013	9805.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	9807.00	Unknown	No	0.00	\$99,000	\$0	\$0	0	0.00	0	0	0
04	013	9809.00	Upper	No	203.27	\$99,000	\$201,237	\$160,446	26	42.31	11	31	31
04	013	9810.00	Unknown	No	0.00	\$99,000	\$0	\$0	803	44.58	358	0	0

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 04 - ARIZONA (AZ)

County: 021 - PINAL COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	021	0002.01	Middle	No	90.05	\$99,000	\$89,150	\$71,083	5996	15.16	909	2480	3613
04	021	0002.04	Upper	No	123.33	\$99,000	\$122,097	\$97,352	13220	28.09	3713	4427	5091
04	021	0002.06	Middle	No	98.07	\$99,000	\$97,089	\$77,413	8458	29.88	2527	2356	3089
04	021	0002.08	Middle	No	80.09	\$99,000	\$79,289	\$63,222	4709	39.97	1882	929	1241
04	021	0002.11	Middle	No	89.77	\$99,000	\$88,872	\$70,861	5432	43.98	2389	888	1846
04	021	0002.12	Middle	No	87.16	\$99,000	\$86,288	\$68,796	7918	42.49	3364	1793	2699
04	021	0002.15	Middle	No	106.18	\$99,000	\$105,118	\$83,813	3246	28.40	922	820	1196
04	021	0002.16	Upper	No	127.36	\$99,000	\$126,086	\$100,526	4786	31.01	1484	1199	1585
04	021	0002.17	Moderate	No	79.61	\$99,000	\$78,814	\$62,837	6653	41.80	2781	1965	2419
04	021	0002.18	Middle	No	86.31	\$99,000	\$85,447	\$68,125	5585	40.54	2264	1423	2417
04	021	0002.19	Middle	No	100.85	\$99,000	\$99,842	\$79,601	3353	37.22	1248	909	1517
04	021	0002.20	Middle	No	97.82	\$99,000	\$96,842	\$77,210	3914	35.69	1397	1182	1613
04	021	0002.21	Middle	No	106.41	\$99,000	\$105,346	\$83,993	5751	37.35	2148	1627	1931
04	021	0002.22	Middle	No	102.38	\$99,000	\$101,356	\$80,813	6462	41.01	2650	1474	2203
04	021	0002.23	Upper	No	126.48	\$99,000	\$125,215	\$99,836	5045	39.41	1988	1440	1821
04	021	0002.24	Middle	No	103.02	\$99,000	\$101,990	\$81,319	7934	40.89	3244	1996	2628
04	021	0002.25	Middle	No	80.57	\$99,000	\$79,764	\$63,594	2886	38.12	1100	754	956
04	021	0002.26	Middle	No	100.96	\$99,000	\$99,950	\$79,694	6855	41.21	2825	1720	2530
04	021	0002.27	Upper	No	137.27	\$99,000	\$135,897	\$108,349	4377	39.36	1723	1111	2383
04	021	0002.28	Middle	No	84.47	\$99,000	\$83,625	\$66,676	2130	37.89	807	526	792
04	021	0002.29	Middle	No	93.73	\$99,000	\$92,793	\$73,988	5567	30.41	1693	1796	3012
04	021	0003.07	Middle	No	118.77	\$99,000	\$117,582	\$93,750	2568	15.89	408	823	1170
04	021	0003.09	Moderate	No	69.79	\$99,000	\$69,092	\$55,086	3118	18.44	575	1030	2003
04	021	0003.10	Moderate	No	77.18	\$99,000	\$76,408	\$60,924	3183	17.75	565	1081	1805
04	021	0003.11	Middle	No	112.90	\$99,000	\$111,771	\$89,118	2877	16.09	463	1427	1633
04	021	0003.12	Moderate	No	68.84	\$99,000	\$68,152	\$54,339	3850	35.51	1367	1251	2208

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	021	0003.13	Moderate	No	62.67	\$99,000	\$62,043	\$49,468	4733	22.21	1051	1785	2205
04	021	0003.15	Middle	No	83.61	\$99,000	\$82,774	\$66,000	5072	25.24	1280	1237	2141
04	021	0003.16	Middle	No	119.52	\$99,000	\$118,325	\$94,344	7422	10.47	777	3525	4872
04	021	0003.17	Moderate	No	75.09	\$99,000	\$74,339	\$59,276	2394	14.12	338	1303	1890
04	021	0003.19	Moderate	No	74.96	\$99,000	\$74,210	\$59,167	1677	4.11	69	1082	1495
04	021	0003.20	Moderate	No	65.53	\$99,000	\$64,875	\$51,723	2130	20.23	431	733	1224
04	021	0003.21	Moderate	No	69.31	\$99,000	\$68,617	\$54,709	3444	25.52	879	1284	1831
04	021	0003.22	Middle	No	88.96	\$99,000	\$88,070	\$70,217	3238	33.72	1092	808	1198
04	021	0003.23	Middle	No	90.15	\$99,000	\$89,249	\$71,157	2035	18.72	381	1452	1902
04	021	0003.24	Middle	No	82.41	\$99,000	\$81,586	\$65,047	4905	21.43	1051	1978	3252
04	021	0003.25	Middle	No	80.84	\$99,000	\$80,032	\$63,810	2187	23.23	508	878	1770
04	021	0004.00	Moderate	No	71.60	\$99,000	\$70,884	\$56,520	2418	72.29	1748	1010	1680
04	021	0006.03	Upper	No	122.77	\$99,000	\$121,542	\$96,903	6079	16.42	998	3100	3562
04	021	0006.04	Middle	No	117.44	\$99,000	\$116,266	\$92,697	4731	5.18	245	2504	3000
04	021	0007.00	Moderate	No	50.42	\$99,000	\$49,916	\$39,800	3114	53.69	1672	1411	1892
04	021	0008.02	Middle	No	85.71	\$99,000	\$84,853	\$67,653	5548	19.84	1101	2015	2620
04	021	0008.04	Moderate	No	52.55	\$99,000	\$52,025	\$41,484	1963	28.07	551	852	1961
04	021	0008.05	Middle	No	83.10	\$99,000	\$82,269	\$65,594	5715	26.58	1519	2065	2922
04	021	0008.06	Middle	No	99.74	\$99,000	\$98,743	\$78,730	6583	37.86	2492	1723	2194
04	021	0008.07	Moderate	No	62.55	\$99,000	\$61,925	\$49,375	3069	56.47	1733	66	71
04	021	0008.08	Moderate	No	79.32	\$99,000	\$78,527	\$62,614	6168	60.54	3734	123	294
04	021	0009.02	Moderate	No	72.05	\$99,000	\$71,330	\$56,875	2240	53.53	1199	534	898
04	021	0009.03	Unknown	No	0.00	\$99,000	\$0	\$0	6544	53.74	3517	0	0
04	021	0009.04	Moderate	No	52.70	\$99,000	\$52,173	\$41,597	875	54.63	478	216	455
04	021	0010.00	Low	No	43.72	\$99,000	\$43,283	\$34,511	4802	65.43	3142	586	1416
04	021	0011.00	Middle	No	90.88	\$99,000	\$89,971	\$71,735	8146	56.48	4601	1830	2507
04	021	0012.00	Moderate	No	75.20	\$99,000	\$74,448	\$59,356	4173	42.25	1763	1338	2054
04	021	0013.03	Middle	No	110.03	\$99,000	\$108,930	\$86,849	1490	34.09	508	619	652
04	021	0013.05	Middle	No	82.23	\$99,000	\$81,408	\$64,906	6307	48.53	3061	1340	1993

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	021	0013.06	Moderate	No	70.33	\$99,000	\$69,627	\$55,515	5819	59.92	3487	1073	1653
04	021	0013.07	Moderate	No	69.07	\$99,000	\$68,379	\$54,521	5238	43.32	2269	1304	2126
04	021	0013.08	Moderate	No	60.00	\$99,000	\$59,400	\$47,358	2465	68.60	1691	406	827
04	021	0013.09	Middle	No	105.62	\$99,000	\$104,564	\$83,368	5565	55.83	3107	1201	1676
04	021	0013.10	Middle	No	106.34	\$99,000	\$105,277	\$83,942	5082	47.84	2431	1081	1576
04	021	0014.03	Moderate	No	63.14	\$99,000	\$62,509	\$49,844	4681	61.80	2893	1075	1638
04	021	0014.04	Middle	No	93.65	\$99,000	\$92,714	\$73,919	4009	55.87	2240	915	1206
04	021	0014.05	Moderate	No	78.12	\$99,000	\$77,339	\$61,667	3890	34.14	1328	1237	2052
04	021	0014.06	Moderate	No	61.18	\$99,000	\$60,568	\$48,295	4874	71.52	3486	649	1674
04	021	0014.07	Moderate	No	59.75	\$99,000	\$59,153	\$47,168	1795	48.80	876	628	1230
04	021	0014.08	Middle	No	98.08	\$99,000	\$97,099	\$77,417	2872	24.09	692	1081	1587
04	021	0015.00	Moderate	No	54.05	\$99,000	\$53,510	\$42,667	3270	77.43	2532	516	1471
04	021	0016.00	Moderate	No	78.15	\$99,000	\$77,369	\$61,687	5373	55.44	2979	1627	2373
04	021	0017.01	Middle	No	115.60	\$99,000	\$114,444	\$91,250	886	43.79	388	355	572
04	021	0017.04	Middle	No	90.40	\$99,000	\$89,496	\$71,359	7461	55.85	4167	1490	2081
04	021	0017.05	Upper	No	124.20	\$99,000	\$122,958	\$98,037	7885	48.12	3794	2011	2903
04	021	0017.06	Middle	No	109.83	\$99,000	\$108,732	\$86,694	5494	48.20	2648	1099	1827
04	021	0017.07	Middle	No	102.81	\$99,000	\$101,782	\$81,150	4289	57.31	2458	1159	1873
04	021	0017.09	Middle	No	101.13	\$99,000	\$100,119	\$79,826	7624	50.98	3887	1450	1834
04	021	0017.12	Middle	No	89.10	\$99,000	\$88,209	\$70,329	5168	54.24	2803	1000	1493
04	021	0017.13	Middle	No	94.14	\$99,000	\$93,199	\$74,306	3087	55.00	1698	667	779
04	021	0017.14	Middle	No	82.81	\$99,000	\$81,982	\$65,368	4621	58.32	2695	765	937
04	021	0017.15	Middle	No	102.09	\$99,000	\$101,069	\$80,583	4773	48.88	2333	1043	1609
04	021	0017.16	Middle	No	110.42	\$99,000	\$109,316	\$87,155	5408	48.93	2646	876	1615
04	021	0017.17	Middle	No	103.86	\$99,000	\$102,821	\$81,982	2343	11.74	275	854	1124
04	021	0019.00	Moderate	No	53.19	\$99,000	\$52,658	\$41,985	2415	66.96	1617	521	989
04	021	0020.01	Moderate	No	70.09	\$99,000	\$69,389	\$55,323	4394	42.10	1850	1154	2157
04	021	0020.04	Low	No	46.09	\$99,000	\$45,629	\$36,382	3918	87.67	3435	614	1332

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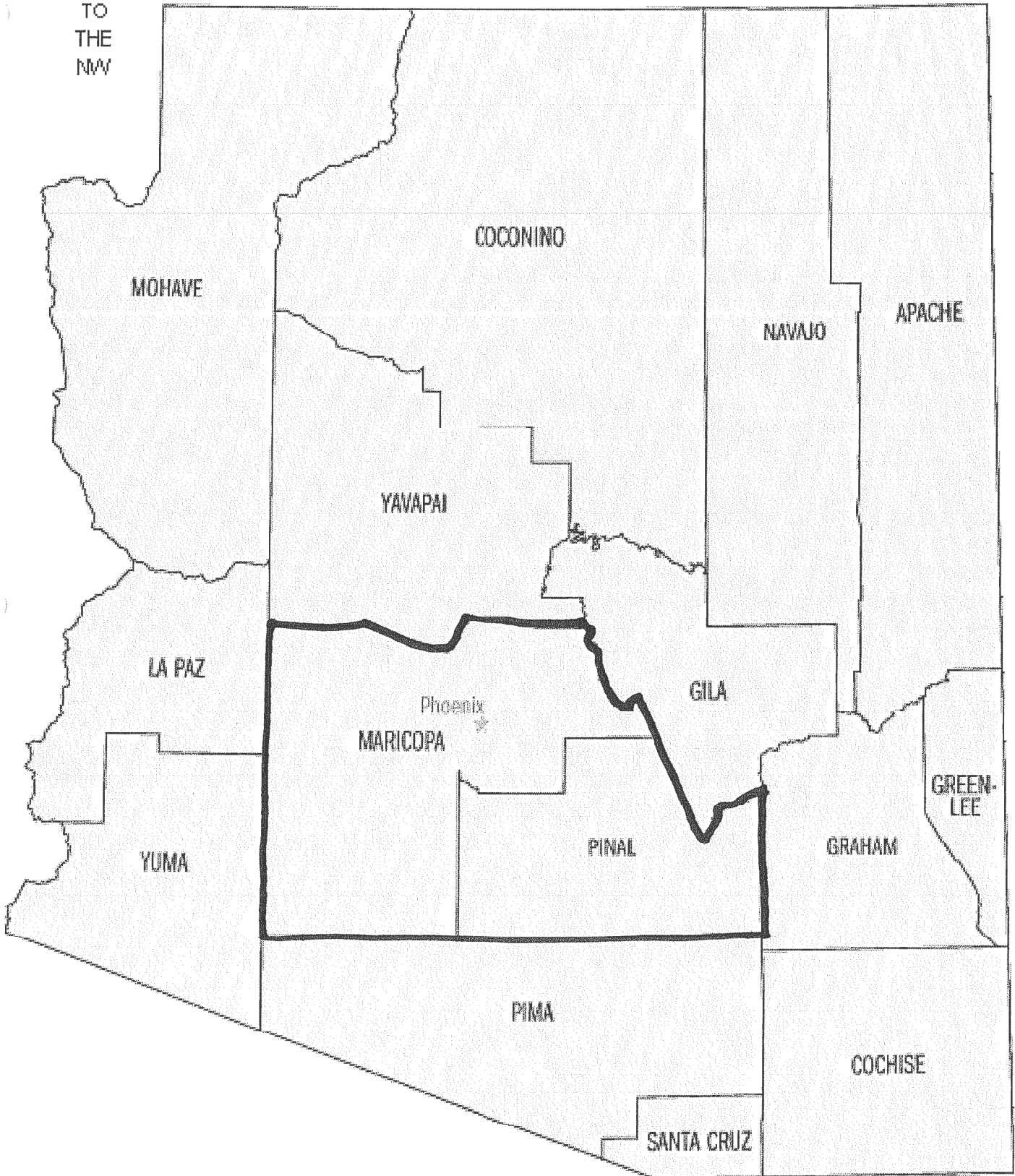
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
04	021	0020.05	Middle	No	96.92	\$99,000	\$95,951	\$76,500	6407	81.66	5232	124	172
04	021	0021.04	Moderate	No	73.05	\$99,000	\$72,320	\$57,662	4218	42.08	1775	1259	2102
04	021	0021.05	Moderate	No	65.04	\$99,000	\$64,390	\$51,338	5365	49.51	2656	1595	2701
04	021	0021.06	Unknown	No	0.00	\$99,000	\$0	\$0	1042	49.62	517	580	695
04	021	0021.07	Middle	No	86.75	\$99,000	\$85,883	\$68,472	3180	38.90	1237	1265	1744
04	021	0022.00	Moderate	No	75.48	\$99,000	\$74,725	\$59,583	4068	48.25	1963	2022	2769
04	021	0023.00	Moderate	No	76.01	\$99,000	\$75,250	\$60,000	2109	44.00	928	803	1237
04	021	0024.00	Moderate	No	64.66	\$99,000	\$64,013	\$51,042	1420	68.17	968	690	1070
04	021	9412.00	Low	No	44.34	\$99,000	\$43,897	\$35,000	7117	98.96	7043	1019	2042
04	021	9413.00	Low	No	42.75	\$99,000	\$42,323	\$33,750	3381	99.38	3360	224	800
04	021	9414.01	Moderate	No	73.96	\$99,000	\$73,220	\$58,381	4806	54.76	2632	1210	2380
04	021	9414.02	Moderate	No	68.78	\$99,000	\$68,092	\$54,293	2377	79.39	1887	457	947

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

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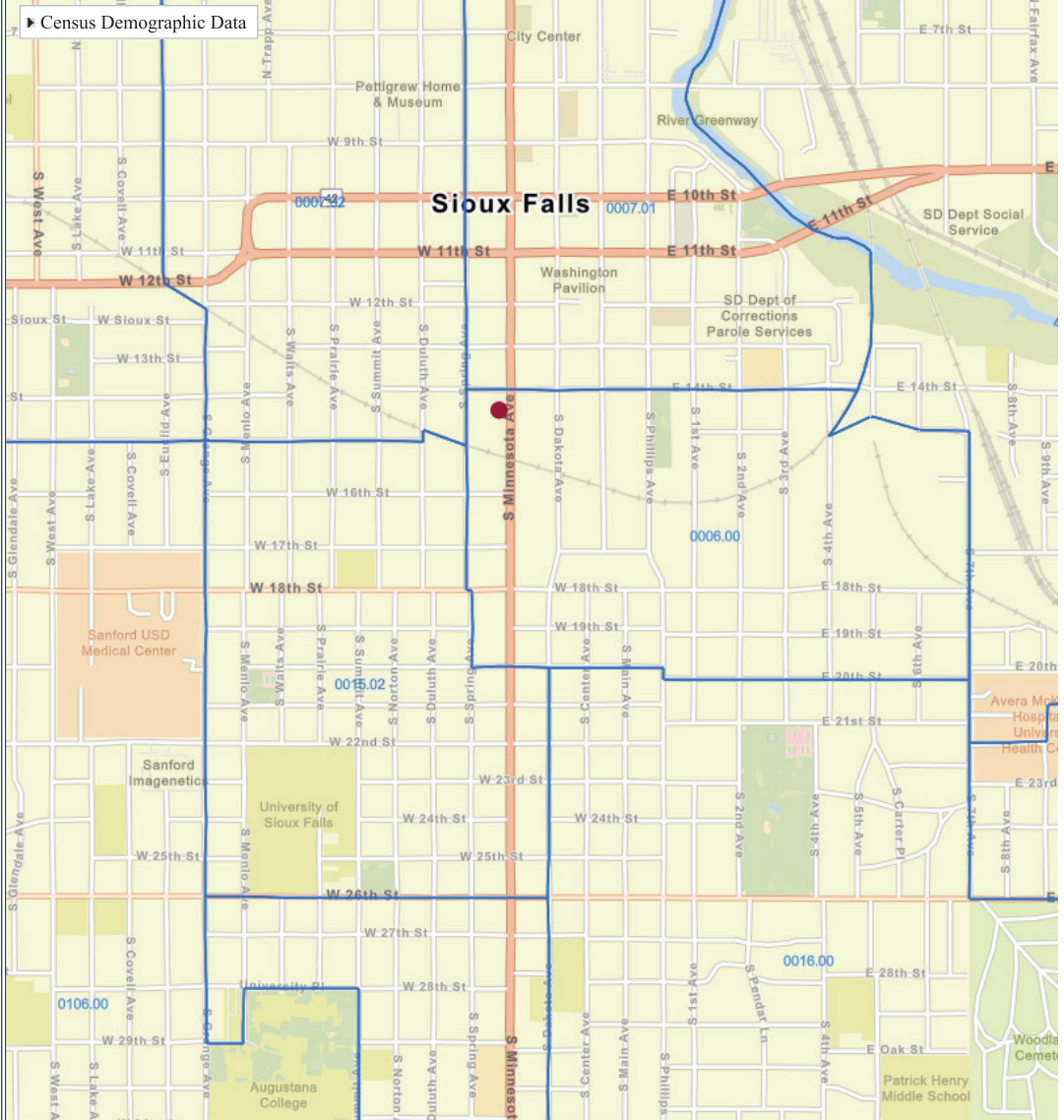
Year: 2023 Address: 601 S Minnesota Ave, Sioux Falls, SD, 57104, USA

Reset Print

Matched Address	
Address	601 S Minnesota Ave, Sioux Falls, South Dakota, 57104
MSA/MD Code	43620
State Code	46
County Code	099
Tract Code	0006.00
MSA/MD Name	SIOUX FALLS, SD
State Name	SOUTH DAKOTA
County Name	MINNEHAHA COUNTY

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, City of Sioux Falls, South Dakota Game Fish and Parks, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, I



2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 083 - LINCOLN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	083	0101.03	Middle	No	98.75	\$102,500	\$101,219	\$83,816	6059	16.17	980	1355	1601
46	083	0101.07	Middle	No	95.73	\$102,500	\$98,123	\$81,250	7366	8.50	626	1928	2122
46	083	0101.09	Upper	No	144.00	\$102,500	\$147,600	\$122,222	6129	10.67	654	1472	1517
46	083	0101.10	Middle	No	96.97	\$102,500	\$99,394	\$82,308	6720	15.12	1016	952	1488
46	083	0101.11	Upper	No	161.02	\$102,500	\$165,046	\$136,667	3643	11.14	406	845	855
46	083	0101.12	Middle	No	116.87	\$102,500	\$119,792	\$99,200	5922	12.14	719	1098	1237
46	083	0101.13	Middle	No	100.00	\$102,500	\$102,500	\$84,875	3648	12.09	441	517	623
46	083	0101.14	Upper	No	148.87	\$102,500	\$152,592	\$126,354	3466	4.85	168	1131	1188
46	083	0101.15	Middle	No	117.21	\$102,500	\$120,140	\$99,482	6926	8.56	593	1618	1899
46	083	0101.16	Upper	No	185.20	\$102,500	\$189,830	\$157,188	4206	7.30	307	859	873
46	083	0102.00	Middle	No	97.99	\$102,500	\$100,440	\$83,173	3628	6.62	240	989	1346
46	083	0103.00	Middle	No	102.32	\$102,500	\$104,878	\$86,850	4887	6.28	307	1629	1945
46	083	0104.00	Middle	No	96.46	\$102,500	\$98,872	\$81,875	2561	7.61	195	1048	1304

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 087 - MCCOOK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	087	9646.00	Middle	No	88.66	\$102,500	\$90,877	\$75,250	3131	5.59	175	956	1384
46	087	9647.00	Middle	No	99.28	\$102,500	\$101,762	\$84,271	2551	9.02	230	738	1109
46	087	9999.99	Middle	No	94.52	\$102,500	\$96,883	\$80,227	5682	7.13	405	1694	2493

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 099 - MINNEHAHA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0001.00	Moderate	No	68.14	\$102,500	\$69,844	\$57,835	6363	36.40	2316	843	1162
46	099	0002.01	Moderate	No	61.89	\$102,500	\$63,437	\$52,537	4300	34.95	1503	645	1101
46	099	0002.02	Moderate	No	61.85	\$102,500	\$63,396	\$52,500	2111	33.82	714	378	624
46	099	0003.00	Moderate	No	65.79	\$102,500	\$67,435	\$55,845	3846	44.07	1695	1001	1600
46	099	0004.01	Moderate	No	75.48	\$102,500	\$77,367	\$64,067	2998	31.59	947	854	1025
46	099	0004.05	Moderate	No	73.25	\$102,500	\$75,081	\$62,171	5454	48.48	2644	1053	1271
46	099	0004.06	Moderate	No	77.35	\$102,500	\$79,284	\$65,656	3035	31.47	955	823	1096
46	099	0004.07	Moderate	No	58.35	\$102,500	\$59,809	\$49,531	4176	34.03	1421	682	769
46	099	0004.08	Middle	No	102.19	\$102,500	\$104,745	\$86,741	4883	49.01	2393	939	1235
46	099	0005.00	Moderate	No	70.69	\$102,500	\$72,457	\$60,000	3573	32.19	1150	742	1267
46	099	0006.00	Middle	No	90.57	\$102,500	\$92,834	\$76,875	2337	23.02	538	315	834
46	099	0007.01	Low	No	47.54	\$102,500	\$48,729	\$40,357	1558	38.45	599	281	243
46	099	0007.02	Moderate	No	74.03	\$102,500	\$75,881	\$62,835	2835	36.97	1048	556	949
46	099	0009.00	Moderate	No	59.98	\$102,500	\$61,480	\$50,909	3495	31.07	1086	748	1448
46	099	0010.01	Moderate	No	65.22	\$102,500	\$66,851	\$55,363	4068	32.20	1310	1123	1574
46	099	0010.02	Moderate	No	52.66	\$102,500	\$53,977	\$44,702	5206	36.52	1901	1011	1635
46	099	0011.05	Middle	No	94.18	\$102,500	\$96,535	\$79,939	7186	17.24	1239	2335	2687
46	099	0011.07	Middle	No	85.94	\$102,500	\$88,089	\$72,946	3722	14.32	533	1050	1185
46	099	0011.08	Middle	No	109.68	\$102,500	\$112,422	\$93,090	4802	18.66	896	1476	1564
46	099	0011.09	Unknown	No	0.00	\$102,500	\$0	\$0	1362	29.88	407	0	0
46	099	0011.10	Moderate	No	61.98	\$102,500	\$63,530	\$52,609	3389	28.98	982	199	441
46	099	0011.11	Upper	No	134.08	\$102,500	\$137,432	\$113,804	7304	13.44	982	2109	2267
46	099	0011.12	Upper	No	135.81	\$102,500	\$139,205	\$115,268	5191	14.04	729	1525	1783
46	099	0012.00	Middle	No	93.20	\$102,500	\$95,530	\$79,107	4691	15.60	732	1333	1534
46	099	0015.01	Low	No	45.21	\$102,500	\$46,340	\$38,375	3279	27.69	908	438	1058
46	099	0015.02	Middle	No	82.61	\$102,500	\$84,675	\$70,120	2582	25.60	661	338	836

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0016.00	Upper	No	126.05	\$102,500	\$129,201	\$106,985	3077	10.14	312	1164	1329
46	099	0017.00	Middle	No	84.96	\$102,500	\$87,084	\$72,111	2167	15.74	341	754	955
46	099	0018.01	Middle	No	98.49	\$102,500	\$100,952	\$83,600	6851	22.17	1519	1683	2255
46	099	0018.04	Middle	No	91.42	\$102,500	\$93,706	\$77,594	3946	21.31	841	1276	1413
46	099	0018.05	Upper	No	154.14	\$102,500	\$157,994	\$130,825	3873	10.25	397	1360	1300
46	099	0018.06	Middle	No	108.62	\$102,500	\$111,336	\$92,197	5517	14.94	824	1195	1276
46	099	0019.01	Middle	No	100.80	\$102,500	\$103,320	\$85,556	1808	12.33	223	857	1060
46	099	0019.02	Upper	No	131.67	\$102,500	\$134,962	\$111,757	5437	7.04	383	1840	1924
46	099	0101.01	Middle	No	93.18	\$102,500	\$95,510	\$79,091	5049	7.65	386	1445	1829
46	099	0101.02	Middle	No	104.32	\$102,500	\$106,928	\$88,542	4426	4.97	220	1380	1587
46	099	0102.00	Middle	No	108.67	\$102,500	\$111,387	\$92,237	2843	4.22	120	877	1055
46	099	0103.00	Middle	No	111.93	\$102,500	\$114,728	\$95,000	6494	6.25	406	1965	2319
46	099	0104.01	Upper	No	133.55	\$102,500	\$136,889	\$113,350	5578	10.77	601	1365	1578
46	099	0104.02	Middle	No	117.75	\$102,500	\$120,694	\$99,940	2641	6.44	170	823	977
46	099	0104.03	Upper	No	135.20	\$102,500	\$138,580	\$114,750	3212	6.57	211	831	872
46	099	0104.04	Middle	No	113.07	\$102,500	\$115,897	\$95,968	4991	12.14	606	1475	1708
46	099	0104.05	Middle	No	95.79	\$102,500	\$98,185	\$81,302	6122	22.66	1387	1171	1510
46	099	0104.06	Middle	No	113.62	\$102,500	\$116,461	\$96,442	5202	13.09	681	1168	1320
46	099	0105.01	Upper	No	130.74	\$102,500	\$134,009	\$110,972	6190	8.77	543	1415	1759
46	099	0105.02	Middle	No	117.57	\$102,500	\$120,509	\$99,792	3865	8.07	312	1259	1322
46	099	0106.00	Moderate	No	76.95	\$102,500	\$78,874	\$65,313	4179	16.80	702	1121	1910

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 125 - TURNER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	125	9651.00	Middle	No	98.18	\$102,500	\$100,635	\$83,333	4474	8.20	367	1409	1804
46	125	9652.00	Moderate	No	77.75	\$102,500	\$79,694	\$65,990	4199	6.26	263	1409	1999
46	125	9999.99	Middle	No	87.46	\$102,500	\$89,647	\$74,233	8673	7.26	630	2818	3803

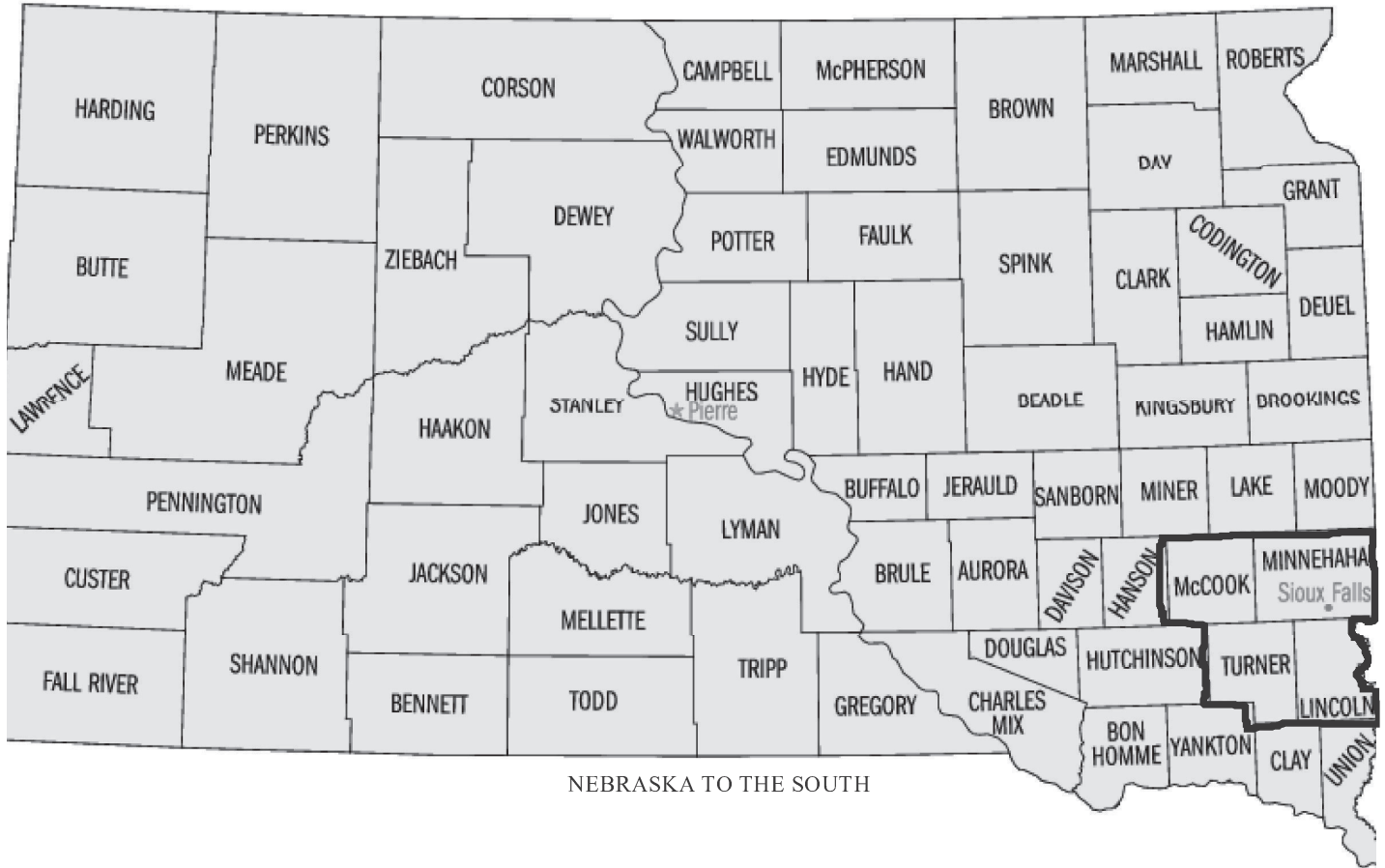
\* Will automatically be included in the 2024 Distressed or Underserved Tract List

MONTANA AND WYOMING TO THE WEST

MINNESOTA AND IOWA TO THE EAST

NORTH DAKOTA TO THE NORTH

NEBRASKA TO THE SOUTH







Year: 2023

Address: 3601 Minnesota Dr, Edina, MN, 55435, USA



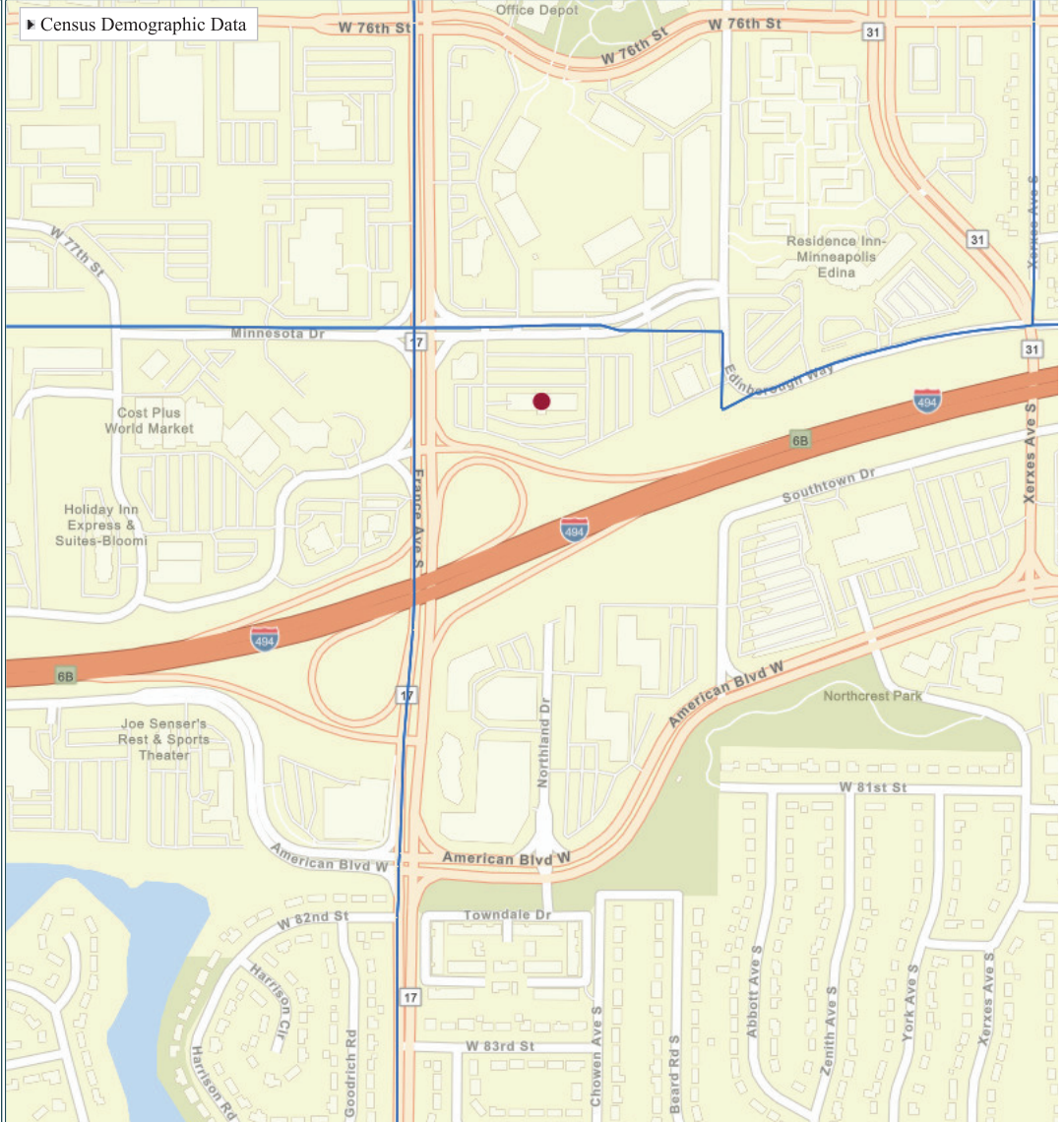
Reset

Print

Matched Address	
Address	3601 Minnesota Dr, Minneapolis, Minnesota, 55435
MSA/MD Code	33460
State Code	27
County Code	053
Tract Code	0256.03
MSA/MD Name	MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI
State Name	MINNESOTA
County Name	HENNEPIN COUNTY

Census Demographic Data

User Select Tract



Esri Community Maps Contributors, County of Dakota, Metropolitan Council, MetroGIS, Three Rivers Park District, © OpenStreetMap, Microsoft, Esri

2023 FFIEC Census Report - Summary Census Demographic Information

State: 27 - MINNESOTA (MN)

County: 053 - HENNEPIN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0001.01	Moderate	No	79.00	\$124,300	\$98,197	\$82,143	3351	67.26	2254	951	1129
27	053	0001.02	Low	No	46.38	\$124,300	\$57,650	\$48,229	5178	65.01	3366	1132	1710
27	053	0003.00	Middle	No	85.45	\$124,300	\$106,214	\$88,854	3264	35.29	1152	1184	1421
27	053	0006.01	Middle	No	81.68	\$124,300	\$101,528	\$84,935	4760	26.53	1263	1460	1818
27	053	0006.03	Upper	No	136.64	\$124,300	\$169,844	\$142,083	2955	20.27	599	1268	1406
27	053	0011.00	Moderate	No	66.96	\$124,300	\$83,231	\$69,625	2219	31.91	708	467	846
27	053	0017.00	Moderate	No	65.82	\$124,300	\$81,814	\$68,438	2482	48.39	1201	403	797
27	053	0022.00	Low	No	45.76	\$124,300	\$56,880	\$47,583	1695	88.08	1493	164	395
27	053	0024.00	Moderate	No	79.55	\$124,300	\$98,881	\$82,714	2746	28.26	776	346	851
27	053	0027.00	Moderate	No	62.89	\$124,300	\$78,172	\$65,398	2816	82.46	2322	572	820
27	053	0032.00	Moderate	No	58.41	\$124,300	\$72,604	\$60,742	1844	71.37	1316	457	642
27	053	0033.00	Low	No	36.88	\$124,300	\$45,842	\$38,355	2633	91.80	2417	279	660
27	053	0038.01	Moderate	No	64.14	\$124,300	\$79,726	\$66,700	3085	34.75	1072	34	154
27	053	0038.02	Unknown	No	0.00	\$124,300	\$0	\$0	3462	23.60	817	0	247
27	053	0059.01	Low	No	32.42	\$124,300	\$40,298	\$33,715	3069	61.84	1898	30	103
27	053	0059.02	Low	No	39.09	\$124,300	\$48,589	\$40,648	3619	79.97	2894	71	369
27	053	0068.00	Low	No	15.77	\$124,300	\$19,602	\$16,402	4211	41.44	1745	168	443
27	053	0077.00	Unknown	No	0.00	\$124,300	\$0	\$0	5710	41.45	2367	221	400
27	053	0078.01	Low	No	43.16	\$124,300	\$53,648	\$44,886	1972	70.89	1398	75	199
27	053	0081.00	Moderate	No	66.90	\$124,300	\$83,157	\$69,563	3497	19.27	674	441	1001
27	053	0082.00	Moderate	No	54.93	\$124,300	\$68,278	\$57,119	4277	56.65	2423	290	556
27	053	0083.00	Low	No	45.80	\$124,300	\$56,929	\$47,622	2106	71.84	1513	207	529
27	053	0084.00	Moderate	No	71.93	\$124,300	\$89,409	\$74,792	2896	72.03	2086	406	749
27	053	0085.00	Moderate	No	50.30	\$124,300	\$62,523	\$52,308	4069	59.50	2421	829	1312
27	053	0095.00	Moderate	No	70.25	\$124,300	\$87,321	\$73,047	2865	58.74	1683	589	962
27	053	0096.00	Middle	No	88.30	\$124,300	\$109,757	\$91,818	3321	37.55	1247	964	1198

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0106.00	Upper	No	137.45	\$124,300	\$170,850	\$142,917	2844	12.48	355	916	1124
27	053	0107.00	Upper	No	161.20	\$124,300	\$200,372	\$167,619	2491	12.65	315	716	868
27	053	0110.00	Upper	No	122.24	\$124,300	\$151,944	\$127,105	3539	23.40	828	1218	1468
27	053	0117.03	Upper	No	149.42	\$124,300	\$185,729	\$155,363	4274	13.76	588	1500	1610
27	053	0117.04	Upper	No	146.89	\$124,300	\$182,584	\$152,742	3379	21.07	712	1175	1275
27	053	0118.00	Upper	No	131.27	\$124,300	\$163,169	\$136,500	4721	17.28	816	1838	1912
27	053	0119.98	Middle	No	95.32	\$124,300	\$118,483	\$99,114	4292	21.46	921	1454	1587
27	053	0120.01	Upper	No	131.86	\$124,300	\$163,902	\$137,105	6331	18.97	1201	2066	2451
27	053	0120.03	Middle	No	90.37	\$124,300	\$112,330	\$93,972	5290	44.80	2370	1211	1625
27	053	0121.01	Middle	No	89.63	\$124,300	\$111,410	\$93,203	3004	49.33	1482	557	834
27	053	0121.02	Middle	No	98.77	\$124,300	\$122,771	\$102,705	2935	29.71	872	1065	1374
27	053	0201.01	Upper	No	131.63	\$124,300	\$163,616	\$136,875	3386	16.42	556	1130	1192
27	053	0201.02	Middle	No	91.98	\$124,300	\$114,331	\$95,645	2226	15.36	342	761	694
27	053	0202.01	Moderate	No	72.90	\$124,300	\$90,615	\$75,808	2996	74.20	2223	277	425
27	053	0202.02	Low	No	49.59	\$124,300	\$61,640	\$51,563	5278	72.93	3849	712	964
27	053	0203.01	Moderate	No	68.52	\$124,300	\$85,170	\$71,250	2973	63.57	1890	671	772
27	053	0203.02	Low	No	49.95	\$124,300	\$62,088	\$51,938	2670	68.95	1841	552	844
27	053	0203.03	Moderate	No	78.14	\$124,300	\$97,128	\$81,250	4361	65.86	2872	986	1167
27	053	0203.04	Moderate	No	58.63	\$124,300	\$72,877	\$60,972	3841	74.25	2852	676	704
27	053	0204.00	Moderate	No	64.26	\$124,300	\$79,875	\$66,818	5169	61.17	3162	972	1075
27	053	0205.00	Moderate	No	69.94	\$124,300	\$86,935	\$72,731	4090	62.20	2544	943	1120
27	053	0206.00	Moderate	No	73.16	\$124,300	\$90,938	\$76,071	2404	60.07	1444	509	615
27	053	0207.00	Middle	No	83.64	\$124,300	\$103,965	\$86,974	4342	38.48	1671	1444	1506
27	053	0208.01	Moderate	No	74.02	\$124,300	\$92,007	\$76,964	2167	36.09	782	711	845
27	053	0208.04	Middle	No	87.80	\$124,300	\$109,135	\$91,300	3037	39.64	1204	818	1050
27	053	0209.02	Middle	No	102.06	\$124,300	\$126,861	\$106,125	2314	26.66	617	853	904
27	053	0209.03	Middle	No	91.81	\$124,300	\$114,120	\$95,469	3263	27.86	909	988	1121
27	053	0210.01	Moderate	No	76.51	\$124,300	\$95,102	\$79,557	5835	31.14	1817	1854	2159
27	053	0210.02	Middle	No	85.44	\$124,300	\$106,202	\$88,839	2104	34.70	730	409	486

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0211.00	Moderate	No	76.10	\$124,300	\$94,592	\$79,132	1957	32.55	637	576	696
27	053	0212.00	Middle	No	92.48	\$124,300	\$114,953	\$96,167	4532	24.74	1121	1548	1581
27	053	0213.00	Moderate	No	79.82	\$124,300	\$99,216	\$83,002	4853	39.62	1923	1110	1260
27	053	0214.00	Middle	No	85.71	\$124,300	\$106,538	\$89,120	3304	34.84	1151	861	1141
27	053	0215.01	Middle	No	98.04	\$124,300	\$121,864	\$101,944	4550	39.23	1785	971	1041
27	053	0215.02	Low	No	45.47	\$124,300	\$56,519	\$47,287	3965	58.79	2331	523	529
27	053	0215.03	Moderate	No	74.30	\$124,300	\$92,355	\$77,258	5203	38.67	2012	919	1033
27	053	0215.04	Moderate	No	71.28	\$124,300	\$88,601	\$74,125	3717	30.62	1138	1091	1220
27	053	0215.05	Middle	No	97.14	\$124,300	\$120,745	\$101,005	4819	34.59	1667	1059	1176
27	053	0216.01	Middle	No	85.12	\$124,300	\$105,804	\$88,512	4573	21.82	998	1688	1721
27	053	0216.02	Upper	No	122.81	\$124,300	\$152,653	\$127,695	5984	23.45	1403	1614	1933
27	053	0217.00	Upper	No	149.30	\$124,300	\$185,580	\$155,245	5160	18.91	976	1917	2126
27	053	0218.00	Upper	No	162.76	\$124,300	\$202,311	\$169,234	2351	16.33	384	743	868
27	053	0219.00	Upper	No	140.25	\$124,300	\$174,331	\$145,833	4484	16.84	755	1021	1024
27	053	0220.00	Upper	No	123.58	\$124,300	\$153,610	\$128,500	2119	19.21	407	620	399
27	053	0221.01	Middle	No	106.20	\$124,300	\$132,007	\$110,430	2990	30.74	919	581	651
27	053	0221.02	Middle	No	106.09	\$124,300	\$131,870	\$110,313	2647	27.05	716	969	889
27	053	0222.00	Middle	No	102.45	\$124,300	\$127,345	\$106,528	4888	20.34	994	1526	1368
27	053	0223.01	Upper	No	136.34	\$124,300	\$169,471	\$141,765	2506	16.60	416	719	713
27	053	0223.02	Moderate	No	61.31	\$124,300	\$76,208	\$63,750	3315	43.44	1440	762	716
27	053	0224.00	Middle	No	90.00	\$124,300	\$111,870	\$93,586	3863	27.05	1045	1276	1462
27	053	0227.00	Middle	No	94.58	\$124,300	\$117,563	\$98,347	3632	25.44	924	1099	1260
27	053	0228.01	Upper	No	158.82	\$124,300	\$197,413	\$165,139	2235	8.95	200	1045	1086
27	053	0228.02	Upper	No	142.20	\$124,300	\$176,755	\$147,857	3703	21.58	799	515	534
27	053	0229.01	Upper	No	144.07	\$124,300	\$179,079	\$149,808	5635	18.30	1031	941	894
27	053	0229.02	Upper	No	151.12	\$124,300	\$187,842	\$157,139	1837	9.96	183	699	727
27	053	0230.00	Middle	No	113.70	\$124,300	\$141,329	\$118,229	4609	18.92	872	1086	1344
27	053	0231.00	Upper	No	191.94	\$124,300	\$238,581	\$199,583	1943	13.84	269	654	717

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0232.01	Middle	No	118.69	\$124,300	\$147,532	\$123,419	2357	29.32	691	379	484
27	053	0232.02	Moderate	No	58.51	\$124,300	\$72,728	\$60,841	3926	53.90	2116	177	612
27	053	0233.00	Middle	No	97.25	\$124,300	\$120,882	\$101,125	6362	29.80	1896	1253	1756
27	053	0234.01	Moderate	No	57.63	\$124,300	\$71,634	\$59,922	4521	37.12	1678	777	721
27	053	0234.02	Moderate	No	67.07	\$124,300	\$83,368	\$69,744	1913	45.22	865	335	497
27	053	0235.01	Middle	No	112.40	\$124,300	\$139,713	\$116,875	3864	20.55	794	1023	1010
27	053	0235.02	Upper	No	132.00	\$124,300	\$164,076	\$137,250	6434	16.75	1078	1997	1740
27	053	0236.00	Upper	No	240.43	\$124,300	\$298,854	\$250,001	3900	10.74	419	1356	1408
27	053	0237.00	Upper	No	198.16	\$124,300	\$246,313	\$206,042	5366	13.01	698	1750	1763
27	053	0238.01	Upper	No	207.29	\$124,300	\$257,661	\$215,536	5439	15.94	867	1742	1914
27	053	0238.02	Upper	No	143.81	\$124,300	\$178,756	\$149,531	3064	18.31	561	834	1047
27	053	0239.01	Upper	No	145.58	\$124,300	\$180,956	\$151,375	3715	17.63	655	1343	1413
27	053	0239.02	Upper	No	192.53	\$124,300	\$239,315	\$200,188	2071	23.80	493	598	664
27	053	0239.03	Upper	No	131.61	\$124,300	\$163,591	\$136,845	3513	26.10	917	1179	903
27	053	0240.03	Middle	No	111.40	\$124,300	\$138,470	\$115,833	4886	43.29	2115	919	714
27	053	0240.04	Moderate	No	57.75	\$124,300	\$71,783	\$60,050	4473	30.14	1348	885	378
27	053	0240.05	Middle	No	106.91	\$124,300	\$132,889	\$111,171	2748	29.69	816	440	181
27	053	0240.06	Upper	No	187.88	\$124,300	\$233,535	\$195,357	2078	14.73	306	793	732
27	053	0241.00	Middle	No	83.70	\$124,300	\$104,039	\$87,038	3432	31.29	1074	1024	1119
27	053	0242.00	Middle	No	111.49	\$124,300	\$138,582	\$115,924	3190	21.13	674	1055	1217
27	053	0243.00	Middle	No	84.33	\$124,300	\$104,822	\$87,684	4510	42.46	1915	892	1096
27	053	0244.00	Moderate	No	69.12	\$124,300	\$85,916	\$71,875	4335	33.47	1451	1200	678
27	053	0245.00	Middle	No	97.91	\$124,300	\$121,702	\$101,813	2328	27.58	642	781	891
27	053	0246.00	Middle	No	92.16	\$124,300	\$114,555	\$95,833	4069	37.90	1542	1055	1162
27	053	0247.00	Middle	No	81.49	\$124,300	\$101,292	\$84,737	3433	35.80	1229	1009	1171
27	053	0248.01	Moderate	No	70.20	\$124,300	\$87,259	\$73,000	2576	49.30	1270	722	917
27	053	0248.02	Moderate	No	59.03	\$124,300	\$73,374	\$61,384	3106	62.04	1927	473	603
27	053	0249.03	Moderate	No	64.11	\$124,300	\$79,689	\$66,667	2378	66.65	1585	337	476
27	053	0249.04	Moderate	No	77.07	\$124,300	\$95,798	\$80,136	3637	50.78	1847	1023	1194

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27	053	0251.00	Middle	No	83.11	\$124,300	\$103,306	\$86,420	3343	46.75	1563	354	329
27	053	0252.01	Moderate	No	68.95	\$124,300	\$85,705	\$71,696	5225	67.29	3516	790	1074
27	053	0252.05	Middle	No	80.87	\$124,300	\$100,521	\$84,088	5234	42.72	2236	1351	1568
27	053	0253.01	Middle	No	111.27	\$124,300	\$138,309	\$115,703	3208	18.77	602	865	799
27	053	0253.02	Moderate	No	71.21	\$124,300	\$88,514	\$74,049	4438	41.96	1862	1118	1299
27	053	0254.01	Moderate	No	77.17	\$124,300	\$95,922	\$80,244	4165	47.47	1977	1051	1104
27	053	0254.03	Moderate	No	57.07	\$124,300	\$70,938	\$59,344	4089	45.44	1858	777	738
27	053	0256.01	Middle	No	96.82	\$124,300	\$120,347	\$100,679	2679	33.74	904	593	732
27	053	0256.03	Middle	No	97.20	\$124,300	\$120,820	\$101,071	3849	21.75	837	1246	1250
27	053	0256.05	Middle	No	86.15	\$124,300	\$107,084	\$89,583	3874	25.14	974	1007	938
27	053	0257.02	Middle	No	112.10	\$124,300	\$139,340	\$116,563	4989	24.69	1232	1496	1671
27	053	0257.03	Upper	No	125.42	\$124,300	\$155,897	\$130,417	2329	22.58	526	610	610
27	053	0257.04	Middle	No	98.52	\$124,300	\$122,460	\$102,443	4894	31.06	1520	1217	1147
27	053	0258.01	Middle	No	86.95	\$124,300	\$108,079	\$90,417	3448	32.77	1130	718	832
27	053	0258.02	Middle	No	110.00	\$124,300	\$136,730	\$114,375	2443	16.99	415	871	905
27	053	0258.03	Middle	No	80.69	\$124,300	\$100,298	\$83,902	3296	29.16	961	925	1117
27	053	0258.05	Middle	No	109.33	\$124,300	\$135,897	\$113,682	2931	17.64	517	879	1001
27	053	0259.05	Upper	No	125.61	\$124,300	\$156,133	\$130,606	3745	11.96	448	1200	1117
27	053	0259.06	Middle	No	97.27	\$124,300	\$120,907	\$101,141	6099	27.05	1650	1791	1872
27	053	0259.07	Upper	No	122.02	\$124,300	\$151,671	\$126,875	4952	18.30	906	1819	1679
27	053	0259.08	Upper	No	133.29	\$124,300	\$165,679	\$138,594	4026	16.87	679	1130	1208
27	053	0259.09	Middle	No	110.96	\$124,300	\$137,923	\$115,377	3024	26.75	809	1056	1086
27	053	0260.05	Middle	No	96.24	\$124,300	\$119,626	\$100,068	4005	27.14	1087	1171	1320
27	053	0260.06	Middle	No	100.46	\$124,300	\$124,872	\$104,464	3126	31.41	982	790	1094
27	053	0260.07	Upper	No	134.50	\$124,300	\$167,184	\$139,858	5072	30.56	1550	1083	1129
27	053	0260.13	Upper	No	148.71	\$124,300	\$184,847	\$154,625	4571	17.92	819	1662	1738
27	053	0260.14	Upper	No	127.75	\$124,300	\$158,793	\$132,833	5214	18.53	966	1786	1882
27	053	0260.15	Upper	No	128.14	\$124,300	\$159,278	\$133,237	5548	27.88	1547	1568	1696

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27	053	0260.19	Moderate	No	73.59	\$124,300	\$91,472	\$76,525	5123	67.50	3458	300	333
27	053	0260.20	Middle	No	94.87	\$124,300	\$117,923	\$98,648	4848	35.87	1739	1255	1456
27	053	0260.21	Upper	No	190.67	\$124,300	\$237,003	\$198,259	4136	19.17	793	1320	1407
27	053	0260.23	Middle	No	114.52	\$124,300	\$142,348	\$119,082	3810	35.28	1344	1142	1119
27	053	0260.24	Upper	No	124.25	\$124,300	\$154,443	\$129,194	3644	18.69	681	1425	1530
27	053	0260.25	Upper	No	196.65	\$124,300	\$244,436	\$204,479	2800	22.86	640	817	817
27	053	0260.26	Upper	No	236.76	\$124,300	\$294,293	\$246,181	4868	33.79	1645	1714	1779
27	053	0260.27	Upper	No	157.94	\$124,300	\$196,319	\$164,222	4267	19.17	818	1541	1591
27	053	0260.28	Upper	No	170.39	\$124,300	\$211,795	\$177,170	3166	44.95	1423	977	1091
27	053	0261.01	Middle	No	99.91	\$124,300	\$124,188	\$103,889	3487	14.48	505	1267	1325
27	053	0261.03	Upper	No	125.32	\$124,300	\$155,773	\$130,313	2830	12.16	344	1139	1227
27	053	0261.04	Middle	No	83.68	\$124,300	\$104,014	\$87,014	4433	26.82	1189	1048	1175
27	053	0262.01	Upper	No	145.86	\$124,300	\$181,304	\$151,667	3240	11.85	384	1288	1355
27	053	0262.02	Upper	No	159.62	\$124,300	\$198,408	\$165,972	2936	12.84	377	1096	1153
27	053	0262.05	Upper	No	147.86	\$124,300	\$183,790	\$153,750	3295	13.32	439	1081	1149
27	053	0262.06	Upper	No	143.72	\$124,300	\$178,644	\$149,444	3320	10.36	344	946	972
27	053	0262.07	Upper	No	124.28	\$124,300	\$154,480	\$129,231	4140	22.95	950	954	1177
27	053	0262.08	Upper	No	136.10	\$124,300	\$169,172	\$141,520	3141	11.24	353	1157	1196
27	053	0263.01	Upper	No	196.73	\$124,300	\$244,535	\$204,564	3820	12.93	494	983	973
27	053	0263.02	Middle	No	119.41	\$124,300	\$148,427	\$124,167	3417	9.92	339	1225	1375
27	053	0264.03	Middle	No	92.18	\$124,300	\$114,580	\$95,852	3551	33.85	1202	823	832
27	053	0264.04	Upper	No	145.03	\$124,300	\$180,272	\$150,806	5598	13.88	777	1934	2035
27	053	0264.05	Middle	No	106.27	\$124,300	\$132,094	\$110,500	2501	25.75	644	624	691
27	053	0264.06	Moderate	No	64.31	\$124,300	\$79,937	\$66,875	4072	25.86	1053	1038	426
27	053	0265.05	Upper	No	127.94	\$124,300	\$159,029	\$133,036	3581	19.63	703	1200	1519
27	053	0265.07	Middle	No	110.40	\$124,300	\$137,227	\$114,801	5185	24.59	1275	1040	1217
27	053	0265.08	Upper	No	132.01	\$124,300	\$164,088	\$137,262	4930	18.60	917	1523	1609
27	053	0265.09	Upper	No	148.78	\$124,300	\$184,934	\$154,702	4497	14.14	636	1692	1800
27	053	0265.10	Middle	No	98.42	\$124,300	\$122,336	\$102,344	3439	23.35	803	937	755

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27	053	0265.11	Moderate	No	66.73	\$124,300	\$82,945	\$69,391	3532	40.83	1442	736	786
27	053	0265.14	Middle	No	91.31	\$124,300	\$113,498	\$94,946	4801	38.87	1866	780	863
27	053	0265.15	Middle	No	104.80	\$124,300	\$130,266	\$108,971	2072	20.08	416	578	675
27	053	0265.16	Middle	No	109.74	\$124,300	\$136,407	\$114,107	3931	20.07	789	1064	1126
27	053	0266.05	Upper	No	145.77	\$124,300	\$181,192	\$151,577	4207	22.75	957	1292	1340
27	053	0266.06	Upper	No	141.10	\$124,300	\$175,387	\$146,719	5030	17.20	865	1329	1459
27	053	0266.09	Upper	No	126.39	\$124,300	\$157,103	\$131,420	3009	13.43	404	1095	1257
27	053	0266.10	Upper	No	174.97	\$124,300	\$217,488	\$181,932	4411	16.28	718	1500	1708
27	053	0266.11	Upper	No	136.46	\$124,300	\$169,620	\$141,892	4902	27.93	1369	1562	1959
27	053	0266.14	Upper	No	162.40	\$124,300	\$201,863	\$168,869	3925	19.49	765	1218	1240
27	053	0266.15	Upper	No	158.85	\$124,300	\$197,451	\$165,170	7806	31.87	2488	2080	2224
27	053	0266.16	Upper	No	195.20	\$124,300	\$242,634	\$202,965	9818	44.30	4349	2804	2905
27	053	0266.17	Upper	No	133.93	\$124,300	\$166,475	\$139,259	2287	25.97	594	599	789
27	053	0267.02	Moderate	No	69.54	\$124,300	\$86,438	\$72,308	2688	20.57	553	599	714
27	053	0267.06	Middle	No	115.51	\$124,300	\$143,579	\$120,104	3360	15.63	525	1338	1410
27	053	0267.07	Middle	No	103.34	\$124,300	\$128,452	\$107,457	5188	18.75	973	1859	1943
27	053	0267.08	Middle	No	106.89	\$124,300	\$132,864	\$111,143	5399	17.56	948	2082	2280
27	053	0267.11	Middle	No	98.82	\$124,300	\$122,833	\$102,756	3068	19.85	609	1454	1534
27	053	0267.12	Middle	No	88.46	\$124,300	\$109,956	\$91,984	3233	27.65	894	967	1186
27	053	0267.13	Upper	No	122.74	\$124,300	\$152,566	\$127,625	4190	19.36	811	1578	1705
27	053	0267.17	Upper	No	126.11	\$124,300	\$156,755	\$131,134	6408	29.71	1904	1958	2181
27	053	0267.18	Upper	No	127.31	\$124,300	\$158,246	\$132,375	3725	21.69	808	1001	1090
27	053	0267.19	Upper	No	157.14	\$124,300	\$195,325	\$163,395	5783	16.10	931	1863	1896
27	053	0267.20	Upper	No	146.93	\$124,300	\$182,634	\$152,780	5143	21.99	1131	1824	1878
27	053	0267.21	Middle	No	110.52	\$124,300	\$137,376	\$114,922	2833	12.71	360	1227	1242
27	053	0267.22	Upper	No	178.41	\$124,300	\$221,764	\$185,509	5286	32.56	1721	1632	1794
27	053	0267.23	Upper	No	191.51	\$124,300	\$238,047	\$199,132	4647	22.32	1037	1579	1655
27	053	0267.24	Upper	No	136.30	\$124,300	\$169,421	\$141,724	4134	31.16	1288	913	889

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27	053	0267.25	Middle	No	101.36	\$124,300	\$125,990	\$105,399	3591	23.61	848	1040	1288
27	053	0267.26	Middle	No	119.01	\$124,300	\$147,929	\$123,750	4265	27.50	1173	1413	1621
27	053	0268.07	Moderate	No	70.09	\$124,300	\$87,122	\$72,884	5977	48.32	2888	1122	1341
27	053	0268.09	Moderate	No	51.08	\$124,300	\$63,492	\$53,120	4834	85.58	4137	395	579
27	053	0268.11	Moderate	No	72.81	\$124,300	\$90,503	\$75,714	6398	69.74	4462	1365	1728
27	053	0268.12	Middle	No	97.97	\$124,300	\$121,777	\$101,875	8840	49.29	4357	2048	2124
27	053	0268.14	Middle	No	86.15	\$124,300	\$107,084	\$89,577	7225	69.62	5030	1969	2117
27	053	0268.15	Middle	No	84.73	\$124,300	\$105,319	\$88,100	5648	59.01	3333	1399	1497
27	053	0268.16	Middle	No	83.53	\$124,300	\$103,828	\$86,860	7087	71.12	5040	1543	1991
27	053	0268.18	Moderate	No	67.92	\$124,300	\$84,425	\$70,625	5255	70.49	3704	1286	1769
27	053	0268.19	Low	No	43.36	\$124,300	\$53,896	\$45,085	4578	84.82	3883	493	601
27	053	0268.22	Middle	No	100.56	\$124,300	\$124,996	\$104,567	5158	39.47	2036	1520	1507
27	053	0268.23	Upper	No	126.34	\$124,300	\$157,041	\$131,369	5133	51.14	2625	1575	1637
27	053	0268.24	Upper	No	131.90	\$124,300	\$163,952	\$137,146	6023	41.36	2491	1284	1378
27	053	0268.25	Middle	No	118.34	\$124,300	\$147,097	\$123,056	3337	56.19	1875	772	902
27	053	0268.26	Upper	No	158.07	\$124,300	\$196,481	\$164,364	4452	45.08	2007	1062	1141
27	053	0268.27	Low	No	30.85	\$124,300	\$38,347	\$32,087	2078	76.42	1588	451	467
27	053	0268.28	Moderate	No	52.89	\$124,300	\$65,742	\$55,000	4455	77.17	3438	676	876
27	053	0269.03	Middle	No	85.83	\$124,300	\$106,687	\$89,250	4696	19.27	905	1524	1619
27	053	0269.06	Middle	No	93.46	\$124,300	\$116,171	\$97,183	7580	24.20	1834	2700	2767
27	053	0269.07	Upper	No	133.19	\$124,300	\$165,555	\$138,490	5596	19.07	1067	1811	1945
27	053	0269.08	Middle	No	101.12	\$124,300	\$125,692	\$105,145	6047	23.66	1431	2050	2225
27	053	0269.10	Upper	No	121.35	\$124,300	\$150,838	\$126,184	7212	20.69	1492	2127	2279
27	053	0269.11	Upper	No	126.53	\$124,300	\$157,277	\$131,571	5250	14.17	744	1127	1340
27	053	0269.12	Upper	No	146.65	\$124,300	\$182,286	\$152,483	8711	9.08	791	2730	2956
27	053	0270.01	Upper	No	128.03	\$124,300	\$159,141	\$133,125	3358	9.74	327	1106	1205
27	053	0270.02	Upper	No	131.18	\$124,300	\$163,057	\$136,406	5498	8.44	464	1459	1644
27	053	0271.01	Upper	No	168.84	\$124,300	\$209,868	\$175,563	7483	18.12	1356	2351	2491
27	053	0271.02	Upper	No	141.72	\$124,300	\$176,158	\$147,361	6185	19.51	1207	2155	2307

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	0272.02	Middle	No	114.80	\$124,300	\$142,696	\$119,375	1741	13.21	230	466	598
27	053	0272.03	Upper	No	124.78	\$124,300	\$155,102	\$129,750	3691	8.64	319	1001	1224
27	053	0272.04	Upper	No	195.54	\$124,300	\$243,056	\$203,320	3867	8.12	314	1298	1446
27	053	0272.05	Upper	No	230.92	\$124,300	\$287,034	\$240,104	3037	8.46	257	1064	1153
27	053	0273.00	Upper	No	124.56	\$124,300	\$154,828	\$129,514	4434	13.04	578	1363	1376
27	053	0274.00	Upper	No	158.37	\$124,300	\$196,854	\$164,676	4283	6.93	297	1509	1777
27	053	0275.01	Upper	No	139.85	\$124,300	\$173,834	\$145,417	4523	11.96	541	1240	1583
27	053	0275.03	Upper	No	172.18	\$124,300	\$214,020	\$179,028	4376	9.41	412	1501	1722
27	053	0275.04	Upper	No	170.43	\$124,300	\$211,844	\$177,212	3403	10.20	347	1299	1338
27	053	0276.01	Middle	No	108.89	\$124,300	\$135,350	\$113,221	4057	12.92	524	1361	1655
27	053	0276.02	Middle	No	113.96	\$124,300	\$141,652	\$118,500	5341	11.59	619	2003	2222
27	053	0277.01	Upper	No	178.61	\$124,300	\$222,012	\$185,714	3789	7.60	288	1214	1304
27	053	0277.02	Middle	No	110.56	\$124,300	\$137,426	\$114,958	2307	9.84	227	771	845
27	053	0277.03	Upper	No	139.24	\$124,300	\$173,075	\$144,778	4473	9.79	438	1400	1570
27	053	1002.00	Moderate	No	68.08	\$124,300	\$84,623	\$70,793	3764	55.05	2072	1191	1406
27	053	1004.00	Low	No	35.91	\$124,300	\$44,636	\$37,340	3388	75.30	2551	660	1073
27	053	1005.00	Moderate	No	65.31	\$124,300	\$81,180	\$67,917	1978	30.94	612	582	885
27	053	1007.00	Moderate	No	65.09	\$124,300	\$80,907	\$67,679	3139	54.09	1698	820	1189
27	053	1008.00	Moderate	No	69.45	\$124,300	\$86,326	\$72,222	4209	73.15	3079	909	1423
27	053	1009.00	Moderate	No	58.66	\$124,300	\$72,914	\$61,000	5005	78.20	3914	912	1541
27	053	1012.00	Middle	No	102.89	\$124,300	\$127,892	\$106,985	4913	21.62	1062	1567	1855
27	053	1013.00	Moderate	No	57.30	\$124,300	\$71,224	\$59,583	1887	83.89	1583	354	587
27	053	1016.00	Low	No	42.87	\$124,300	\$53,287	\$44,583	3174	83.59	2653	271	665
27	053	1018.00	Moderate	No	59.76	\$124,300	\$74,282	\$62,146	4153	47.34	1966	703	1382
27	053	1019.00	Middle	No	100.61	\$124,300	\$125,058	\$104,615	2833	30.57	866	542	1009
27	053	1020.00	Moderate	No	69.01	\$124,300	\$85,779	\$71,757	2317	72.12	1671	563	842
27	053	1021.00	Low	No	32.45	\$124,300	\$40,335	\$33,750	2809	84.76	2381	328	797
27	053	1025.00	Unknown	No	0.00	\$124,300	\$0	\$0	2746	29.61	813	372	864

\* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	1026.00	Moderate	No	79.58	\$124,300	\$98,918	\$82,747	2023	37.77	764	340	732
27	053	1028.00	Low	No	43.71	\$124,300	\$54,332	\$45,455	2999	83.79	2513	454	808
27	053	1030.00	Upper	No	136.01	\$124,300	\$169,060	\$141,420	1779	22.60	402	323	539
27	053	1031.00	Middle	No	87.19	\$124,300	\$108,377	\$90,658	2161	31.56	682	403	708
27	053	1034.00	Low	No	34.06	\$124,300	\$42,337	\$35,417	3063	91.61	2806	464	291
27	053	1036.00	Upper	No	138.79	\$124,300	\$172,516	\$144,313	3093	16.17	500	914	673
27	053	1037.00	Upper	No	123.26	\$124,300	\$153,212	\$128,170	4282	27.37	1172	410	623
27	053	1039.00	Unknown	No	0.00	\$124,300	\$0	\$0	4320	27.64	1194	39	240
27	053	1040.01	Unknown	No	0.00	\$124,300	\$0	\$0	2756	35.16	969	82	476
27	053	1040.02	Moderate	No	67.82	\$124,300	\$84,300	\$70,524	4309	33.40	1439	250	876
27	053	1041.00	Low	No	46.63	\$124,300	\$57,961	\$48,487	3245	65.24	2117	378	921
27	053	1044.00	Upper	No	120.35	\$124,300	\$149,595	\$125,139	2576	49.57	1277	119	54
27	053	1048.01	Low	No	20.94	\$124,300	\$26,028	\$21,777	4314	95.83	4134	22	262
27	053	1048.02	Low	No	39.24	\$124,300	\$48,775	\$40,809	4709	50.14	2361	389	333
27	053	1049.01	Unknown	No	0.00	\$124,300	\$0	\$0	6900	29.38	2027	10	94
27	053	1049.02	Low	No	46.35	\$124,300	\$57,613	\$48,203	6121	53.52	3276	191	461
27	053	1051.00	Upper	No	126.60	\$124,300	\$157,364	\$131,635	2768	15.50	429	1154	1324
27	053	1052.01	Middle	No	105.45	\$124,300	\$131,074	\$109,647	3008	26.16	787	640	114
27	053	1052.04	Upper	No	142.04	\$124,300	\$176,556	\$147,697	2865	40.21	1152	212	80
27	053	1054.00	Middle	No	112.70	\$124,300	\$140,086	\$117,188	4440	41.01	1821	547	185
27	053	1055.00	Upper	No	209.82	\$124,300	\$260,806	\$218,173	3822	16.98	649	889	826
27	053	1056.00	Moderate	No	79.30	\$124,300	\$98,570	\$82,454	4920	38.52	1895	568	189
27	053	1057.00	Middle	No	99.78	\$124,300	\$124,027	\$103,750	3062	47.65	1459	354	199
27	053	1060.00	Low	No	32.13	\$124,300	\$39,938	\$33,417	3431	82.89	2844	136	583
27	053	1062.00	Moderate	No	51.84	\$124,300	\$64,437	\$53,906	3817	66.68	2545	239	538
27	053	1064.00	Upper	No	165.22	\$124,300	\$205,368	\$171,801	1817	53.94	980	474	600
27	053	1065.00	Upper	No	240.43	\$124,300	\$298,854	\$250,001	4872	14.59	711	1174	1186
27	053	1066.00	Upper	No	130.23	\$124,300	\$161,876	\$135,417	2517	16.33	411	597	602
27	053	1067.00	Middle	No	103.98	\$124,300	\$129,247	\$108,125	5075	23.57	1196	566	1042

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
27	053	1069.00	Moderate	No	64.91	\$124,300	\$80,683	\$67,500	2842	40.53	1152	215	326
27	053	1070.00	Moderate	No	63.86	\$124,300	\$79,378	\$66,406	3971	51.60	2049	303	763
27	053	1074.00	Moderate	No	65.36	\$124,300	\$81,242	\$67,961	1799	43.41	781	467	696
27	053	1075.00	Middle	No	89.70	\$124,300	\$111,497	\$93,274	1882	22.32	420	540	831
27	053	1076.00	Middle	No	97.67	\$124,300	\$121,404	\$101,563	3566	17.92	639	1293	1537
27	053	1080.00	Upper	No	187.69	\$124,300	\$233,299	\$195,156	3585	19.30	692	517	824
27	053	1086.00	Moderate	No	53.01	\$124,300	\$65,891	\$55,125	2944	59.48	1751	587	976
27	053	1087.00	Middle	No	81.97	\$124,300	\$101,889	\$85,238	4013	45.18	1813	976	1184
27	053	1088.00	Moderate	No	55.70	\$124,300	\$69,235	\$57,917	3698	43.78	1619	753	1047
27	053	1089.00	Middle	No	83.17	\$124,300	\$103,380	\$86,488	2310	20.69	478	980	1129
27	053	1090.00	Upper	No	150.96	\$124,300	\$187,643	\$156,964	1805	14.52	262	811	848
27	053	1091.00	Upper	No	127.21	\$124,300	\$158,122	\$132,276	4998	15.93	796	1123	1043
27	053	1092.00	Middle	No	106.99	\$124,300	\$132,989	\$111,250	3473	22.63	786	527	640
27	053	1093.00	Middle	No	98.37	\$124,300	\$122,274	\$102,292	4032	32.81	1323	891	1246
27	053	1094.00	Moderate	No	63.71	\$124,300	\$79,192	\$66,250	2192	76.32	1673	289	545
27	053	1097.00	Middle	No	91.18	\$124,300	\$113,337	\$94,808	2311	44.40	1026	673	953
27	053	1098.00	Upper	No	166.70	\$124,300	\$207,208	\$173,333	4412	17.32	764	1063	1229
27	053	1099.00	Middle	No	116.86	\$124,300	\$145,257	\$121,510	4034	22.43	905	1057	1535
27	053	1100.00	Moderate	No	63.90	\$124,300	\$79,428	\$66,447	1683	70.89	1193	389	576
27	053	1101.00	Middle	No	101.20	\$124,300	\$125,792	\$105,234	2845	30.37	864	1015	1180
27	053	1102.00	Middle	No	88.38	\$124,300	\$109,856	\$91,895	3667	23.13	848	1342	1455
27	053	1104.00	Middle	No	86.18	\$124,300	\$107,122	\$89,609	3351	37.12	1244	1044	1208
27	053	1105.00	Middle	No	97.97	\$124,300	\$121,777	\$101,875	5250	18.88	991	1497	1755
27	053	1108.00	Middle	No	99.22	\$124,300	\$123,330	\$103,173	4331	20.80	901	1497	1778
27	053	1109.00	Middle	No	110.60	\$124,300	\$137,476	\$115,000	3497	41.44	1449	1359	1508
27	053	1111.00	Middle	No	119.95	\$124,300	\$149,098	\$124,727	3375	21.39	722	1266	1470
27	053	1112.00	Upper	No	151.52	\$124,300	\$188,339	\$157,554	3333	12.78	426	1265	1360
27	053	1113.00	Upper	No	179.48	\$124,300	\$223,094	\$186,625	5210	14.63	762	1750	1990

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27	053	1114.00	Upper	No	182.54	\$124,300	\$226,897	\$189,810	4014	14.23	571	1438	1528
27	053	1115.00	Upper	No	155.10	\$124,300	\$192,789	\$161,277	5651	19.89	1124	1640	1924
27	053	1116.00	Upper	No	144.20	\$124,300	\$179,241	\$149,943	3214	18.45	593	1280	1366
27	053	1225.00	Middle	No	95.76	\$124,300	\$119,030	\$99,575	3584	28.57	1024	1006	1081
27	053	1226.00	Upper	No	121.72	\$124,300	\$151,298	\$126,563	2447	19.08	467	881	920
27	053	1255.00	Moderate	No	71.45	\$124,300	\$88,812	\$74,293	3707	43.76	1622	892	939
27	053	1256.00	Upper	No	125.26	\$124,300	\$155,698	\$130,250	5233	40.78	2134	745	923
27	053	1257.00	Low	No	49.19	\$124,300	\$61,143	\$51,148	3852	81.93	3156	563	1067
27	053	1258.00	Moderate	No	50.90	\$124,300	\$63,269	\$52,926	5208	78.92	4110	658	1065
27	053	1259.00	Low	No	49.88	\$124,300	\$62,001	\$51,866	4904	84.62	4150	578	942
27	053	1260.00	Low	No	44.63	\$124,300	\$55,475	\$46,410	5056	79.43	4016	275	660
27	053	1261.01	Middle	No	102.78	\$124,300	\$127,756	\$106,875	2746	35.18	966	757	97
27	053	1261.02	Upper	No	179.56	\$124,300	\$223,193	\$186,708	6867	34.21	2349	785	120
27	053	1262.01	Upper	No	177.03	\$124,300	\$220,048	\$184,079	3153	33.11	1044	296	52
27	053	1262.02	Upper	No	126.61	\$124,300	\$157,376	\$131,652	4387	16.59	728	1003	468
27	053	1263.00	Middle	No	89.68	\$124,300	\$111,472	\$93,250	2679	78.57	2105	478	691
27	053	9800.00	Unknown	No	0.00	\$124,300	\$0	\$0	8	50.00	4	0	0
27	053	9801.00	Unknown	No	0.00	\$124,300	\$0	\$0	432	41.44	179	0	25

\* Will automatically be included in the 2024 Distressed or Underserved Tract List



## ATM LOCATIONS

Updated 3/6/24

\*\* Deposit Gathering ATM/ITM

### **NORTH DAKOTA**

#### WATFORD CITY

U5930004	Drive-up Main	100 N Main
U5930024	Cenex	501 6 <sup>th</sup> Ave SE
U5930043	Cenex 2 <sup>nd</sup>	501 6 <sup>th</sup> Ave SE
U5930012	Gallery Main	100 N Main
U5930033	Watford City Middle School	100 3 <sup>rd</sup> St. NE
U5930049	Gallery**	313 Fox Hills Parkway N
U5930050	Drive-up**	313 Fox Hills Parkway N
U5930051	Watford City High School	2313 Wolf Den Parkway
U5930052	Watford City Event Center #1	2209 Wolf Den Parkway
U5930059	McKenzie County Law Enforcement	1201 12 <sup>th</sup> St SE

#### ALEXANDER

U5930035	Drive-up**	616 Elk Street
U5930068	Public High School	601 Delaney St

#### BISMARCK

U5930046	Drive up**	1601 N 12 <sup>th</sup> St
U5930063	Gallery**	1601 N 12 <sup>th</sup> St

#### ELGIN

U5930076	Gallery	204 N Main Street
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#### FARGO

U5930014	Drive-up Fargo S**	3001 25 <sup>th</sup> St S
U5930015	Drive-up SW Fargo	4501 40 <sup>th</sup> Ave S

#### FESSENDAN

U5930025	Walk-up Bank Entrance	78 Main Ave S
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#### GRAND FORKS

U5930061	Lobby**	1970 South Columbia Road
U5930062	Drive-up**	1970 South Columbia Road

#### HARVEY

U5930029	Lobby	910 Lincoln Ave
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#### KILLDEER

U5930036	Drive-up	75 Central Ave S
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#### MANDAN

U5930073	Drive-up**	4530 Memorial Hwy Suite 201
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#### MINOT

U5930005	Drive-up Bdwy	1600 S Broadway
U5930013	Drive-up Arrowhead	150 16 <sup>th</sup> St SW
U5930045	North Hill Minot**	2150 21 <sup>st</sup> Ave NW

RUGBY

U5930048

Walk-up Bank Entrance

215 HWY 2 SW

U5930057

Drive-up\*\*

215 HWY 2 SW

WEST FARGO

U5930007

Drive-up West Fargo

1350 13<sup>th</sup> Ave

WILLISTON

U5930027

Drive-up Downtown

19 4<sup>th</sup> St E

U5930038

Williston Plaza\*\*

1331 9<sup>th</sup> Ave NW

**ARIZONA**

CHANDLER

U5930002

Lobby\*\*

6025 W Chandler Blvd

U5930003

Drive-up\*\*

6025 W Chandler Blvd

SCOTTSDALE

U5930009

Drive-up\*\*

7900 E Raintree Dr

GILBERT

U5930016

Drive-up

1628 N Higley Rd

U5930008

Walk-up\*\*

1628 N Higley Rd

PHOENIX

U5930001

Walk-up\*\*

2231 E Camelback Rd Suite 107

**MINNESOTA**

EDINA

U5930071

Gallery\*\*

3600 Minnesota Drive Suite 70

STAPLES

U5930010

Drive-up

111 4<sup>th</sup> St NE

MOTLEY

U5930017

Drive-up

96 US Hwy 10

MOORHEAD

U5930075

Drive-up\*\*

865 37<sup>th</sup> Ave S

**SOUTH DAKOTA**

SIOUX FALLS

U5930074

Sioux Falls Stand Alone\*\*

601 S Minnesota Ave

TOTAL ATM's = 51

At bank location: 35

Off premise ATM: 7

Storage: 9

## Locations

First International Bank & Trust is conveniently located across North Dakota, central Minnesota, Sioux Falls, and the Phoenix, Arizona metropolitan area. For complete contact and address information, go to [FIBT.com/locations-hours](http://FIBT.com/locations-hours).

### North Dakota

Alexander	Fessenden	Mandan	West Fargo
Bismarck	Grand Forks	Minot**	Williston*
Elgin	Harvey	Rugby	
Fargo*	Killdeer	Watford City*	

### Arizona

Chandler  
Gilbert  
Phoenix  
Scottsdale

### Minnesota

Edina  
Moorhead  
Motley  
Staples

### South Dakota

Sioux Falls

\*Two Locations  
\*\*Three Locations

### Customer Service is Available

Weekdays: 7:30 AM - 8:00 PM (CST)

Saturdays: 8:00 AM - 2:00 PM (CST)

(800) 359-8092



Member FDIC



FIBT.com



## Family owned for over 100 years.





## What it means to Live First

Since our humble beginnings in 1910 as Farmers State Bank in Arnegard, North Dakota, we have built a strong foundation on the bond between our employees and our customers. Through good economic times and bad, First International Bank & Trust (FIBT) continues to serve as a strong financial partner for families and businesses to grow and protect their wealth. Over the years, we have grown from that single bank in Arnegard, to more than 30 branches spanning four states, but our heart is the same, we are here to help you “Live First”.

At FIBT, we stand behind that guiding principle and do everything we can to help you say yes to the moments that let you Live First. We offer a diverse range of products to make your life-changing moments a reality. When people hear the word bank, they often think of checking accounts, savings accounts, and loans, but we offer so much more, including business banking, commercial loans, mortgage loans, agricultural loans, and treasury management.

In 2018, we acquired a Fargo-based electronic payments processor now known as Kotapay. As a result, we can provide offerings beyond the average bank, including ACH solutions, credit card processing, and custom payment portals. Our goal is and will continue to be, to help our customers Live First. Whether it is “saying yes” to your dream home, taking your business to the next level, or your child’s college education, we are here to help make it happen.



## Full Service Community Banking

### Wealth Management Services\*

- Investments
- Financial and Wealth Planning
- Asset Management
- Individual Retirement Planning
- Trust and Estate Administration
- Philanthropic Services
- Mineral & Land Services
- Enterprise Retirement Services

### Agribusiness and Business Banking

- Checking
- Treasury Management Services
- Merchant Processing Services
- Credit Cards
- Loans & Lines of Credit

### Personal Banking

- Checking/Savings
- HSA
- Higher Learning Funds
- Money Market
- IRAs
- Certificates of Deposit (CDs)
- Credit Cards
- Loans & Lines of Credit
- Mortgages

### Insurance\*

- Home & Auto
- Property & Casualty
- Commercial
- Toys
- Agribusiness (MPCI/Crop & Hail)
- Life & Health

\*Investments and Insurance are not insured by FDIC, or any federal agency. May lose value. No bank guarantee. Not a deposit.

## You can't be everywhere, but your money can.

We're not just available at your local branch. Whether it's in your living room or on the go, your money is as close as your nearest device.

- Manage your accounts with online banking.
- Bank on the go with our mobile app.
- Deposit checks with your mobile device using Mobile Check Deposit.
- Pay your bills with online Bill Pay.
- Use Zelle, our person-to-person payment partner, to simply send or receive money via an email address or phone number.

Web or internet access may be needed to use these services. You may be charged an access fee by your provider based on your plan. Please check with your provider for details on specific fees and charges.



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# Watford City, ND

## Location

100 N Main  
Watford City, ND 58854

[Get Directions >](#)

**Phone:** (701) 842-2381

**Fax:** (701) 842-4147

## Mailing Address

PO Box 607  
Watford City, ND 58854

## Hours

### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

Saturday  
9:00 AM - 12:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM

Saturday  
8:00 AM - 12:00 PM



[Return to View All](#)

# Watford City, ND

## Location

313 Fox Hills Parkway N  
Watford City, ND 58854

[Get Directions >](#)

**Phone:** (701) 842-7500

## Mailing Address

PO Box 607  
Watford City, ND 58854

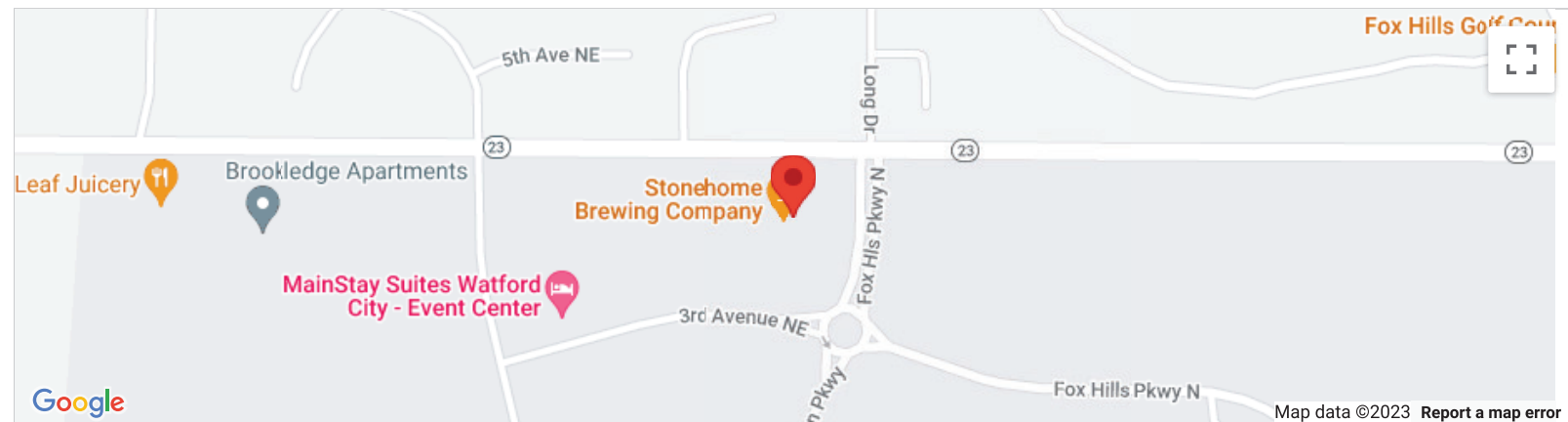
## Hours

### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

### Drive-Up Hours

Monday - Friday  
8:00 AM - 5:00 PM



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# Alexander, ND

## Location

616 Elk Street  
Alexander, ND 58831

[Get Directions >](#)

**Phone:** (701) 828-3338

**Fax:** (701) 828-3339

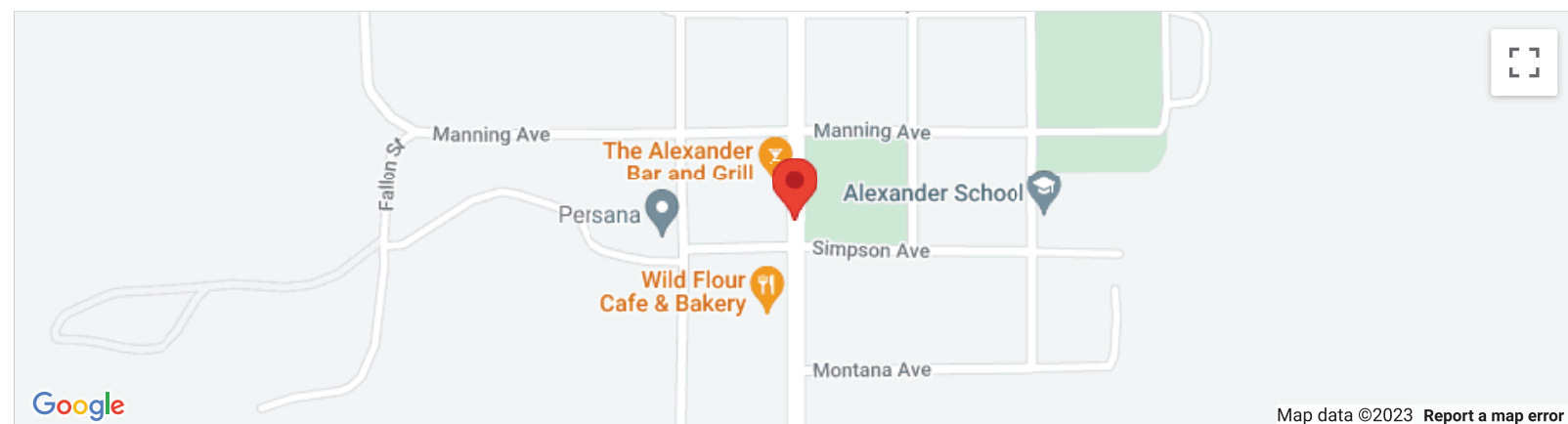
## Mailing Address

PO Box 35  
Alexander, ND 58831

## Hours

### Lobby

Monday - Friday  
8:30 AM - 4:30 PM



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# Williston, ND

## Location

19 4th St E  
Williston, ND 58801

[Get Directions >](#)

**Phone:** (701) 774-8321

**Fax:** (701) 572-3704

## Mailing Address

PO Box 1088  
Williston, ND 58802

## Hours

### Lobby

Monday - Friday  
9:00 AM - 4:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Williston, ND

## Location

1331 9th Ave NW  
Williston, ND 58801

[Get Directions >](#)

**Phone:** (701) 609-5800

**Fax:** (701) 609-5810

## Mailing Address

PO Box 1088  
Williston, ND 58802-1088

## Hours

### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 6:00 PM  
Saturday  
8:00 AM - 12:00 PM



[Return to View All](#)

# Fessenden, ND

## Location

78 Main Ave S  
Fessenden, ND 58438

[Get Directions >](#)

**Phone:** (701) 547-3191

**Fax:** (701) 547-3760

## Mailing Address

PO Box 247  
Fessenden, ND 58438

## Hours

### Lobby

Monday - Friday  
8:30 AM - 4:00 PM





[Return to View All](#)

# Harvey, ND

## Location

910 Lincoln Ave  
Harvey, ND 58341

[Get Directions >](#)

**Phone:** (701) 324-4661

**Fax:** (701) 324-5213

## Mailing Address

PO Box 245  
Harvey, ND 58341

## Hours

### Lobby

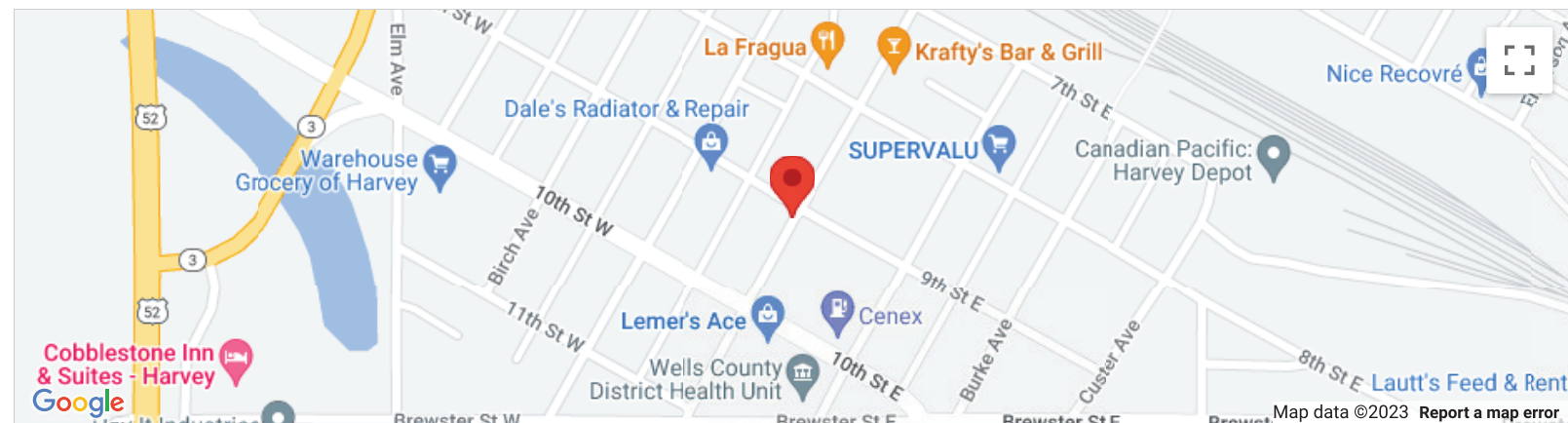
Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM

Saturday

8:00 AM - 12:00 PM



[Return to View All](#)

# Rugby, ND

## Location

215 Highway 2 SW  
Rugby, ND 58368

[Get Directions >](#)

**Phone:** (701) 776-2700

**Fax:** (701) 776-2710

## Mailing Address

215 Highway 2 SW  
PO Box 229  
Rugby, ND 58368

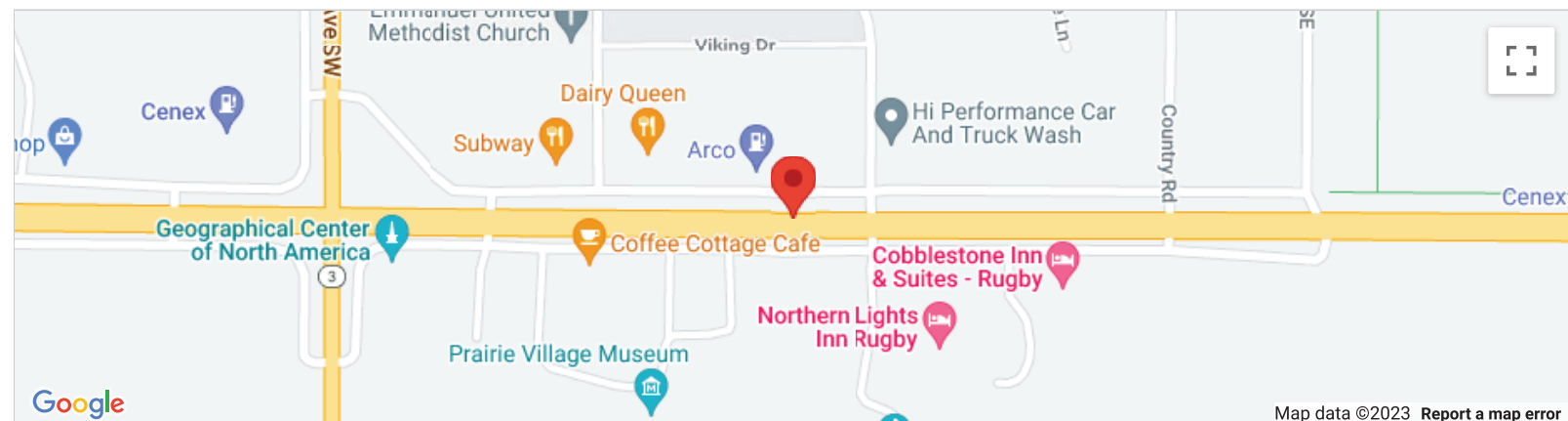
## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Elgin, ND

## Location

204 N. Main St.  
Elgin, ND 58533

[Get Directions >](#)

**Phone:** (701) 584-2525

**Fax:** (701) 584-2579

## Mailing Address

PO Box 159  
Elgin, ND 58533

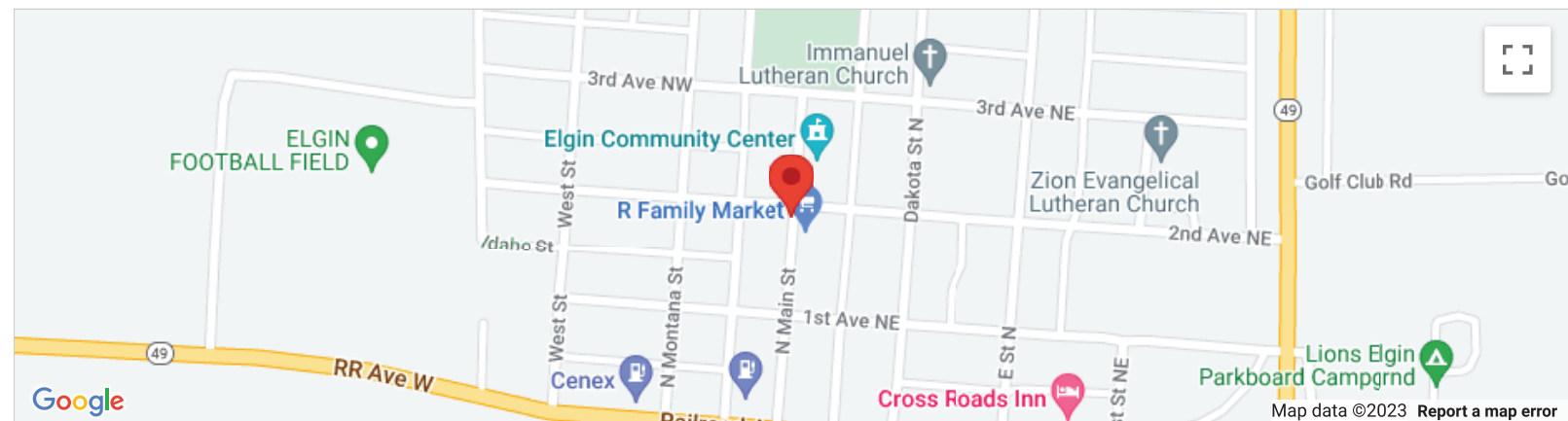
## Hours

### Lobby

Monday - Friday  
8:00 AM - 4:30 PM

### Drive-Up

Monday - Friday  
8:00 AM - 4:30 PM



[Return to View All](#)

# Bismarck, ND

## Location

1601 N 12th Street  
Bismarck, ND 58501

[Get Directions >](#)

**Phone:** (701) 751-8500

**Fax:** (701) 751-8510

## Mailing Address

1601 N 12th Street  
Bismarck, ND 58501

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 6:00 PM

Saturday

9:00 AM - 1:00 PM



[Return to View All](#)

# Mandan, ND

## Location

4530 Memorial Highway, Suite 201  
Mandan, ND 58554

[Get Directions >](#)

**Phone:** (701) 751-9600

## Mailing Address

4530 Memorial Highway, Suite 201  
Mandan, ND 58554

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Minot, ND

## Location

1600 S Broadway  
Minot, ND 58701

[Get Directions >](#)

**Phone:** (701) 837-1600

**Fax:** (701) 837-1610

## Mailing Address

PO Box 1967  
Minot, ND 58702

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

Saturday  
9:00 AM - 12:00 PM

### Drive-Up

Monday - Friday  
7:30 AM - 7:00 PM

Saturday  
9:00 AM - 1:00 PM





[Return to View All](#)

# Minot, ND

## Location

150 16th St SW  
Minot, ND 58701

[Get Directions >](#)

**Phone:** (701) 839-2170

**Fax:** (701) 839-2174

## Mailing Address

PO Box 1967  
Minot, ND 58702

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Minot, ND

## Location

2150 21st Ave NW  
Minot, ND 58703

[Get Directions >](#)

**Phone:** (701) 837-2050

**Fax:** (701) 837-2055

## Mailing Address

PO Box 1967  
Minot, ND 58702

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Fargo, ND

## Location

3001 25th St S,  
Fargo, ND 58103

[Get Directions >](#)

**Phone:** (701) 232-1700

**Fax:** (701) 232-6141

## Mailing Address

PO Box 10938  
Fargo, ND 58106

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

Saturday  
9:00 AM - 1:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 6:00 PM

Saturday  
9:00 AM - 1:00 PM



[Return to View All](#)

# Fargo, ND

## Location

4501 40th Ave S  
Fargo, ND 58104

[Get Directions >](#)

**Phone:** (701) 277-8558

**Fax:** (701) 277-8998

## Mailing Address

4501 40th Ave S  
Fargo, ND 58104

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# West Fargo, ND

## Location

1350 13th Ave E  
West Fargo, ND 58078

[Get Directions >](#)

**Phone:** (701) 281-2700

**Fax:** (701) 281-2727

## Mailing Address

1350 13th Ave E  
West Fargo, ND 58078

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 6:00 PM

Saturday

9:00 AM - 1:00 PM



[Return to View All](#)

# Moorhead, MN

## Location

865 37th Ave S.  
Moorhead, MN 56560

[Get Directions >](#)

**Phone:** (218) 359-2100

**Fax:** (218) 359-2110

## Mailing Address

865 37th Ave S.  
Moorhead, MN 56560

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM





[Return to View All](#)

# Grand Forks, ND

## Location

1970 S Columbia Road, Suite 110  
Grand Forks, ND 58201

[Get Directions >](#)

**Phone:** (701) 757-6500

**Fax:** (701) 757-6510

## Mailing Address

1970 S. Columbia Road, Suite 110  
Grand Forks, ND 58201

## Hours

### Lobby

Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM



[Return to View All](#)

# Killdeer, ND

## Location

75 S Central Ave  
Killdeer, ND 58640

[Get Directions >](#)

**Phone:** (701) 764-5666

**Fax:** (701) 764-5356

## Mailing Address

PO Box 60  
Killdeer, ND 58640

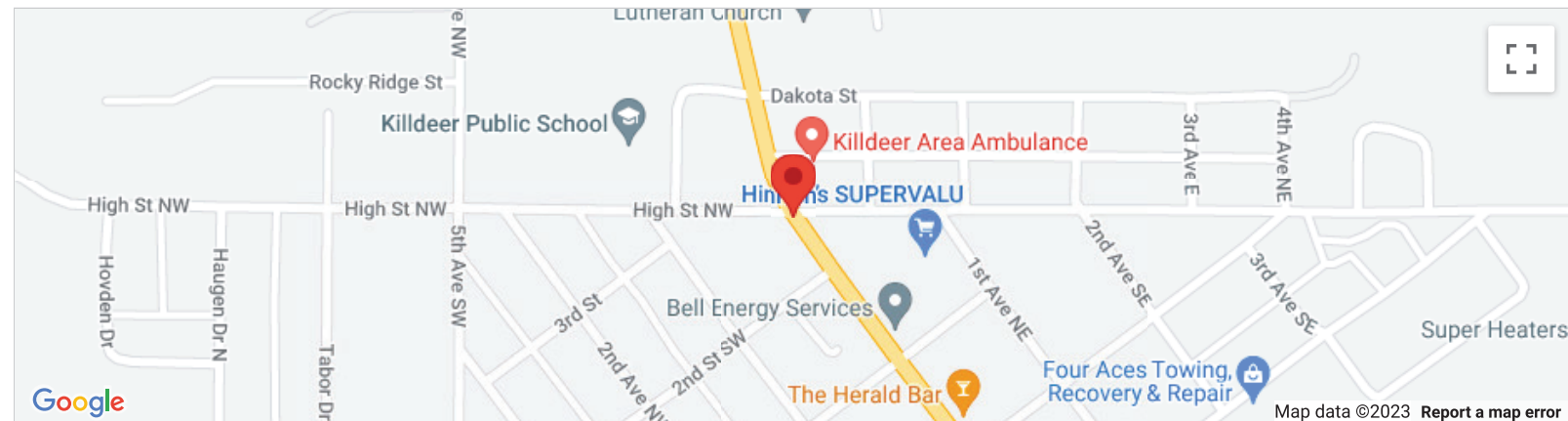
## Hours

### Lobby

Monday - Friday  
9:00 AM - 4:00 PM  
Saturday  
Closed

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM  
Saturday  
Closed



[Return to View All](#)

# Staples, MN

## Location

111 4th St NE  
Staples, MN 56479

[Get Directions >](#)

**Phone:** (218) 894-1522

## Mailing Address

111 4th St NE  
Staples, MN 56479

## Hours

### Lobby

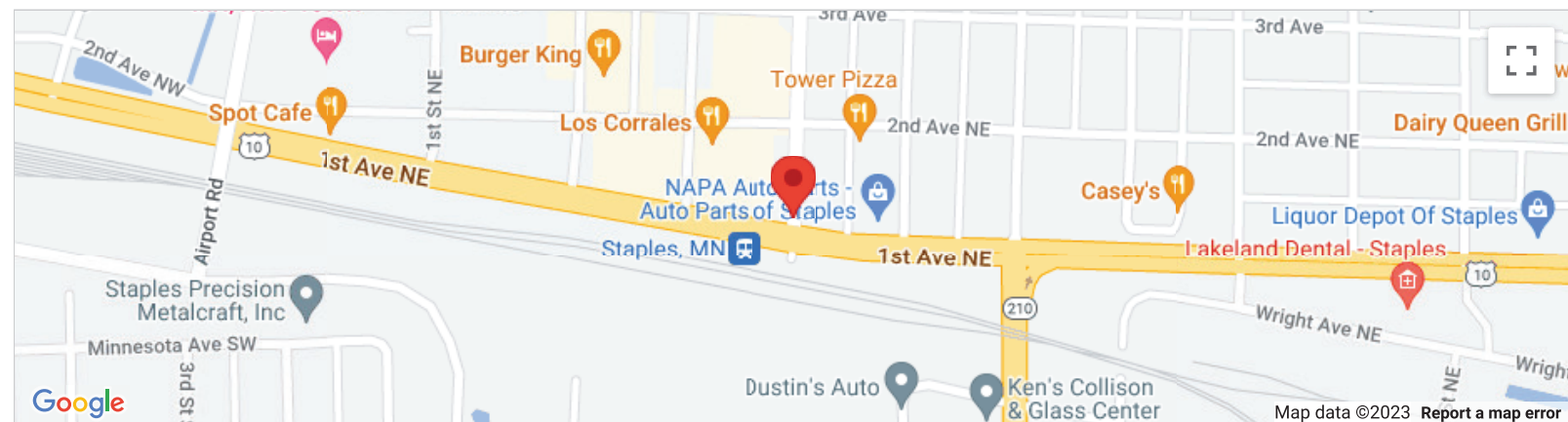
Monday - Friday  
8:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
8:00 AM - 5:00 PM

Saturday

8:00 AM - 12:00 PM



[Return to View All](#)

## Motley, MN

### Location

96 HWY 10 S  
Motley, MN 56466

[Get Directions >](#)

**Phone:** (218) 352-6284

### Mailing Address

PO Box G  
Motley, MN 56466

### Hours

#### Lobby

Monday - Friday  
9:00 am - 11:30 am  
12:30 pm - 5:00 pm

#### Drive-Up

Monday - Friday  
9:00 am - 11:30 am  
12:30 pm - 5:00 pm



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# Edina, MN

## Location

3600 Minnesota Drive Suite 70  
Edina, MN 55435

[Get Directions >](#)

**Phone:** (763) 465-7725

**Fax:** (763) 465-7745

## Mailing Address

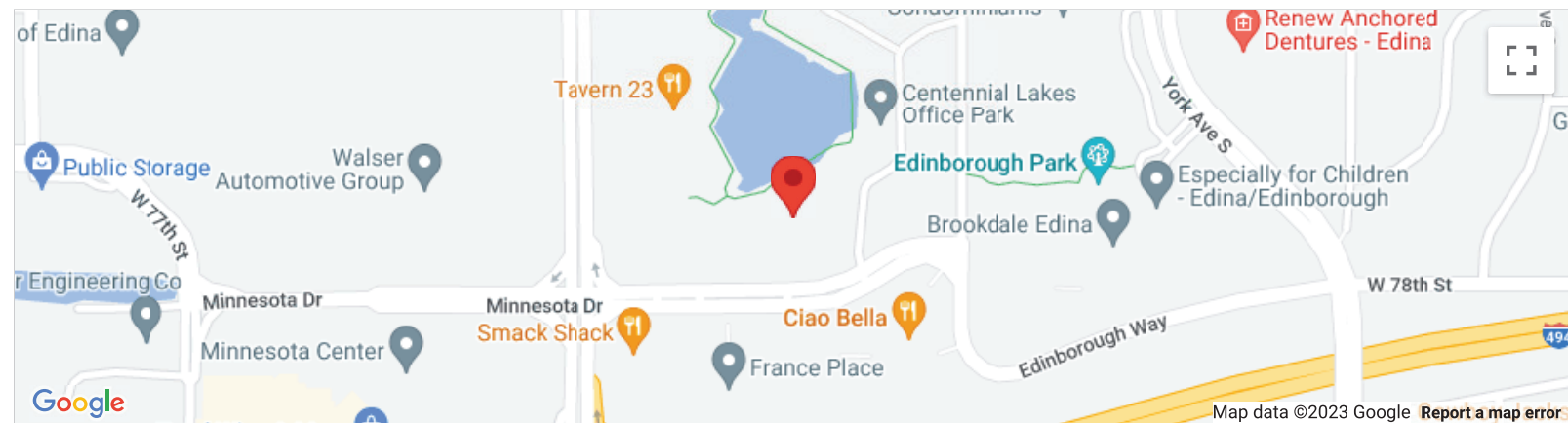
3600 Minnesota Drive Suite 70  
Edina, MN 55435

## Hours

### Lobby

Monday - Friday

9:00 AM - 4:30 PM



[Return to View All](#)

# Sioux Falls, SD

## Location

601 S. Minnesota Ave,  
Sioux Falls, SD 57104

[Get Directions >](#)

**Phone:** (605)-607-5410

## Mailing Address

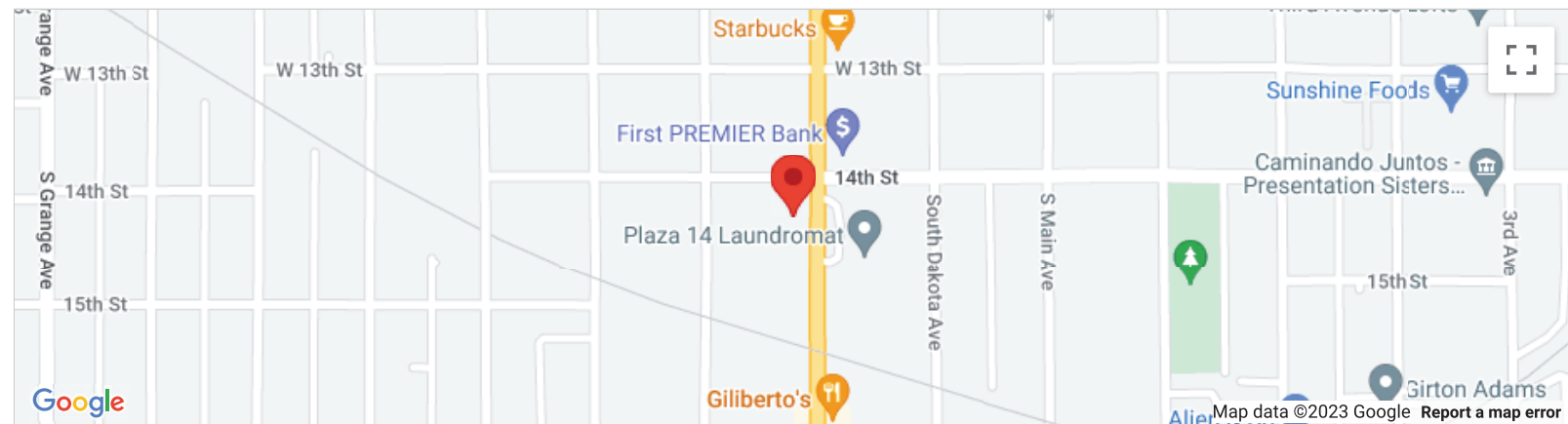
601 S. Minnesota Ave,  
Sioux Falls, SD 57104

## Hours

### Office & Drive Up

Monday - Friday

8:00 AM - 5:00 PM





[Return to View All](#)

# Phoenix, AZ

## Location

2231 E. Camelback Rd  
Suite 107  
Phoenix, AZ 85016

[Get Directions >](#)

**Phone:** (480) 946-2967

**Fax:** (480) 946-2739

## Mailing Address

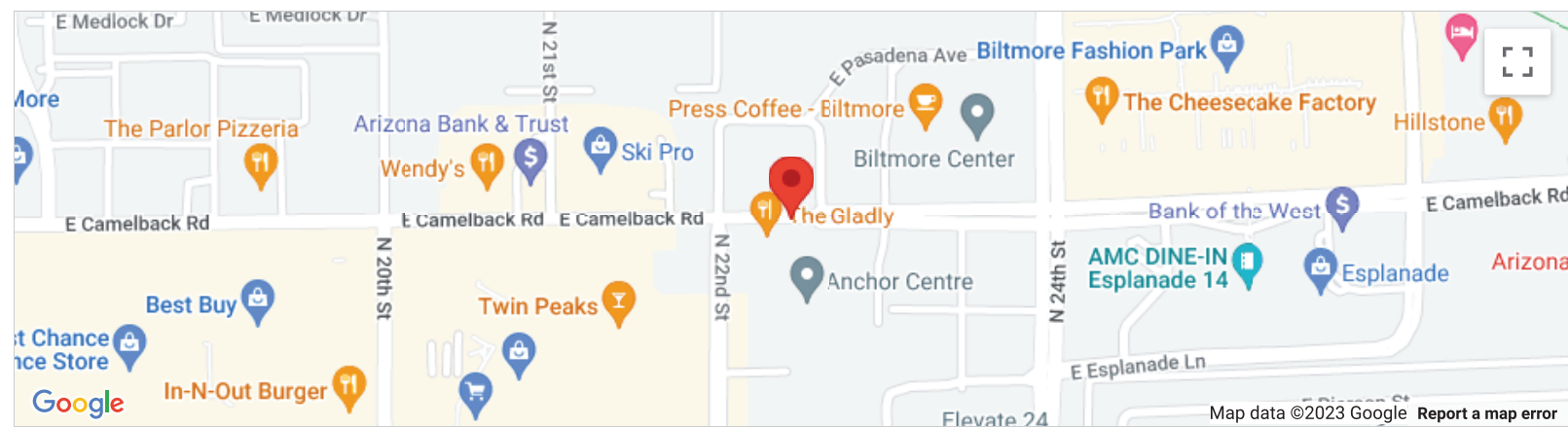
2231 E. Camelback Rd  
Suite 107  
Phoenix, AZ 85016

## Hours

### Lobby

Monday - Friday

9:00 AM - 5:00 PM



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# Phoenix, AZ

## Location

### Wealth Management

2201 E. Camelback Rd.  
Suite 380  
Phoenix, AZ 85016

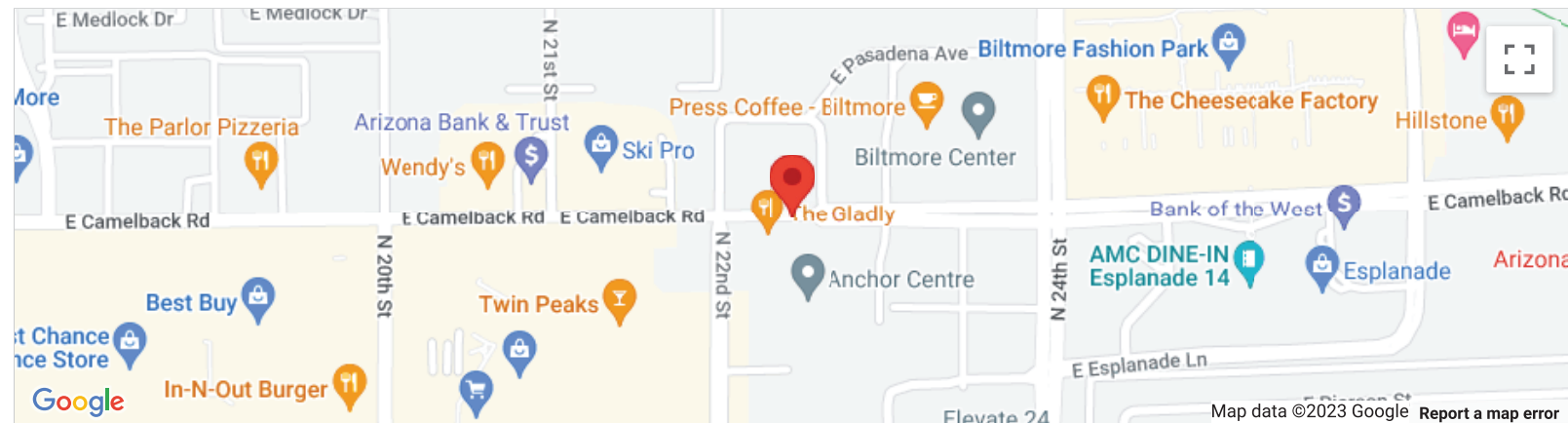
[Get Directions >](#)

**Phone:** (602) 396-1990

## Mailing Address

2201 E. Camelback Rd.  
Suite 380  
Phoenix, AZ 85016

Monday - Friday  
9:00 AM - 5:00 PM



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# Scottsdale, AZ

## Location

7900 E. Raintree Drive  
Scottsdale, AZ 85260

[Get Directions >](#)

**Phone:** (480) 948-5532

**Fax:** (480) 948-5581

## Mailing Address

7900 E. Raintree Drive  
Scottsdale, AZ 85260

## Hours

### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
9:00 AM - 5:00 PM



[Return to View All](#)

## Gilbert, AZ

### Location

1628 N Higley Road  
Gilbert, AZ 85234

[Get Directions](#)

**Phone:** (480) 641-1100

**Fax:** (480) 641-1122

### Mailing Address

1628 N Higley Road  
Gilbert, AZ 85234

### Hours

#### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

#### Drive-Up

Monday - Friday  
9:00 AM - 5:00 PM



[Return to View All](#)

# Chandler, AZ

## Location

6025 W Chandler Blvd  
Chandler, AZ 85226

[Get Directions >](#)

**Phone:** (480) 751-2770

## Mailing Address

6025 W Chandler Blvd  
Chandler, AZ 85226

## Hours

### Lobby

Monday - Friday  
9:00 AM - 5:00 PM

### Drive-Up

Monday - Friday  
9:00 AM - 5:00 PM





# A LEGACY OF **LIVING FIRST**

TWO THOUSAND TWENTY THREE **ANNUAL REPORT**

SECURITY

SAFETY

EXPERTISE

RESILIENCE

INNOVATION

STABILITY

GROWTH

RELATIONSHIPS

SUPPORT

GIVING BACK





## A MESSAGE FROM

# STEPHEN L. STENEHJEM

CEO/CHAIRMAN OF FIRST INTERNATIONAL BANK & TRUST

As we reflect on this past year, I want to take this time to share a few things about where we are as a bank and where we are headed in 2024.

In 2023, the banking industry experienced a mix of challenges and innovations, including concerns about liquidity and deposits. While some banks experienced great hardship, and some banks actually failed due to the topic, community banks like First International Bank & Trust (FIBT) managed the ever-changing economic challenges well. During 2023, FIBT's deposit base grew to a record \$4.5 billion, an increase of \$374 million, or just over 9%. We continue to focus our efforts on strong banking relationships, which we consider core to our business. We understand that our customers' deposits are not just transactions; they signify the strength of our relationship and

the confidence you have in our services. This partnership is what allows FIBT to continue its mission of growing and serving the needs of the communities we are a part of. Our institution is well capitalized, and provides FDIC insurance, for customers' peace of mind.

We have more than a century of accumulated wisdom and expertise to navigate any environment and take great care of our customers. The legacy set by my father and grandfather will continue to guide us as our seasoned executive team inspires and trains the next generation of FIBT bankers. We will continue to diversify our assets through specialized divisions such as Kotapay and our Mineral & Land Services Department which help protect us from the ebbs and flows of market conditions.

To give you a glimpse of our accomplishments over this past year, I'm pleased to share our 2023 Annual Report:

- From a bank net-income perspective, 2023 was the second-best year in our bank's history, led in part by record-setting years in our Arizona and Rural Markets.
- While we grew our total assets, we also managed to end the year with a \$6 million reduction in operating expenses compared to 2022.
- Kotapay, our payments division, celebrated its 30th anniversary. Throughout the years, our premium ACH services, features, detailed reporting, and flexibility have set us apart from our competitors and allowed us to meet

the needs of the ever-changing payments landscape. In 2023, we processed over 64 million transactions and moved more than \$100 billion in payments for customers nationwide.

- We are constantly working to protect you from fraud. In 2023, scammers attempted to steal \$14 million from our customers via fraud. Thanks to the diligent efforts of our Fraud Prevention team, 99.1% of that potential loss was prevented.

Looking ahead, we are excited about the possibilities that 2024 holds. Our focus will remain on the thing that's most important to us - the relationships we build with our customers. Each of us has our own set

of dreams, our own legacies we want to leave, and plans we're excited to make. All of us at First International Bank & Trust will be here to help. I tend to think we employ the best people who care for our customers, and I hope you've gotten to know several of them over the years.

We have always valued new ways of doing things that allow us to continue prioritizing our relationship-based business model. Through it all, we are confident in where we are at as a bank, and we are excited to serve our communities for generations to come.

Thank you for being an integral part of our journey.



# THANK YOU

When we consider the legacy that First International Bank & Trust has established in its 113 years of existence, we can't help but think about the relationships we have formed in those many decades. The bonds between our employees and our customers make us unique - and what makes us proud to serve our communities in North Dakota, South Dakota, Minnesota, Arizona, and beyond. Thank you for being an essential part of our organization's legacy of community banking.  
*-The Stenehjem Family*

## OUR MISSION

To be nationally recognized as a community bank whose innovation and drive for excellence is propelled by the best financial experts with heart.

## OUR VISION

Our customers leave feeling like family.

## OUR VALUES

- Own the Choices You Make
- Speak Up Respectfully
- Make Decisions with Integrity
- Take Pride in Your Work
- Act Like Your Ride is Waiting
- Learn from Yesterday, Rush for Mastery
- Leave Your Mark on Our Communities
- Seek the Sunshine Every Day



# A LEGACY OF **SERVICE**

Moving into 2024, our goal remains the same - elevate the experience for both our personal banking and business banking customers so you can continue to effortlessly manage your finances from anywhere. As we look back on 2023, each of our separate divisions worked together to help customers across our footprint take steps toward their idea of Living First.





## COMMERCIAL BANKING

In today's competitive business landscape, access to financial resources plays a vital role in driving growth and success. Over the years, we have helped a wide range of businesses across multiple states reach their highest potential. Our commercial banking team knows success is not just about providing loans; it's about forming meaningful partnerships with businesses. By taking the time to understand the unique needs and goals of each client, we can tailor financial solutions that address specific challenges and propel growth.

Our commercial real estate credit growth in 2023 was slower than the prior two years as clients were cautious about starting new projects due to increased interest rates and buildings costs. We experienced solid growth in commercial operating loans and shorter term loans for capital purchases, including equipment and building improvements. Our markets were pleased by the economic strength and resiliency of businesses, despite the economic challenges of 2023, including supply chain issues, labor market variations, and overall uncertainty.

## TREASURY MANAGEMENT

Our Treasury Management team provides tailored solutions to our business clients so they can effectively manage and protect their deposits. By reviewing a company's deposit analysis and behaviors, we can provide individual companies with solutions that best suit their needs. Even if our suite of products isn't a fit for your business, we can put together an individualized plan that will help ensure you are generating internal efficiencies, capitalizing on your funds, and keeping your hard earned assets protected.

With the help of our partners, 2023 was a record-breaking year. We saw 50% overall revenue growth and a 66% increase in the number of Positive Pay accounts (helping the businesses we serve stay protected). In addition, our Operations team partnered with our Digital and Development teams to enhance and streamline our internal procedures saving hundreds of hours and helping us deliver even better service.

## AGRICULTURE

FIBT agriculture producers experienced variable results in 2023 depending largely on geographic location and type of enterprise. Western North Dakota enjoyed record-setting crop yields and excellent pasture and hay conditions. The central and eastern Dakotas and western Minnesota were dry early, but received timely late-season moisture. Those areas had below average small grain and edible bean yields, followed by strong corn, soybean, and sugar beet production. While crop prices weakened throughout 2023, cattle prices remained strong. FIBT is pleased with 12% agricultural loan growth in 2023. We continue our goal of growing agriculture and agribusiness credit in the year ahead.



## MORTGAGE

Our mortgage team closed \$387 million in loans and helped more than a thousand families attain their goal of homeownership in 2023. We believe this is a key step for our customers' future and their relationship with FIBT. In addition to helping these customers, we implemented significant changes in our operational structure and improved our overall mortgage-specific efficiency.

## RETAIL BANKING

Retail banking encompasses a wide range of services such as checking and savings accounts, loans, and credit cards. Whether it's through our brick-and-mortar branches or through our online and mobile platforms, we love helping our customers with their everyday financial lives. Each person has different financial needs, and it means the world to us to be able to play a crucial role in facilitating everyday transactions, managing personal finances, and helping individuals achieve their financial goals through accessible and convenient services. We saw a 30% increase in new accounts opened in 2023 and an increased interest in CDs throughout our footprint.



## MINERAL & LAND SERVICES\*

First International Bank & Trust's Mineral & Land Services Division was honored to again produce and present the appraisal for the State of North Dakota for 2023. Our comprehensive range of mineral and land services bolstered by our innovative MineralTracker® software, empowers owners to cultivate and safeguard their financial legacy. Embracing diverse experience in the industry, we merge knowledge and groundbreaking technology to serve a broad spectrum of clients. Our clientele spans across the globe, encompassing both institutional and individual visionaries. Throughout the years, we've gained incredible understanding of the issues and needs that mineral owners across the state experience. The assets we currently manage include 75% of all the oil and gas wells in North Dakota, as well as 900,000 gross acres. Since 2020, we have recovered more than \$4.8 million in suspended funds for our clients.

In the past three years, we've seen great success in our Reserves Based Lending Program, starting as a brand new program to more than \$100 million in assets today. Reserves Based Lending allows individuals and enterprises to obtain a loan by putting their oil or gas field, or a portfolio of undeveloped or developed and producing oil and gas assets up as collateral.



## WEALTH MANAGEMENT\*

This past year was a year of growth for the different areas of our Wealth Management Division, including First International Investments and Enterprise Retirement Solutions (ERS). We expanded our team to serve more customers than ever before. It takes skill to efficiently create, preserve, and grow wealth but for many of us, it's an essential part of what it means to Live First. Having experts in your corner makes the job easier. Our team has expertise in retirement planning, annuities, mutual funds, stocks & bonds, estate planning, and college funding. Whatever your long-term goals are, we can help!

## FIRST INTERNATIONAL INSURANCE\*

2023 was a year of unprecedented challenges in the local, national, and global insurance industry. Inflation, rising claims costs, and natural disasters led families and businesses across the country to absorb the increased expenses. Despite these headwinds, our First International Insurance agents and expert staff have continued to navigate through the ever-challenging market conditions to another extraordinary year.

We know people tend to interact with their insurance companies during difficult times: windstorms, car accidents, fires, lawsuits, and so on. These are the times when having someone you know and trust to advocate for you really matters. We are grateful for the trust and loyalty of our customers, partners, and employees who have been the pillars of our success. We are committed to providing the best insurance solutions and services to meet the evolving needs and expectations of our customers.

\*Not FDIC or any Federal agency insured | no bank guarantee | may lose value



# A LEGACY OF SOLUTIONS

Kotapay, our payments division, celebrated its 30th anniversary this year! Today, Kotapay serves more than 107,000 companies nationwide with electronic payment processing solutions. Not only did we celebrate a milestone anniversary in the payments industry, we also were recognized on Nacha's 2022 Top ACH Originators List which was shared on March 2023. Throughout the year, we made a few key customer service improvements, including a fully-redesigned website. We look forward to rolling out additional updates that will enhance customer experience by providing greater visibility into your account and more control over any changes to transactions.

**64 MILLION TRANSACTIONS PROCESSED | \$102 BILLION PROCESSED IN 2023**  
**UP FROM \$99 BILLION IN 2022 | UP FROM \$90 BILLION IN 2021 | UP FROM \$83 BILLION IN 2020**



## FASTER PAYMENTS

Few would dispute that money is moving faster than ever. Uber drivers are being paid within seconds of the rider closing the car door. Hourly workers can be paid immediately after clocking out, or they may periodically request that a percentage of their accrued wages be deposited in real-time to their bank account or payroll card. Kotapay is hard at work to make sure we continue to empower our customers to meet the changing expectations of employers and employees.

On June 23, 2023, the Federal Reserve launched their long-awaited FedNow instant payments service. FedNow, along with the real-time payments (RTP) network from The Clearinghouse, which launched in 2017, are real-time funds transfer and settlement systems between banks. This allows for immediate funds transfers and immediate availability for senders and receivers. Many of us use P2P services such as Zelle or PayPal. FedNow is the latest entrant in the instant payments space and will likely have the largest impact.

Instant payments through both FedNow and The Clearinghouse will go live in 2024. While the use cases for instant payments in payroll are still fluid, faster payments are here to stay, and we're excited to help support our clients and their customers.



## WELCOME TRENT SORBE

We also welcomed Trent Sorbe to FIBT's Executive Team. Trent serves as our Chief Payments Officer, where he leads the growth and expansion of our national

digital payments initiatives. He is spearheading our expansion into new forms of digital payments to be offered both locally and nationwide, including the next generation of Banking as a Service (BaaS), which we are currently calling BaaS 2.0.

"Scaling payments products and services in today's banking-as-a-service model requires a unique combination of technology, size, and experience," Trent shared. "Real time payments, traditional card-based payments, and virtual/mobile payments have quickly become table stakes. I'm here because FIBT and Kotapay are among a handful of community banks with the foundation in place to meet these market demands."



# A LEGACY OF **GROWTH**

2023 began with an expansion of our footprint in the northern plains with the grand openings of two branches.

But that's not the only way that First International Bank & Trust grew over the course of the year. With record net income in two of our markets and healthy loan and deposit growth, we remain poised for a bright future of serving customers in all our communities.



THE WAITING AREA IN THE  
NEW MOORHEAD, MN BRANCH



## GRAND OPENINGS

### Sioux Falls, South Dakota



### Moorhead, Minnesota



## HIGH PERFORMANCE

FIBT recorded its second-best year ever from a bank net-income perspective, made possible in part by record-setting years in our Arizona Market, our Rural Market, Kotapay, and First International Insurance. We are proud of our team members who, in an economic climate marked by high competition for deposits, worked hard to serve our customers and grow our total deposits and loan assets over the course of the year.

At the same time, our operation remained efficient, managing to reduce operating expenses by \$6 million compared to the prior year. For a closer look at our statement of condition and year-end total assets, continue to page 18.

A LEGACY OF  
**LIVING FIRST**

Since its creation in 2014, our Live First Community Giving Campaign has awarded nearly \$200,000 in grants to more than 60 nonprofit organizations and community projects. This year, 136 community organizations applied for our Ninth Annual Live First Community Giving Campaign. We awarded \$43,000 in grants to nine nonprofits and community projects, including our grand prize winner: Aspiring Youth Academy out of Phoenix, Arizona.

**TOTAL CHARITABLE CONTRIBUTIONS FROM FIBT IN 2023: \$5.8 MILLION**



AN ATTENDEE OF THE  
ASPIRING YOUTH ACADEMY



## **\$15,000 GRAND PRIZE AWARD - ASPIRING YOUTH ACADEMY, PHOENIX, AZ**

Aspiring Youth Academy is dedicated to developing the next generation by delivering entrepreneur and leadership skills to Arizona school-aged youth through Discovery Workshops, Spring Break Entrepreneurship Camps and Business Launch Virtual Programs, regardless of any student's ability to pay.



## **SOCIAL MEDIA STAR - TURTLE MOUNTAIN ANIMAL RESCUE, ROLLA, ND**

Turtle Mountain Animal Rescue works to rescue stray animals and re-home animals in need within a 2,000 square mile area in north central North Dakota. Each month, TMAR rescues between 70 and 100 animals. Their long-term goal is to build an animal shelter with an attached youth center so kids can participate in the rescue and care of animals.



## **TOTAL VOLUNTEER HOURS FROM FIBT EMPLOYEES IN 2023: 5,944 HOURS**





## BEHEARD: A BEHAVIORAL HEALTH INITIATIVE WITH SANFORD HEALTH

*"I think sometimes kids don't know where to go. They need an outlet for where they can be heard. Together with Sanford, we can hopefully reach some of these kids."*

-Gretchen Stenehjem

To help meet a growing demand for behavioral health services and intervention across the country - and perhaps especially in the more rural communities we serve - our organization has partnered with Sanford Health to establish the BeHEARD program.

"Part of launching BeHEARD is not only giving tools and resources for the students, but also to give those tools and resources to parents so they can help address these concerns," explained FIBT President, Peter Stenehjem.

BeHEARD is an exclusive partnership with FIBT that enables Sanford Health to create a curriculum for rural and urban middle and high school students in the North Dakota and Sioux Falls regions. The program aims to increase awareness of behavioral health concerns and teaches educators and students how to respond to those concerns with knowledge and confidence.

"We may not always know what's going on in people's lives," said FIBT Marketing Director, Gretchen Stenehjem. "There have been many instances where people said, 'I didn't see the warning signs. I didn't know.' We can hopefully get to them with the BeHEARD program."



## PHILANTHROPY ACROSS THE FIBT FOOTPRINT

- Heart of America Medical Center in Rugby is a state-of-the-art facility that replaces an aging and inefficient medical facility. The new medical center serves the Rugby community and far beyond, and will aid in retaining and attracting new workforce to the area. FIBT is supporting the Heart of America Medical Center with a \$250,000 gift.
- The Staples-Motley Independent School District in Minnesota has embarked on a broad, multi-phase school improvement plan. As part of that initiative, FIBT pledged a \$200,000 donation to help create an enhanced community wellness facility to give students and residents of Staples and Motley more opportunities to be healthy and happy.
- FIBT's \$150,000 gift allowed for the purchase of a new Zamboni at the MAYSA Arena in Minot, North Dakota. The MAYSA welcomes players, coaches, and fans for numerous youth tournaments per season. It also hosts the Magic City International Figure Skating Competition every February with almost 300 skaters participating in 2023. The estimated economic impact of the MAYSA is \$8.9M for the Minot Community.

## STUDENT GRANT PROGRAM REACHES \$1,000,000 MILESTONE

A program aimed at helping FIBT employees and their families achieve the dream of pursuing higher education reached a major milestone in 2023.

The FIBT Student Grant Program was established in 1997 to support employees and their dependent children pursuing higher education – and as of 2023 more than \$1,000,000 worth of grants have been awarded to employees and their children.

Central Market President, John Drady, and his family have felt the impact of the program. “College is an ever-increasing cost and burden on families,” Drady said. “This program has not only benefited myself and my two children, both of whom have worked or are currently working for the bank, but I have seen countless employees benefit from the program.”

“Over the years I have received numerous emails and comments regarding the impact these dollars have had in the education of our employees and their families,” Drady continued.





RECIPIENT OF THE

# 2023 ODIN AWARD

DENNIS WALSH, CHIEF CREDIT OFFICER

Named after Odin Stenehjem, who founded our bank in 1910, this award is given annually to the employee who best exemplifies FIBT's Mission, Vision, and Values. It recognizes those who execute service at its highest level and inspire those around them.

Dennis Walsh, our 2023 Odin Award recipient, currently serves as Chief Credit Officer and works at our Harvey, ND branch. Over his 38 years with FIBT, Dennis has built a reputation as a smart and well-connected banker. Dennis has impacted countless customers and employees across our footprint, and he will leave a legacy for years to come.

## BOARD OF DIRECTORS

### CHAIRMAN OF THE BOARD

Stephen L. Stenehjelm, *CEO/Chairman*

### DIRECTORS

Blaine DesLauriers, *Vice Chairman*

Peter Stenehjelm, *President*

Erik Stenehjelm, *Chief Credit Administration Officer*

Dennis Walsh, *Chief Credit Officer*

Michael Toy, *Chief Operating & Strategy Officer*

Jim Poolman, *Independent Consultant,*

Jim Poolman Consulting

Michelle Kommer, *Founder and Owner,*

HighRoad Partners, LLC

Chris Thorkelson, *President/CEO,*

Lloyd Companies

Ty LeSueur, *President,*

LeSueur Investments



We would like to express our gratitude to Mark Tollefson, who retired after 20 years of dedicated service to the FIBT Board of Directors. We wish him the best in his next chapter.

## AWARDS & HONORS

### HONORED EMPLOYEES



**Golden Award | Minot State University Alumni Association**

**MICHAEL TOY**  
CHIEF OPERATING & STRATEGY OFFICER  
FARGO, ND



**Terrence P. Maher Award | Innovative Payments Association**

**TRENT SORBE**  
CHIEF PAYMENTS OFFICER  
SIOUX FALLS, SD



**Top 25 Women in Business | Prairie Business Magazine**

**SHEILA GERSZEWSKI**  
DIRECTOR OF RETAIL BANKING  
FARGO, ND



**40 Under 40: 2023 Community Bank Leaders | Independent Community Bankers of America**

**BROCK DESLAURIERS**  
MINOT PRESIDENT  
MINOT, ND



**Individual Lender of the Year | Dakota Business Finance**

**ADAM WALSH**  
COMMERCIAL LOAN OFFICER  
SIOUX FALLS, SD



**Lender of the Year | ND Small Business Development Center**

**BRENT SCHWAN**  
COMMERCIAL LOAN OFFICER  
WATFORD CITY, ND



**Chairman | Independent Community Banks of North Dakota (ICBND)**

**JASON JOHNSON**  
CHIEF FINANCIAL OFFICER  
BISMARCK, ND

### CELEBRATING OUR BANK

**20-TOP PERFORMING BANKS WITH \$2B TO \$10B IN ASSETS**

RANKED AS #11 ON AMERICAN BANKER'S 20 TOP-PERFORMING BANKS WITH \$2B TO \$10B IN ASSETS.

**LARGE BUSINESS OF THE YEAR**

RECOGNIZED AS LARGE BUSINESS OF THE YEAR BY THE BISMARCK-MANDAN CHAMBER EDC.

**BUSINESS OF THE YEAR**

RECOGNIZED AS BUSINESS OF THE YEAR BY THE STAPLES-MOTLEY AREA COMMUNITY FOUNDATION.

**PRAIRIE BUSINESS 50 BEST PLACES TO WORK 2023**

NAMED TO PRAIRIE BUSINESS MAGAZINE'S LIST OF THE TOP 50 BEST PLACES TO WORK FOR TEN CONSECUTIVE YEARS.

**WESTERN NATIONAL'S CIRCLE OF EXCELLENCE AGENCIES 2023**

FIRST INTERNATIONAL INSURANCE WAS NAMED TO WESTERN NATIONAL INSURANCE'S AGENCY CIRCLE OF EXCELLENCE.

## STATEMENT OF CONDITION

### ASSETS<sup>1</sup>

	2023	2022
Cash and Due From Banks	\$133,773,108	\$100,269,195
U.S. Government Bonds	\$247,136,987	\$266,432,317
State and Municipal Obligations	\$293,422,333	\$292,260,391
Other Securities	\$20,999,494	\$32,360,296
<b>Current Assets</b>	<b>\$695,331,922</b>	<b>\$691,322,199</b>
Loans and Lease Financing Receivables	\$4,293,375,987	\$4,023,864,028
Reserve for Possible Losses	(\$46,290,819)	(\$36,936,602)
<b>Net Loans</b>	<b>\$4,247,085,168</b>	<b>\$3,986,927,426</b>
Bank Premises & Equipment	\$145,139,991	\$153,365,239
Other Assets	\$82,380,346	\$77,685,131
<b>Total Other Assets</b>	<b>\$227,520,337</b>	<b>\$231,050,370</b>
<b>Total Assets</b>	<b>\$5,169,937,427</b>	<b>\$4,909,299,995</b>

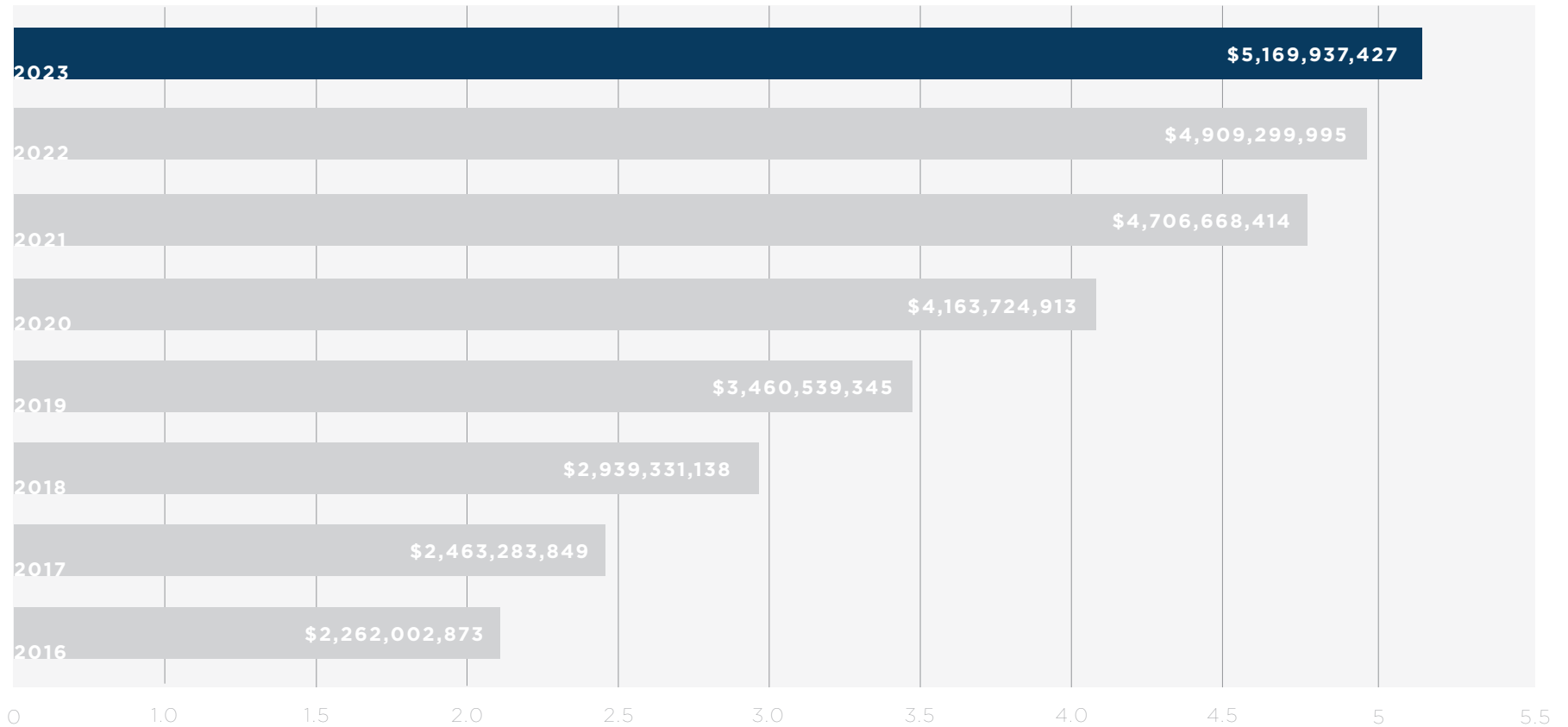
### LIABILITIES & CAPITAL<sup>1</sup>

	2023	2022
Demand Deposits	\$2,526,144,871	\$2,678,867,104
Time & Savings Deposits	\$1,992,457,739	\$1,465,733,818
<b>Total Deposits</b>	<b>\$4,518,602,610</b>	<b>\$4,144,600,922</b>
Borrowed Funds	\$230,000,000	\$390,000,000
Other Liabilities	\$34,576,996	\$29,855,996
<b>Total Deposits &amp; Other Liabilities</b>	<b>\$4,738,179,606</b>	<b>\$4,564,456,918</b>
<b>Total Capital</b>	<b>\$386,757,821</b>	<b>\$344,843,077</b>
<b>Total Liabilities &amp; Capital</b>	<b>\$5,169,937,427</b>	<b>\$4,909,299,995</b>

<sup>1</sup> Assets, Liabilities and Capital as of December 31 - Unaudited



## YEAR-END TOTAL ASSETS



BY THE NUMBERS

## GROWTH BY NUMBERS | YEAR OVER YEAR





*live first*

FIBT.com



Member FDIC



# FIRST INTERNATIONAL BANK & TRUST

## LOAN TO DEPOSIT RATIOS

2023

March 31	<u>Total Loans</u>	<u>\$3,995,134,512.15</u>	92.76%
	Total Deposits	\$4,306,966,899.45	
June 30	<u>Total Loans</u>	<u>\$4,077,803,138.62</u>	95.05%
	Total Deposits	\$4,290,327,107.99	
September 30	<u>Total Loans</u>	<u>\$4,167,968,666.41</u>	96.41%
	Total Deposits	\$4,323,106,819.64	
December 31	<u>Total Loans</u>	<u>\$4,247,085,168.06</u>	93.99%
	Total Deposits	\$4,518,602,609.31	

# FIRST INTERNATIONAL BANK & TRUST

## LOAN TO DEPOSIT RATIOS

2022

March 31	<u>Total Loans</u> Total Deposits	<u>\$3,494,112,073.89</u> \$4,619,167,754.80	75.64%
June 30	<u>Total Loans</u> Total Deposits	<u>\$3,696,724,504.52</u> \$4,659,222,112.07	79.34%
September 30	<u>Total Loans</u> Total Deposits	<u>\$3,853,054,946.54</u> \$4,161,713,356.88	92.58%
December 31	<u>Total Loans</u> Total Deposits	<u>\$3,986,927,425.78</u> \$4,144,600,922.60	96.20%

# FIRST INTERNATIONAL BANK & TRUST

## LOAN TO DEPOSIT RATIOS

2021

March 31	<u>Total Loans</u>	<u>\$2,988,526,533.76</u>	79.07%
	Total Deposits	\$3,779,733,144.62	
June 30	<u>Total Loans</u>	<u>\$3,033,136,465.08</u>	79.13%
	Total Deposits	\$3,833,091,554.77	
September 30	<u>Total Loans</u>	<u>\$3,128,392,348.01</u>	74.80%
	Total Deposits	\$4,182,083,617.14	
December 31	<u>Total Loans</u>	<u>\$3,333,130,877.39</u>	79.96%
	Total Deposits	\$4,168,271,722.23	

## 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 Website:  
[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

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

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALDWIN COUNTY (003), AL</b>										
<b>MSA 19300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	500	0	0	2	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	0	0	2	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	500	0	0	2	500	0	0
STATE TOTAL	0	0	2	500	0	0	2	500	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANCHORAGE MUNICIPALITY (020), AK</b>										
<b>MSA 11260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	500	1	500	0	0
Median Family Income 50-60%	4	185	1	150	4	2,036	4	1,084	0	0
Median Family Income 60-70%	1	100	0	0	6	2,724	3	719	0	0
Median Family Income 70-80%	2	150	0	0	6	3,935	2	475	0	0
Median Family Income 80-90%	1	100	0	0	3	1,200	2	600	0	0
Median Family Income 90-100%	1	32	0	0	1	680	2	712	0	0
Median Family Income 100-110%	1	5	0	0	0	0	1	5	0	0
Median Family Income 110-120%	0	0	2	435	2	789	1	250	0	0
Median Family Income >= 120%	15	653	11	2,115	17	9,280	16	3,098	0	0
Median Family Income Not Known	1	22	0	0	1	300	2	322	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,247	14	2,700	41	21,444	34	7,765	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIMA COUNTY (019), AZ</b>										
<b>MSA 46060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>PINAL COUNTY (021), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	0	0	0	0	2	65	0	0
Middle Income	1	68	0	0	2	1,385	3	1,453	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	133	0	0	2	1,385	5	1,518	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANTA CRUZ COUNTY (023), AZ</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	460	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	460	0	0	0	0
<b>YAVAPAI COUNTY (025), AZ</b>										
<b>MSA 39150</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>YUMA COUNTY (027), AZ</b>										
<b>MSA 49740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	322	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	322	0	0	0	0
TOTAL INSIDE AA IN STATE	29	1,380	14	2,700	43	22,829	39	9,283	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	50	0	0	2	782	2	50	0	0
STATE TOTAL	31	1,430	14	2,700	45	23,611	41	9,333	0	0





Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RIVERSIDE COUNTY (065), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	130	0	0	1	500	1	50	0	0
STATE TOTAL	2	130	0	0	1	500	1	50	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (035), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	360	0	0	2	360	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	360	0	0	2	360	0	0
<b>EL PASO COUNTY (041), CO</b>										
<b>MSA 17820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	53	0	0	0	0	1	53	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LARIMER COUNTY (069), CO</b>										
<b>MSA 22660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	0	0	1	75	0	0
<b>MESA COUNTY (077), CO</b>										
<b>MSA 24300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,495	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,495	0	0	0	0
<b>MONTEZUMA COUNTY (083), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	293	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTROSE COUNTY (085), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	228	2	360	4	2,438	4	488	0	0
STATE TOTAL	3	228	2	360	4	2,438	4	488	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	250	0	0	1	100	0	0
STATE TOTAL	1	100	1	250	0	0	1	100	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BREVARD COUNTY (009), FL</b>										
<b>MSA 37340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	30	0	0	0	0	1	30	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	1	200	0	0	2	230	0	0
STATE TOTAL	1	30	1	200	0	0	2	230	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RABUN COUNTY (241), GA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BONNEVILLE COUNTY (019), ID</b>										
<b>MSA 26820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
<b>OWYHEE COUNTY (073), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	103	0	0	0	0	2	103	0	0
STATE TOTAL	2	103	0	0	0	0	2	103	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
<b>LAKE COUNTY (097), IL</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	400	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. CLAIR COUNTY (163), IL</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	85	0	0	1	400	2	85	0	0
STATE TOTAL	2	85	0	0	1	400	2	85	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RENO COUNTY (155), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	0	0	2	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	2	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	55	0	0	0	0	2	55	0	0
STATE TOTAL	2	55	0	0	0	0	2	55	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NORFOLK COUNTY (021), MA</b>										
<b>MSA 14454</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OTTAWA COUNTY (139), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	1	250	0	0	0	0	0	0
STATE TOTAL	1	45	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANOKA COUNTY (003), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	480	1	160	1	957	2	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	480	1	160	1	957	2	260	0	0
<b>BECKER COUNTY (005), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	1	350	0	0
Middle Income	1	26	1	129	0	0	2	155	0	0
Upper Income	3	140	1	150	1	500	4	290	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	166	2	279	2	850	7	795	0	0
<b>BELTRAMI COUNTY (007), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENTON COUNTY (009), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	280	1	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	1	280	0	0
<b>CARVER COUNTY (019), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0
<b>CASS COUNTY (021), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	1	108	0	0	2	147	0	0
Middle Income	35	1,367	3	456	2	1,556	40	3,379	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,406	4	564	2	1,556	42	3,526	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (027), MN</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	4	167	2	391	3	2,460	4	281	0	0
Moderate Income	6	358	4	880	3	1,140	7	948	0	0
Middle Income	15	679	6	1,195	3	1,506	18	1,349	0	0
Upper Income	4	200	1	132	4	2,125	4	492	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,404	13	2,598	13	7,231	33	3,070	0	0
<b>CROW WING COUNTY (035), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	9	481	1	150	1	351	7	805	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	531	1	150	2	651	7	805	0	0
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	0	0	0	0
Middle Income	2	107	1	120	1	900	4	1,127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	149	1	120	1	900	4	1,127	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GOODHUE COUNTY (049), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	117	0	0	0	0	2	117	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	0	0	0	0	2	117	0	0
<b>GRANT COUNTY (051), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	141	0	0	0	0	2	141	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	141	0	0	0	0	2	141	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	300	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	310	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	234	1	550	2	784	0	0
Median Family Income 100-110%	0	0	1	150	0	0	1	150	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	235	1	250	4	1,990	7	1,975	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	235	3	634	7	3,150	10	2,909	0	0
<b>HUBBARD COUNTY (057), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANDIYOHI COUNTY (067), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	1	61	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
<b>MORRISON COUNTY (097), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	553	1	150	3	1,350	9	525	0	0
Upper Income	5	280	0	0	0	0	5	280	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	833	1	150	3	1,350	14	805	0	0
<b>OTTER TAIL COUNTY (111), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	297	3	532	4	1,501	17	2,330	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	322	3	532	4	1,501	18	2,355	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIPESTONE COUNTY (117), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	5	2,623	2	1,498	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	5	2,623	2	1,498	0	0
<b>POLK COUNTY (119), MN</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	3	476	3	1,819	4	631	0	0
Upper Income	0	0	2	300	0	0	2	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	5	776	3	1,819	6	931	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	205	0	0	0	0	4	205	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	205	0	0	0	0	4	205	0	0
<b>ST. LOUIS COUNTY (137), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	1	260	1	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	1	260	2	273	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	241	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	241	0	0	0	0	0	0
<b>STEARNS COUNTY (145), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	2	28	0	0	0	0	2	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	43	0	0	0	0	3	43	0	0
<b>STEVENS COUNTY (149), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,450	0	0	0	0





Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILKIN COUNTY (167), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	1	123	0	0	2	154	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	123	0	0	2	154	0	0
<b>WRIGHT COUNTY (171), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	104	2	410	1	301	1	301	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	2	410	1	301	1	301	0	0
TOTAL INSIDE AA IN STATE	150	6,129	41	7,426	38	20,422	177	17,027	0	0
TOTAL OUTSIDE AA IN STATE	55	2,620	12	2,015	20	9,773	60	8,492	0	0
STATE TOTAL	205	8,749	53	9,441	58	30,195	237	25,519	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CASCADE COUNTY (013), MT</b>										
<b>MSA 24500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,400	1	400	0	0
<b>FLATHEAD COUNTY (029), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
<b>LAKE COUNTY (047), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEWIS AND CLARK COUNTY (049), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	155	0	0	0	0	3	155	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	0	0	0	0	3	155	0	0
<b>RICHLAND COUNTY (083), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	135	0	0	0	0	2	60	0	0
Upper Income	1	80	0	0	1	500	2	580	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	0	0	1	500	4	640	0	0
<b>ROOSEVELT COUNTY (085), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	320	5	856	0	0	3	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	320	5	856	0	0	3	350	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YELLOWSTONE COUNTY (111), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	15	773	5	856	3	1,900	14	1,628	0	0
STATE TOTAL	15	773	5	856	3	1,900	14	1,628	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	1	750	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	1	750	0	0
STATE TOTAL	0	0	0	0	1	750	1	750	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	123	1	125	2	2,000	2	148	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	123	1	125	2	2,000	2	148	0	0
<b>BARNES COUNTY (003), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	2	700	2	700	0	0
Middle Income	1	45	0	0	1	500	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	3	1,200	3	745	0	0
<b>BENSON COUNTY (005), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	1	250	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	1	250	0	0	1	12	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOTTINEAU COUNTY (009), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	422	2	400	1	350	10	972	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	422	2	400	1	350	10	972	0	0
<b>BURKE COUNTY (013), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>BURLEIGH COUNTY (015), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	305	1	200	6	2,657	7	869	0	0
Middle Income	35	1,575	13	2,287	17	9,723	52	8,824	0	0
Upper Income	17	936	4	703	4	2,621	23	3,160	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,816	18	3,190	27	15,001	82	12,853	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CASS COUNTY (017), ND</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	13	746	7	1,545	3	1,625	14	1,495	0	0
Moderate Income	38	2,470	16	2,731	23	15,168	32	10,183	0	0
Middle Income	42	2,201	37	6,705	29	14,601	79	14,932	0	0
Upper Income	50	2,526	35	6,829	49	29,378	92	23,922	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	143	7,943	95	17,810	104	60,772	217	50,532	0	0
<b>DICKEY COUNTY (021), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	700	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	700	1	75	0	0
<b>DUNN COUNTY (025), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	23	1,033	5	945	4	1,919	22	1,068	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,033	5	945	4	1,919	22	1,068	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDDY COUNTY (027), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	107	0	0	0	0	2	107	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	0	0	2	107	0	0
<b>GOLDEN VALLEY COUNTY (033), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	887	1	887	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	887	1	887	0	0
<b>GRAND FORKS COUNTY (035), ND</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	260	2	350	5	3,050	7	970	0	0
Middle Income	9	170	2	287	4	2,062	11	1,893	0	0
Upper Income	8	330	5	918	9	4,886	18	3,851	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	760	9	1,555	18	9,998	36	6,714	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRANT COUNTY (037), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	42	1,434	5	862	4	2,444	47	3,006	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,434	5	862	4	2,444	47	3,006	0	0
<b>HETTINGER COUNTY (041), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	2	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	2	100	0	0
<b>KIDDER COUNTY (043), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	0	0	1	201	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	1	201	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCHENRY COUNTY (049), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	362	3	556	0	0	10	918	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	362	3	556	0	0	10	918	0	0
<b>MCKENZIE COUNTY (053), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,985	12	2,004	19	10,787	52	8,304	0	0
Upper Income	60	2,973	27	4,743	26	12,405	56	8,240	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	104	4,958	39	6,747	45	23,192	108	16,544	0	0
<b>MCLEAN COUNTY (055), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	479	4	635	0	0	8	539	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	479	4	635	0	0	8	539	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MERCER COUNTY (057), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	0	0	2	1,000	4	1,150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	0	0	2	1,000	4	1,150	0	0
<b>MORTON COUNTY (059), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	294	5	913	5	2,501	13	2,028	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	294	5	913	5	2,501	13	2,028	0	0
<b>MOUNTRAIL COUNTY (061), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	724	5	822	3	2,276	17	1,634	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	724	5	822	3	2,276	17	1,634	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OLIVER COUNTY (065), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
<b>PIERCE COUNTY (069), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	257	1	200	2	600	4	273	0	0
Middle Income	9	406	2	350	5	3,710	13	2,434	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	663	3	550	7	4,310	17	2,707	0	0
<b>RAMSEY COUNTY (071), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	1	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RENVILLE COUNTY (075), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	0	0	0	0	2	60	0	0
<b>RICHLAND COUNTY (077), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	0	0	1	626	3	826	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	0	0	1	626	3	826	0	0
<b>ROLETTE COUNTY (079), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	145	0	0	0	0	3	145	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	0	0	3	145	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHERIDAN COUNTY (083), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	1	123	0	0	2	152	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	1	123	0	0	2	152	0	0
<b>STARK COUNTY (089), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	70	0	0	1	772	7	70	0	0
Upper Income	4	162	1	210	0	0	5	372	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	232	1	210	1	772	12	442	0	0
<b>STUTSMAN COUNTY (093), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	142	0	0	0	0	3	142	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	1	308	2	383	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	217	0	0	1	308	5	525	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TOWNER COUNTY (095), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>TRAILL COUNTY (097), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	1	125	0	0	3	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	1	125	0	0	3	205	0	0
<b>WARD COUNTY (101), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	108	4,732	43	8,213	40	18,971	149	21,383	0	0
Upper Income	19	957	13	2,002	10	5,656	27	4,241	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	127	5,689	56	10,215	50	24,627	176	25,624	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WELLS COUNTY (103), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	61	2,395	5	774	5	1,908	55	3,666	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	2,395	5	774	5	1,908	55	3,666	0	0
<b>WILLIAMS COUNTY (105), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	45	1,784	7	1,233	11	5,793	53	6,068	0	0
Upper Income	103	4,364	22	3,926	24	12,300	110	11,571	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	6,148	29	5,159	35	18,093	163	17,639	0	0
TOTAL INSIDE AA IN STATE	763	34,611	274	49,649	304	164,765	950	143,538	0	0
TOTAL OUTSIDE AA IN STATE	68	3,259	16	2,651	17	11,119	81	8,919	0	0
STATE TOTAL	831	37,870	290	52,300	321	175,884	1,031	152,457	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (061), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEVELAND COUNTY (027), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	878	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	878	0	0	0	0
<b>SEQUOYAH COUNTY (135), OK</b>										
<b>MSA 22900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	22	0	0	1	878	1	22	0	0
STATE TOTAL	1	22	0	0	1	878	1	22	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UMATILLA COUNTY (059), OR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	110	0	0	1	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	1	110	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	110	0	0	1	110	0	0
STATE TOTAL	0	0	1	110	0	0	1	110	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEADLE COUNTY (005), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
<b>BROOKINGS COUNTY (011), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	394	1	394	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	394	1	394	0	0
<b>CORSON COUNTY (031), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	0	0	0	0	1	44	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDMUNDS COUNTY (045), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
<b>HARDING COUNTY (063), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
<b>LAWRENCE COUNTY (081), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LINCOLN COUNTY (083), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	300	2	350	0	0
<b>MEADE COUNTY (093), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>MINNEHAHA COUNTY (099), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0010</b>										
Low Income	1	40	0	0	0	0	1	40	0	0
Moderate Income	2	190	0	0	1	500	3	690	0	0
Middle Income	1	40	1	154	4	3,288	6	3,482	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	2	304	5	3,788	11	4,362	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PENNINGTON COUNTY (103), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
<b>ROBERTS COUNTY (109), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	117	0	0	0	0	4	117	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	117	0	0	0	0	4	117	0	0
TOTAL INSIDE AA IN STATE	5	320	2	304	6	4,088	13	4,712	0	0
TOTAL OUTSIDE AA IN STATE	10	385	0	0	3	1,394	10	709	0	0
STATE TOTAL	15	705	2	304	9	5,482	23	5,421	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARROLL COUNTY (017), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	1	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	1	133	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	133	0	0	1	133	0	0
STATE TOTAL	0	0	1	133	0	0	1	133	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	20	0	0	0	0	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	810	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	810	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	65	0	0	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	65	0	0	0	0	1	65	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	337	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,204	2	1,204	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	744	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	110	0	0	0	0	2	110	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	0	0	4	2,285	4	1,314	0	0
<b>LAMAR COUNTY (277), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDLAND COUNTY (329), TX</b>										
<b>MSA 33260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	266	1	266	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	1	266	2	336	0	0
<b>SMITH COUNTY (423), TX</b>										
<b>MSA 46340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	715	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	715	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	409	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	909	1	500	0	0
<b>WALKER COUNTY (471), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	700	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	315	1	315	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	1	315	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	330	1	150	12	6,000	12	2,765	0	0
STATE TOTAL	6	330	1	150	12	6,000	12	2,765	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (001), UT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	27	0	0	0	0	1	27	0	0
STATE TOTAL	1	27	0	0	0	0	1	27	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ARLINGTON COUNTY (013), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	31	0	0	0	0	1	31	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	31	0	0	0	0	1	31	0	0
STATE TOTAL	1	31	0	0	0	0	1	31	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (011), WA</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SPOKANE COUNTY (063), WA</b>										
<b>MSA 44060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	1	250	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	300	2	550	0	0
STATE TOTAL	0	0	1	250	1	300	2	550	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANAWHA COUNTY (039), WV</b>										
<b>MSA 16620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWN COUNTY (009), WI</b>										
<b>MSA 24580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	0	0	0	0	0	0
STATE TOTAL	0	0	1	175	0	0	0	0	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAMPBELL COUNTY (005), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	193	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	193	0	0	0	0	0	0
<b>NATRONA COUNTY (025), WY</b>										
<b>MSA 16220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	624	1	183	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	624	1	183	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHAKIE COUNTY (043), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	52	0	0	0	0	1	52	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	1	52	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	710	2	376	1	1,000	2	86	0	0
STATE TOTAL	18	710	2	376	1	1,000	2	86	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	947	42,440	331	60,079	391	212,104	1,179	174,560	0	0
TOTAL OUTSIDE AA	193	9,158	47	8,276	71	39,334	209	26,658	0	0
TOTAL INSIDE & OUTSIDE	1,140	51,598	378	68,355	462	251,438	1,388	201,218	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHELBY COUNTY (117), AL</b>										
<b>MSA 13820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	84	0	0	0	0	1	84	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	1	84	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	84	0	0	0	0	1	84	0	0
STATE TOTAL	1	84	0	0	0	0	1	84	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	65	0	0	0	0	1	65	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	238	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	1	238	0	0	1	65	0	0
TOTAL INSIDE AA IN STATE	1	65	1	238	0	0	1	65	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	65	1	238	0	0	1	65	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HUMBOLDT COUNTY (091), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>JASPER COUNTY (099), IA</b>										
<b>MSA 19780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	78	0	0	0	0	1	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	0	0	0	0	1	78	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	108	0	0	0	0	2	108	0	0
STATE TOTAL	2	108	0	0	0	0	2	108	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENZIE COUNTY (019), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
<b>WASHTENAW COUNTY (161), MI</b>										
<b>MSA 11460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	145	0	0	0	0	2	145	0	0
STATE TOTAL	2	145	0	0	0	0	2	145	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANOKA COUNTY (003), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
<b>BECKER COUNTY (005), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	148	0	0	0	0	2	148	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	248	0	0	0	0	3	248	0	0
<b>BENTON COUNTY (009), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	161	0	0	0	0	3	161	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	0	0	0	0	3	161	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWN COUNTY (015), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
<b>CARLTON COUNTY (017), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	247	0	0	2	247	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	247	0	0	2	247	0	0
<b>CASS COUNTY (021), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	678	2	276	1	259	17	1,213	0	0
Middle Income	13	249	2	310	2	751	17	1,310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	927	4	586	3	1,010	34	2,523	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COTTONWOOD COUNTY (033), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
<b>CROW WING COUNTY (035), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	0	0	0	0	1	82	0	0
Middle Income	1	24	1	139	0	0	2	163	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	1	139	0	0	3	245	0	0
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (041), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	149	0	0	0	0	2	149	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	149	0	0	0	0	2	149	0	0
<b>FREEBORN COUNTY (047), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
<b>GRANT COUNTY (051), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	90	1	180	0	0	3	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	1	180	0	0	3	270	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	67	0	0	0	0	2	67	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	167	0	0	0	0	3	167	0	0
<b>HUBBARD COUNTY (057), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ISANTI COUNTY (059), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>MARSHALL COUNTY (089), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	210	0	0	1	210	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	0	0
<b>MEEKER COUNTY (093), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORRISON COUNTY (097), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	408	1	175	1	350	12	933	0	0
Upper Income	1	22	0	0	0	0	1	22	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	430	1	175	1	350	13	955	0	0
<b>NORMAN COUNTY (107), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
<b>OLMSTED COUNTY (109), MN</b>										
<b>MSA 40340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	63	0	0	0	0	1	63	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	1	63	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OTTER TAIL COUNTY (111), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	970	3	458	1	475	24	1,428	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	970	3	458	1	475	24	1,428	0	0
<b>POLK COUNTY (119), MN</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	86	1	215	0	0	1	15	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	186	1	215	0	0	2	115	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	33	0	0	0	0	1	33	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	1	33	0	0
<b>ROSEAU COUNTY (135), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	168	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	168	0	0	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LOUIS COUNTY (137), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	1	104	0	0	1	104	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	1	104	0	0	2	133	0	0
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>STEARNS COUNTY (145), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	2	90	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STEVENS COUNTY (149), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	1	300	2	322	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	1	300	2	322	0	0
<b>TODD COUNTY (153), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	210	1	250	1	266	9	726	0	0
Middle Income	51	1,535	6	906	3	1,131	55	3,054	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,745	7	1,156	4	1,397	64	3,780	0	0
<b>WADENA COUNTY (159), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	32	1,009	11	1,701	2	535	39	2,405	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,023	11	1,701	2	535	40	2,419	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WATONWAN COUNTY (165), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
<b>WRIGHT COUNTY (171), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	1	146	0	0	2	182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	146	0	0	2	182	0	0
TOTAL INSIDE AA IN STATE	137	4,478	24	3,833	10	3,292	156	9,959	0	0
TOTAL OUTSIDE AA IN STATE	51	2,331	11	1,652	2	775	62	4,115	0	0
STATE TOTAL	188	6,809	35	5,485	12	4,067	218	14,074	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	27	1,680	9	1,764	3	1,000	37	3,944	0	0
STATE TOTAL	27	1,680	9	1,764	3	1,000	37	3,944	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BURT COUNTY (021), NE</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	23	0	0	0	0	1	23	0	0
STATE TOTAL	1	23	0	0	0	0	1	23	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENSON COUNTY (005), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	142	0	0	1	300	2	325	0	0
Middle Income	3	89	2	373	0	0	5	462	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	231	2	373	1	300	7	787	0	0
<b>BILLINGS COUNTY (007), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	216	0	0	1	300	8	516	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	216	0	0	1	300	8	516	0	0
<b>BOTTINEAU COUNTY (009), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	262	2	400	1	465	5	827	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	262	2	400	1	465	5	827	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BURKE COUNTY (013), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	214	2	485	0	0	2	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	214	2	485	0	0	2	140	0	0
<b>BURLEIGH COUNTY (015), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	352	2	375	1	300	9	852	0	0
Upper Income	1	58	0	0	0	0	1	58	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	410	2	375	1	300	10	910	0	0
<b>CASS COUNTY (017), ND</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	0	0	2	50	0	0
Middle Income	1	20	0	0	2	700	3	720	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	170	0	0	2	700	5	770	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DICKEY COUNTY (021), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	191	2	950	4	1,241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	191	2	950	4	1,241	0	0
<b>DIVIDE COUNTY (023), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
<b>DUNN COUNTY (025), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	46	1,944	10	1,517	3	1,137	54	3,658	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,944	10	1,517	3	1,137	54	3,658	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDDY COUNTY (027), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	3	725	0	0	3	491	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	3	725	0	0	3	491	0	0
<b>EMMONS COUNTY (029), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	251	1	251	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	251	1	251	0	0
<b>FOSTER COUNTY (031), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	145	1	125	0	0	3	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	145	1	125	0	0	3	270	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAND FORKS COUNTY (035), ND</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	300	0	0	0	0
Upper Income	1	60	1	200	3	1,150	5	1,410	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	1	200	4	1,450	5	1,410	0	0
<b>GRANT COUNTY (037), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	78	2,827	35	5,734	11	3,910	117	10,766	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	78	2,827	35	5,734	11	3,910	117	10,766	0	0
<b>HETTINGER COUNTY (041), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	289	3	494	3	1,160	10	1,439	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	289	3	494	3	1,160	10	1,439	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KIDDER COUNTY (043), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	180	6	921	5	1,963	10	1,496	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	180	6	921	5	1,963	10	1,496	0	0
<b>MCHENRY COUNTY (049), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	29	1,344	7	1,178	3	1,300	39	3,822	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,344	7	1,178	3	1,300	39	3,822	0	0
<b>MCKENZIE COUNTY (053), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	650	7	1,247	3	1,075	27	2,972	0	0
Upper Income	56	2,426	15	2,710	15	5,205	80	9,127	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	73	3,076	22	3,957	18	6,280	107	12,099	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCLEAN COUNTY (055), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	315	3	482	2	680	5	763	0	0
Middle Income	7	378	7	1,127	2	775	13	1,447	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	693	10	1,609	4	1,455	18	2,210	0	0
<b>MERCER COUNTY (057), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	1	7	0	0	1	400	2	407	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	58	0	0	1	400	3	458	0	0
<b>MORTON COUNTY (059), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	3	495	1	260	5	815	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	3	495	1	260	5	815	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MOUNTRAIL COUNTY (061), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	1,264	9	1,737	5	1,827	30	3,521	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,264	9	1,737	5	1,827	30	3,521	0	0
<b>NELSON COUNTY (063), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	216	1	210	1	350	6	776	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	216	1	210	1	350	6	776	0	0
<b>OLIVER COUNTY (065), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	110	0	0	0	0	2	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	0	0	0	0	2	110	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIERCE COUNTY (069), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	330	5	955	2	833	11	1,335	0	0
Middle Income	25	1,134	5	911	8	2,837	34	3,495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,464	10	1,866	10	3,670	45	4,830	0	0
<b>RAMSEY COUNTY (071), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	138	4	800	4	1,617	4	713	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	138	4	800	4	1,617	4	713	0	0
<b>RENVILLE COUNTY (075), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	127	3	481	2	710	5	433	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	127	3	481	2	710	5	433	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICHLAND COUNTY (077), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	1	240	0	0	1	240	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	1	500	2	740	0	0
<b>ROLETTE COUNTY (079), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	156	0	0	0	0	3	116	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	156	0	0	0	0	3	116	0	0
<b>SHERIDAN COUNTY (083), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	190	5	853	3	1,050	6	443	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	5	853	3	1,050	6	443	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SLOPE COUNTY (087), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	375	0	0	3	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	375	0	0	3	475	0	0
<b>STARK COUNTY (089), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	1	175	0	0	3	375	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	175	0	0	3	375	0	0
<b>STUTSMAN COUNTY (093), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	258	3	532	1	350	7	585	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	258	3	532	1	350	7	585	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TOWNER COUNTY (095), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	27	0	0	0	0	2	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	27	0	0	0	0	2	27	0	0
<b>WALSH COUNTY (099), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	113	0	0	1	113	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	113	0	0	1	113	0	0
<b>WARD COUNTY (101), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	986	15	2,483	13	4,575	28	3,136	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	986	16	2,633	13	4,575	29	3,286	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WELLS COUNTY (103), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	52	2,055	26	4,686	11	4,092	69	6,818	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	2,055	26	4,686	11	4,092	69	6,818	0	0
<b>WILLIAMS COUNTY (105), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	18	657	5	792	9	3,530	26	2,919	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	732	5	792	9	3,530	27	2,994	0	0
TOTAL INSIDE AA IN STATE	375	15,674	144	24,659	90	32,554	527	53,518	0	0
TOTAL OUTSIDE AA IN STATE	91	4,674	53	9,613	32	12,298	134	17,228	0	0
STATE TOTAL	466	20,348	197	34,272	122	44,852	661	70,746	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTTE COUNTY (019), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	126	0	0	2	201	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	126	0	0	2	201	0	0
<b>CORSON COUNTY (031), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	256	1	110	0	0	9	366	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	256	1	110	0	0	9	366	0	0
<b>DEWEY COUNTY (041), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	69	0	0	0	0	2	69	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0





Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	13	471	2	236	2	856	17	1,563	0	0
STATE TOTAL	13	471	2	236	2	856	17	1,563	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	194	0	0	1	194	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	194	0	0	1	194	0	0
<b>HOOD COUNTY (221), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	160	0	0	1	160	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	354	0	0	2	354	0	0
STATE TOTAL	0	0	2	354	0	0	2	354	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIERCE COUNTY (053), WA</b>										
<b>MSA 45104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	70	0	0	0	0	1	70	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	70	0	0	0	0	1	70	0	0
STATE TOTAL	1	70	0	0	0	0	1	70	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOOR COUNTY (029), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
<b>DOUGLAS COUNTY (031), WI</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	67	0	0	0	0	2	67	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	2	67	0	0
<b>ST. CROIX COUNTY (109), WI</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	1	59	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	119	0	0	0	0	2	119	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHBURN COUNTY (129), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
<b>WAUPACA COUNTY (135), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	1	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	293	0	0	0	0	7	293	0	0
STATE TOTAL	7	293	0	0	0	0	7	293	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	513	20,217	169	28,730	100	35,846	684	63,542	0	0
TOTAL OUTSIDE AA	196	9,879	77	13,619	39	14,929	266	27,927	0	0
TOTAL INSIDE & OUTSIDE	709	30,096	246	42,349	139	50,775	950	91,469	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - DUNN COUNTY (025) - MSA NA	32	3,897	22	1,068	0	0
ND - MCKENZIE COUNTY (053) - MSA NA	188	34,897	108	16,544	0	0
ND - WILLIAMS COUNTY (105) - MSA NA	212	29,400	163	17,639	0	0
ND - GRANT COUNTY (037) - MSA NA	51	4,740	47	3,006	0	0
ND - BURLEIGH COUNTY (015) - MSA 13900	104	21,007	82	12,853	0	0
ND - MORTON COUNTY (059) - MSA 13900	18	3,708	13	2,028	0	0
ND - OLIVER COUNTY (065) - MSA 13900	1	75	1	75	0	0
ND - WARD COUNTY (101) - MSA NA	233	40,531	176	25,624	0	0
ND - BENSON COUNTY (005) - MSA NA	2	262	1	12	0	0
ND - MCHENRY COUNTY (049) - MSA NA	10	918	10	918	0	0
ND - PIERCE COUNTY (069) - MSA NA	26	5,523	17	2,707	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	2	152	2	152	0	0
ND - WELLS COUNTY (103) - MSA NA	71	5,077	55	3,666	0	0
MN - CLAY COUNTY (027) - MSA 22020	55	11,233	33	3,070	0	0
ND - CASS COUNTY (017) - MSA 22020	342	86,525	217	50,532	0	0
MN - POLK COUNTY (119) - MSA 24220	9	2,600	6	931	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	49	12,313	36	6,714	0	0
MN - CASS COUNTY (021) - MSA NA	42	3,526	42	3,526	0	0
MN - MORRISON COUNTY (097) - MSA NA	20	2,333	14	805	0	0
MN - TODD COUNTY (153) - MSA NA	47	4,018	42	3,464	0	0
MN - WADENA COUNTY (159) - MSA NA	43	6,248	30	2,322	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	81	25,391	34	7,765	0	0
AZ - PINAL COUNTY (021) - MSA 38060	5	1,518	5	1,518	0	0



**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SD - LINCOLN COUNTY (083) - MSA 43620	2	350	2	350	0	0
SD - MINNEHAHA COUNTY (099) - MSA 43620	11	4,362	11	4,362	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	13	4,019	10	2,909	0	0

**2022 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 0000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - DUNN COUNTY (025) - MSA NA	59	4,598	54	3,658	0	0
ND - MCKENZIE COUNTY (053) - MSA NA	113	13,313	107	12,099	0	0
ND - WILLIAMS COUNTY (105) - MSA NA	33	5,054	27	2,994	0	0
ND - GRANT COUNTY (037) - MSA NA	124	12,471	117	10,766	0	0
ND - BURLEIGH COUNTY (015) - MSA 13900	11	1,085	10	910	0	0
ND - MORTON COUNTY (059) - MSA 13900	5	815	5	815	0	0
ND - OLIVER COUNTY (065) - MSA 13900	2	110	2	110	0	0
ND - WARD COUNTY (101) - MSA NA	48	8,194	29	3,286	0	0
ND - BENSON COUNTY (005) - MSA NA	9	904	7	787	0	0
ND - MCHENRY COUNTY (049) - MSA NA	39	3,822	39	3,822	0	0
ND - PIERCE COUNTY (069) - MSA NA	52	7,000	45	4,830	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	12	2,093	6	443	0	0
ND - WELLS COUNTY (103) - MSA NA	89	10,833	69	6,818	0	0
ND - CASS COUNTY (017) - MSA 22020	6	870	5	770	0	0
MN - POLK COUNTY (119) - MSA 24220	6	401	2	115	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	7	1,725	5	1,410	0	0
MN - CASS COUNTY (021) - MSA NA	34	2,523	34	2,523	0	0
MN - MORRISON COUNTY (097) - MSA NA	13	955	13	955	0	0
MN - TODD COUNTY (153) - MSA NA	69	4,298	64	3,780	0	0
MN - WADENA COUNTY (159) - MSA NA	46	3,259	40	2,419	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	2	303	1	65	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	3	167	3	167	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: FIRST INTERNATIONAL BANK &**

PAGE: 1 OF 1

**Respondent ID: 0000010248**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	5	6,506	0	0
Purchased	0	0	0	0
Total	5	6,506	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**ASSESSMENT AREA - 0001**

**DUNN COUNTY (025), ND**

**MSA: NA**

**Upper Income**

9622.00

**MCKENZIE COUNTY (053), ND**

**MSA: NA**

**Middle Income**

9401.00 9624.00 9625.00

**Upper Income**

9623.01 9623.02

**WILLIAMS COUNTY (105), ND**

**MSA: NA**

**Middle Income**

9537.01

**Upper Income**

9534.00 9535.00 9536.00 9537.02 9538.00 9539.00 9541.00

**ASSESSMENT AREA - 0002**

**GRANT COUNTY (037), ND**

**MSA: NA**

**Middle Income**

9659.00

**ASSESSMENT AREA - 0003**

**BURLEIGH COUNTY (015), ND**

**MSA: 13900**

**Moderate Income**

0102.00 0108.00 0111.03

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0101.00 0103.00\* 0104.00\* 0105.00 0106.00 0107.00 0109.00 0110.01 0110.02 0111.01 0112.00  
0113.00 0114.00 0115.00

**Upper Income**

0111.04 0111.05

**MORTON COUNTY (059), ND**

**MSA: 13900**

**Middle Income**

0201.00\* 0202.00 0203.01 0203.02 0203.03 0204.00 0205.00

**OLIVER COUNTY (065), ND**

**MSA: 13900**

**Middle Income**

9612.00

**ASSESSMENT AREA - 0004**

**WARD COUNTY (101), ND**

**MSA: NA**

**Middle Income**

0101.00 0102.00 0103.01 0103.02 0104.00 0105.00 0106.01 0107.01 0107.02 0108.00 0109.01\*  
0109.02\* 0110.00 0113.00

**Upper Income**

0106.02 0112.00

**ASSESSMENT AREA - 0005**

**BENSON COUNTY (005), ND**

**MSA: NA**

**Moderate Income**

9401.00\* 9402.00

**Middle Income**

9567.00

**MCHENRY COUNTY (049), ND**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**MSA: NA**

**Middle Income**

9556.00 9559.00

**PIERCE COUNTY (069), ND**

**MSA: NA**

**Moderate Income**

9561.00

**Middle Income**

9562.00

**SHERIDAN COUNTY (083), ND**

**MSA: NA**

**Middle Income**

9602.00

**WELLS COUNTY (103), ND**

**MSA: NA**

**Middle Income**

9598.00 9600.00

**ASSESSMENT AREA - 0006**

**CLAY COUNTY (027), MN**

**MSA: 22020**

**Low Income**

0301.08

**Moderate Income**

0203.00\* 0206.00 0303.00

**Middle Income**

0204.00\* 0205.00\* 0207.00 0301.07 0301.09\* 0301.10 0301.11 0301.12\* 0302.01 0302.02

**Upper Income**

0301.06 0304.00

**CASS COUNTY (017), ND**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**MSA: 22020**

**Low Income**

0005.02 0006.02 0007.00 0101.11

**Moderate Income**

0002.03 0005.01\* 0006.01 0008.02 0009.03 0010.03 0101.06 0101.07 0407.00

**Middle Income**

0002.04 0004.00\* 0008.01 0009.01 0009.04 0010.04 0101.09 0102.01 0102.06 0103.03 0103.06  
0103.08 0401.00 0402.00 0403.00 0405.01 0405.04 0406.00

**Upper Income**

0001.00 0003.00 0101.10 0102.05 0103.07 0405.02 0405.03 0405.05 0405.06 0405.07 0405.08  
0405.09 0408.00

**ASSESSMENT AREA - 0007**

**POLK COUNTY (119), MN**

**MSA: 24220**

**Middle Income**

0201.00 0202.00 0204.00 0205.00 0206.00\* 0207.00\* 0208.00\* 0209.00 0210.00\*

**Upper Income**

0203.00

**GRAND FORKS COUNTY (035), ND**

**MSA: 24220**

**Low Income**

0103.02\*

**Moderate Income**

0101.00 0103.01\* 0106.00 0108.04 0108.06 0110.00 0119.00\*

**Middle Income**

0102.00 0104.00 0107.00 0108.01 0112.01 0114.00 0118.00 0120.00\*

**Upper Income**

0109.00 0111.00 0112.02 0117.01 0117.02

**Income Not Known**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0108.05\*

**ASSESSMENT AREA - 0008**

**CASS COUNTY (021), MN**

**MSA: NA**

**Moderate Income**

9400.02\* 9601.00\* 9602.00 9606.00 9607.00

**Middle Income**

9400.01 9603.01\* 9603.02\* 9608.01 9608.03 9608.04

**MORRISON COUNTY (097), MN**

**MSA: NA**

**Moderate Income**

7806.00\*

**Middle Income**

7801.00 7802.00 7804.00 7805.00\* 7807.00\* 7808.00

**Upper Income**

7803.00

**TODD COUNTY (153), MN**

**MSA: NA**

**Moderate Income**

7903.00

**Middle Income**

7901.00 7902.00 7904.00 7905.00\* 7906.00\* 7907.00 7908.00

**WADENA COUNTY (159), MN**

**MSA: NA**

**Moderate Income**

4803.00

**Middle Income**

4801.00 4802.00

**ASSESSMENT AREA - 0009**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 20-30%**

1074.03\* 1133.01\* 1139.00\* 1173.00\*

**Median Family Income 30-40%**

0928.01\* 1060.02\* 1068.01\* 1072.01\* 1090.01\* 1090.02\* 1092.00\* 1126.01\* 1132.02\* 1142.00\* 1143.02\*

1149.00\* 1153.00\* 4219.02\* 4221.02\*

**Median Family Income 40-50%**

0614.01\* 0926.00\* 0927.18\* 0928.02\* 0929.00\* 0930.01\* 0931.04\* 0931.05\* 1033.06\* 1036.15\* 1043.02\*

1045.02\* 1055.01\* 1055.02\* 1056.02\* 1067.01\* 1073.00\* 1094.01\* 1097.07\* 1098.01\* 1112.02\* 1125.07\*

1129.00\* 1132.01\* 1135.02\* 1144.01\* 1146.00\* 1147.04 1148.00\* 1154.00\* 1158.01\* 1165.00\* 1168.00\*

3191.03\* 3192.01\* 4210.02\* 4213.02\* 4216.02\* 4217.02\* 4221.07\* 4226.28\* 5229.03\* 6188.00\* 9410.00\*

9413.00\*

**Median Family Income 50-60%**

0405.41\* 0609.02\* 0612.00\* 0716.00\* 0718.01\* 0718.02\* 0719.12\* 0820.08\* 0923.11\* 0924.02\* 0927.17\*

1033.04\* 1033.05\* 1036.09\* 1042.05\* 1045.01\* 1047.02\* 1055.03\* 1060.01\* 1071.02\* 1096.01\* 1096.02\*

1097.02\* 1097.03\* 1097.04\* 1097.06\* 1101.00\* 1107.01\* 1109.02\* 1112.03\* 1115.02\* 1121.00\* 1123.01\*

1123.02\* 1124.01\* 1125.19\* 1125.21\* 1125.22\* 1125.23\* 1125.24\* 1126.02 1127.00\* 1135.03\* 1136.01\*

1136.02\* 1137.01\* 1138.00 1140.00\* 1143.01\* 1145.00\* 1155.00\* 1161.00\* 1162.04\* 1166.15\* 1167.35\*

1169.00 1170.00\* 1172.00\* 2168.45\* 3185.01\* 3191.01\* 3191.04\* 4201.13\* 4205.03\* 4207.08\* 4210.01\*

4213.03\* 4215.01\* 4217.01 4218.02\* 4220.01\* 4220.02\* 4221.03\* 4221.04\* 4221.06\* 4226.33 6147.00\*

6191.00\* 6192.00\* 7233.05 9407.00\*

**Median Family Income 60-70%**

0507.02 0609.04\* 0611.00\* 0614.02\* 0717.02\* 0719.10\* 0719.13\* 0820.07\* 0830.00\* 0923.05\* 0924.01\*

0927.05\* 0931.01\* 0932.00\* 1039.00\* 1041.00\* 1042.06\* 1044.01\* 1060.03\* 1072.02\* 1086.01\* 1088.02\*

1089.02\* 1091.01\* 1094.02\* 1096.03\* 1096.04\* 1098.02\* 1099.00\* 1100.01\* 1116.01\* 1116.02\* 1122.01\*

1122.02\* 1125.02\* 1125.04\* 1125.08\* 1125.16\* 1125.20\* 1144.02\* 1152.00 1156.00\* 1159.00\* 1160.00\*

1162.05\* 2172.04\* 2183.00\* 3188.00\* 3193.00\* 3197.05\* 3200.02\* 4201.15\* 4201.16\* 4202.14 4205.06\*

4207.07\* 4207.09\* 4207.10\* 4211.01 4212.01 4213.04\* 4214.00\* 4215.02\* 4216.01\* 4219.01\* 4222.03\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

4223.01\* 4226.24\* 4226.25 4226.27\* 4226.30 4226.34\* 4226.38\* 5228.02\* 5231.02\* 6154.00\* 6185.00\*  
9412.00\*

**Median Family Income 70-80%**

0405.06\* 0405.28\* 0405.31\* 0506.15\* 0507.01\* 0608.02\* 0609.01\* 0609.03\* 0610.26\* 0610.35\* 0610.46\*  
0613.00\* 0715.05\* 0715.06\* 0715.16\* 0717.01\* 0719.09\* 0719.14\* 0820.09\* 0820.17\* 0820.22\* 0820.24\*  
0820.28\* 0822.08\* 0822.09\* 0923.08\* 0923.12\* 0927.08\* 0927.15\* 0927.16\* 0927.19\* 0927.24\* 0930.02\*  
0931.06\* 1033.03\* 1037.01\* 1040.00\* 1042.18\* 1042.27\* 1043.01\* 1046.00\* 1056.01\* 1057.01\* 1057.02\*  
1059.00\* 1068.02\* 1069.00\* 1070.02\* 1071.01\* 1074.02\* 1086.02\* 1091.02\* 1093.00\* 1100.02\* 1105.01\*  
1108.01\* 1109.01\* 1112.04\* 1113.00\* 1114.01\* 1114.02\* 1115.01\* 1125.12\* 1125.14 1125.15\* 1132.04\*  
1157.00\* 1163.00\* 1166.14\* 1167.17\* 1167.18\* 1167.36\* 3184.00\* 3189.00\* 3197.06\* 3199.08 3200.07\*  
4202.02 4202.06\* 4202.13\* 4204.01\* 4211.02\* 4221.05\* 4222.18\* 4225.01\* 4226.10\* 4226.18 4226.26\*  
5230.02\* 5230.07\* 6153.00\* 6155.00\* 6165.00\* 6174.00\* 6184.00\* 6190.00\* 6193.00\* 6195.00\* 8120.00\*  
8138.00\*

**Median Family Income 80-90%**

0405.12\* 0405.15\* 0405.26\* 0405.30\* 0506.03\* 0506.09\* 0506.21\* 0610.14\* 0610.29\* 0610.42\* 0610.43\*  
0610.51\* 0610.58\* 0715.04\* 0820.10\* 0820.12\* 0820.18\* 0820.26\* 0820.27\* 0822.04\* 0822.07\* 0822.10\*  
0923.07\* 0927.13\* 0927.23\* 1033.02\* 1036.04\* 1042.02\* 1042.03\* 1042.07\* 1042.12\* 1042.19\* 1042.21\*  
1044.02\* 1047.01\* 1058.00\* 1085.01\* 1090.03\* 1095.00\* 1097.05\* 1104.00\* 1105.02 1112.01\* 1162.02\*  
1162.03\* 1164.00\* 1166.06\* 1166.07\* 2168.26\* 2168.30\* 2175.01\* 3197.08\* 3198.02\* 4201.04\* 4201.11\*  
4201.14\* 4209.01\* 4212.02\* 4222.19\* 4222.23\* 4223.02 4225.14 4226.07\* 4226.09\* 4226.29\* 4226.36  
4226.39\* 4226.52\* 4226.53\* 4226.59\* 5229.04\* 5230.06\* 5231.04\* 6107.00\* 6146.02\* 6148.00\* 6156.00\*  
6170.02\* 6182.00\* 6187.00\* 6189.00\* 6194.00\* 6196.02\* 7233.04\* 8163.01\* 8171.03\*

**Median Family Income 90-100%**

0405.07\* 0405.14\* 0405.22\* 0405.24\* 0405.25\* 0405.27\* 0405.29\* 0405.39\* 0506.04\* 0506.11\* 0506.16\*  
0506.17\* 0610.28\* 0610.38\* 0610.40\* 0610.41\* 0610.57\* 0610.60\* 0610.61\* 0715.03\* 0715.12\* 0715.17\*  
0719.03\* 0719.06\* 0719.11\* 0820.02\* 0820.25\* 0822.05\* 0923.06\* 0925.00\* 0927.11\* 0927.12\* 0927.20\*  
1037.02\* 1042.04\* 1042.14\* 1042.15\* 1042.16\* 1042.22\* 1042.24\* 1065.02 1070.01\* 1107.02\* 1108.02\*  
1124.02\* 1125.10\* 1131.00\* 1137.02\* 1158.02\* 1166.16\* 1166.20\* 1167.03\* 1167.09\* 1167.11\* 2168.57\*  
2176.00\* 3194.02\* 3194.03\* 3198.01\* 3200.01\* 4202.09\* 4202.10\* 4205.04\* 4207.04\* 4209.02\* 4218.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

4222.10\* 4222.15\* 4223.04\* 4224.01 4225.02\* 4225.03\* 4226.15\* 4226.32\* 4226.40\* 4226.55\* 5230.08\*  
 6135.00\* 6144.00\* 6145.00\* 6166.00\* 6168.00\* 6175.00\* 6177.00\* 6186.00\* 6197.00\* 8140.00\* 8146.00\*  
 8148.02\* 8174.00\* 8175.00\*

**Median Family Income 100-110%**

0405.13\* 0405.16\* 0405.23\* 0405.38\* 0405.40\* 0506.13\* 0506.14\* 0610.13\* 0610.24\* 0610.27\* 0610.33\*  
 0610.34\* 0610.49\* 0610.52\* 0610.53\* 0610.62\* 0715.14\* 0820.16\* 0820.20\* 0820.23\* 0822.06\* 0822.12\*  
 0822.13\* 0927.10\* 1032.08\* 1032.10\* 1036.08\* 1036.12\* 1042.17\* 1042.25\* 1042.26\* 1052.00\* 1106.00\*  
 1117.00\* 1125.17\* 1125.18\* 1166.05\* 1166.17\* 1166.18\* 1167.08\* 1167.20\* 1167.32\* 1167.34\* 1167.38\*  
 1171.00\* 2168.10 2168.33\* 2168.50\* 2168.52\* 2170.02\* 2175.02\* 2182.00\* 3194.01\* 3196.00\* 4201.12\*  
 4202.12\* 4205.05\* 4222.09\* 4222.17\* 4222.21\* 4223.07\* 4224.02\* 4225.09\* 4225.13\* 4226.50\* 4226.60\*  
 5229.01\* 5231.03\* 6100.01\* 6134.00\* 6146.01\* 6161.00\* 6167.00\* 6176.00\* 8107.00\* 8111.00\* 8112.00\*  
 8137.00\*

**Median Family Income 110-120%**

0405.02\* 0405.32\* 0506.12\* 0610.15\* 0610.18\* 0610.31\* 0610.32\* 0610.44\* 0610.50\* 0715.11\* 0719.15\*  
 0923.09\* 0927.09\* 1032.05\* 1035.01\* 1035.02\* 1036.06\* 1064.00\* 1067.02\* 1076.01\* 1085.02 1166.12\*  
 1166.21\* 2171.01\* 2172.03\* 2177.00\* 2178.00\* 2181.00\* 3194.04\* 3197.10 3199.05\* 3201.00\* 4202.08\*  
 4202.15\* 4202.16\* 4203.03\* 4208.00\* 4222.11\* 4222.13\* 4222.27\* 4224.03\* 4225.08\* 4226.22\* 4226.37\*  
 6157.00\* 6160.00\* 6162.00\* 6169.00\* 6179.00\* 6180.00\* 6181.00\* 6183.00\* 6198.00\* 7233.09\* 8121.00\*  
 8143.00\* 8164.01\* 8171.02\* 8173.00\*

**Median Family Income >= 120%**

0101.02\* 0101.03\* 0101.04\* 0304.01\* 0304.02\* 0405.33\* 0405.34\* 0405.35\* 0405.36\* 0405.37\* 0506.18\*  
 0506.19\* 0506.20\* 0610.10\* 0610.11\* 0610.20\* 0610.21\* 0610.36\* 0610.37\* 0610.39\* 0610.45\* 0610.47\*  
 0610.48\* 0610.54\* 0610.55\* 0610.56\* 0610.59\* 0610.64\* 0715.09\* 0715.10\* 0715.13\* 0715.15\* 0820.19\*  
 0820.21\* 0822.11\* 0927.21\* 1032.06\* 1032.07\* 1032.09\* 1032.11\* 1032.12\* 1032.14\* 1032.15\* 1032.16\*  
 1032.17\* 1032.19 1032.20\* 1034.00\* 1036.05\* 1036.07\* 1036.11\* 1036.14\* 1042.23\* 1048.01\* 1048.02\*  
 1049.00\* 1050.02\* 1050.03\* 1050.04\* 1051.01\* 1051.02 1051.03\* 1053.00\* 1054.00 1061.00\* 1062.00\*  
 1063.00 1065.01\* 1066.00\* 1067.03\* 1074.01\* 1075.00\* 1076.02\* 1077.00\* 1078.00\* 1079.00\* 1080.00\*  
 1081.00\* 1082.00\* 1083.01\* 1083.02\* 1084.00 1089.01\* 1110.00\* 1111.00\* 1118.00\* 1119.00\* 1130.00\*  
 1141.00\* 1166.10\* 1166.11\* 1166.19\* 1167.07\* 1167.10\* 1167.12\* 1167.13\* 1167.14\* 1167.15\* 1167.19\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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1167.21*	1167.25*	1167.27*	1167.28*	1167.29*	1167.30*	1167.31*	1167.37*	2168.06*	2168.07*	2168.09*
2168.13*	2168.16	2168.19*	2168.20*	2168.21*	2168.22*	2168.29*	2168.31*	2168.32*	2168.34*	2168.35*
2168.36*	2168.37*	2168.38*	2168.39*	2168.40*	2168.41	2168.42*	2168.43	2168.44*	2168.49*	2168.51
2168.53*	2168.54*	2168.55*	2168.56*	2168.59*	2168.60	2168.61*	2169.01*	2169.02*	2170.01*	2171.02*
2172.01*	2173.00*	2174.00*	2179.00*	2180.00*	3187.00*	3190.02*	3195.00*	3199.02*	3199.03*	3199.04*
3199.06*	3199.07*	3199.09*	3199.10*	4201.05	4201.07	4201.08*	4201.09*	4201.10*	4202.07*	4202.11*
4203.01*	4203.02*	4203.04	4204.02*	4206.02*	4206.03*	4206.04	4207.05*	4207.06*	4222.12*	4222.16*
4222.20*	4222.22*	4223.05*	4223.08	4223.09*	4224.04*	4225.04*	4225.06	4225.07*	4225.10*	4225.11*
4225.12*	4226.17*	4226.20	4226.21*	4226.23*	4226.42*	4226.43*	4226.47*	4226.48*	4226.49*	4226.51*
4226.54*	4226.56*	4226.57*	4226.58*	5230.05*	6100.02*	6101.00*	6102.01*	6102.02*	6103.01*	6103.02*
6104.00*	6105.00*	6106.00*	6108.00*	6109.01*	6109.02*	6109.03*	6110.00*	6111.00*	6112.00*	6113.00*
6114.00*	6115.00*	6116.00*	6117.00*	6118.00*	6119.00*	6120.00*	6122.00*	6123.01*	6123.02*	6124.01*
6124.02*	6125.00*	6126.00*	6127.00*	6128.00*	6129.00*	6130.00*	6131.00*	6132.00*	6133.00*	6136.01*
6136.02*	6137.00*	6138.00*	6139.00	6140.00*	6141.00*	6142.00*	6143.00*	6149.00*	6150.01*	6150.02*
6151.00*	6152.01*	6152.02*	6158.00*	6159.00*	6163.00*	6164.00*	6171.00*	6172.00*	6173.00*	6178.00*
6199.00*	7233.07*	7233.10*	7233.11*	8100.00*	8101.00*	8102.00	8103.00*	8104.00*	8105.00*	8106.00*
8108.00*	8109.00*	8110.00*	8113.00*	8114.00*	8115.00*	8116.00*	8117.00*	8118.00*	8119.00*	8122.00*
8123.00*	8124.00*	8125.00*	8126.00*	8127.00*	8128.01*	8128.02*	8129.00*	8130.00*	8131.00*	8132.00*
8133.00	8134.00*	8135.00*	8136.00	8139.00*	8141.00*	8142.00*	8144.00*	8145.00*	8147.00*	8148.01*
8149.00*	8150.00*	8151.00*	8152.01*	8152.02*	8152.03*	8153.00*	8154.01	8154.02*	8155.01*	8155.02*
8156.01*	8156.02*	8157.00*	8158.00	8159.01*	8159.02	8160.01*	8160.02*	8160.03*	8160.04*	8160.05*
8161.00*	8162.00*	8163.02*	8164.02	8165.01*	8165.02*	8166.00*	8167.00*	8168.00*	8169.01*	8169.02*
8169.03*	8169.04*	8170.00*	8171.01*	8172.00	8176.00	9809.00*				

**Median Family Income Not Known**

0608.01*	0610.17*	0610.63	1074.04*	1147.05*	1167.33*	2168.58*	3190.01*	3192.02*	3197.07*	3197.09*
4222.24*	4222.25*	4222.26*	5228.01*	6170.01*	6196.01*	7233.06*	9411.00*	9801.00*	9804.00*	9805.00*
9807.00*	9810.00*									

**PINAL COUNTY (021), AZ**

**MSA: 38060**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Low Income**

0010.00\* 0020.04\* 9412.00\* 9413.00\*

**Moderate Income**

0002.17\* 0003.09\* 0003.10\* 0003.12\* 0003.13\* 0003.17\* 0003.19\* 0003.20\* 0003.21\* 0004.00\* 0007.00\*  
0008.04\* 0008.07\* 0008.08\* 0009.02\* 0009.04\* 0012.00\* 0013.06\* 0013.07\* 0013.08\* 0014.03\* 0014.05\*  
0014.06\* 0014.07\* 0015.00\* 0016.00\* 0019.00\* 0020.01\* 0021.04 0021.05\* 0022.00\* 0023.00\* 0024.00\*  
9414.01 9414.02\*

**Middle Income**

0002.01\* 0002.06 0002.08\* 0002.11\* 0002.12\* 0002.15\* 0002.18\* 0002.19\* 0002.20\* 0002.21\* 0002.22\*  
0002.24\* 0002.25\* 0002.26\* 0002.28\* 0002.29\* 0003.07\* 0003.11\* 0003.15\* 0003.16\* 0003.22\* 0003.23\*  
0003.24\* 0003.25\* 0006.04\* 0008.02\* 0008.05\* 0008.06\* 0011.00\* 0013.03\* 0013.05 0013.09\* 0013.10\*  
0014.04\* 0014.08\* 0017.01\* 0017.04\* 0017.06\* 0017.07\* 0017.09\* 0017.12\* 0017.13\* 0017.14\* 0017.15\*  
0017.16\* 0017.17\* 0020.05\* 0021.07\*

**Upper Income**

0002.04\* 0002.16\* 0002.23\* 0002.27\* 0006.03\* 0017.05\*

**Income Not Known**

0009.03\* 0021.06\*

**ASSESSMENT AREA - 0010**

**LINCOLN COUNTY (083), SD**

**MSA: 43620**

**Middle Income**

0101.03\* 0101.07 0101.10\* 0101.12\* 0101.13\* 0101.15\* 0102.00\* 0103.00\* 0104.00\*

**Upper Income**

0101.09\* 0101.11\* 0101.14\* 0101.16

**MCCOOK COUNTY (087), SD**

**MSA: 43620**

**Middle Income**

9646.00\* 9647.00\*

**MINNEHAHA COUNTY (099), SD**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**MSA: 43620**

**Low Income**

0007.01 0015.01\*

**Moderate Income**

0001.00 0002.01\* 0002.02 0003.00\* 0004.01\* 0004.05\* 0004.06\* 0004.07\* 0005.00 0007.02\* 0009.00\*  
0010.01\* 0010.02\* 0011.10\* 0106.00\*

**Middle Income**

0004.08\* 0006.00\* 0011.05\* 0011.07 0011.08\* 0012.00\* 0015.02\* 0017.00\* 0018.01\* 0018.04\* 0018.06  
0019.01\* 0101.01\* 0101.02\* 0102.00\* 0103.00\* 0104.02\* 0104.04\* 0104.05\* 0104.06\* 0105.02

**Upper Income**

0011.11 0011.12\* 0016.00\* 0018.05\* 0019.02\* 0104.01\* 0104.03\* 0105.01\*

**Income Not Known**

0011.09\*

**TURNER COUNTY (125), SD**

**MSA: 43620**

**Moderate Income**

9652.00\*

**Middle Income**

9651.00\*

**ASSESSMENT AREA - 0011**

**HENNEPIN COUNTY (053), MN**

**MSA: 33460**

**Median Family Income 10-20%**

0068.00\*

**Median Family Income 20-30%**

1048.01\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Median Family Income 50-60%**

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

**Median Family Income 60-70%**

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

**Median Family Income 70-80%**

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

**Median Family Income 80-90%**

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

**Median Family Income 90-100%**

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

**Median Family Income 100-110%**

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

**Median Family Income 110-120%**

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

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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**Agency: FDIC - 3**

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0006.03*	0106.00*	0107.00*	0110.00*	0117.03*	0117.04*	0118.00*	0120.01*	0201.01*	0216.02*	0217.00*
0218.00*	0219.00*	0220.00*	0223.01*	0228.01*	0228.02*	0229.01*	0229.02*	0231.00*	0235.02*	0236.00*
0237.00*	0238.01*	0238.02*	0239.01*	0239.02*	0239.03	0240.06*	0257.03*	0259.05*	0259.07*	0259.08*
0260.07*	0260.13*	0260.14*	0260.15*	0260.21*	0260.24*	0260.25*	0260.26*	0260.27*	0260.28	0261.03*
0262.01*	0262.02*	0262.05*	0262.06*	0262.07*	0262.08*	0263.01*	0264.04*	0265.05*	0265.08	0265.09*
0266.05*	0266.06*	0266.09*	0266.10*	0266.11*	0266.14*	0266.15*	0266.16	0266.17*	0267.13*	0267.17*
0267.18	0267.19*	0267.20*	0267.22*	0267.23*	0267.24*	0268.23*	0268.24*	0268.26*	0269.07*	0269.10
0269.11	0269.12*	0270.01*	0270.02*	0271.01*	0271.02*	0272.03*	0272.04*	0272.05*	0273.00*	0274.00
0275.01*	0275.03*	0275.04*	0277.01*	0277.03*	1030.00*	1036.00*	1037.00*	1044.00*	1051.00*	1052.04*
1055.00	1064.00*	1065.00*	1066.00*	1080.00*	1090.00*	1091.00*	1098.00*	1112.00*	1113.00*	1114.00*
1115.00*	1116.00*	1226.00*	1256.00*	1261.02*	1262.01*	1262.02*				

**Median Family Income Not Known**

0038.02*	0077.00*	1025.00*	1039.00*	1040.01*	1049.01*	9800.00*	9801.00*
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**OUTSIDE ASSESSMENT AREA**

**BALDWIN COUNTY (003), AL**

**MSA: 19300**

**Middle Income**

0114.19

**SHELBY COUNTY (117), AL**

**MSA: 13820**

**Middle Income**

0307.01

**ANCHORAGE MUNICIPALITY (020), AK**

**MSA: 11260**

**Upper Income**

0001.01

**PIMA COUNTY (019), AZ**

**MSA: 46060**

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

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0046.42

**SANTA CRUZ COUNTY (023), AZ**

**MSA: NA**

**Middle Income**

9661.11

**YAVAPAI COUNTY (025), AZ**

**MSA: 39150**

**Middle Income**

0004.05

**YUMA COUNTY (027), AZ**

**MSA: 49740**

**Middle Income**

0010.03

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income >= 120%**

6210.01

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income >= 120%**

0218.31

**RIVERSIDE COUNTY (065), CA**

**MSA: 40140**

**Median Family Income 90-100%**

0512.00

**DOUGLAS COUNTY (035), CO**

**MSA: 19740**

**Moderate Income**

**2022 Institution Disclosure Statement - Table 6**

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---

0139.04

**EL PASO COUNTY (041), CO**

**MSA: 17820**

**Median Family Income 90-100%**

0056.02

**LARIMER COUNTY (069), CO**

**MSA: 22660**

**Moderate Income**

0013.04

**Upper Income**

0025.05

**MESA COUNTY (077), CO**

**MSA: 24300**

**Moderate Income**

0006.02

**MONTEZUMA COUNTY (083), CO**

**MSA: NA**

**Moderate Income**

9694.00

**MONTROSE COUNTY (085), CO**

**MSA: NA**

**Middle Income**

9664.02

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 70-80%**

0120.00

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

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**Institution: FIRST INTERNATIONAL BANK &**

---

0117.00

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income >= 120%**

0650.24

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 40-50%**

0030.00

**RABUN COUNTY (241), GA**

**MSA: NA**

**Middle Income**

9703.03

**BONNEVILLE COUNTY (019), ID**

**MSA: 26820**

**Upper Income**

9701.00

**OWYHEE COUNTY (073), ID**

**MSA: 14260**

**Moderate Income**

9501.01

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Middle Income**

0012.03

**LAKE COUNTY (097), IL**

**MSA: 29404**

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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8645.21

**ST. CLAIR COUNTY (163), IL**

**MSA: 41180**

**Middle Income**

5043.52

**HUMBOLDT COUNTY (091), IA**

**MSA: NA**

**Middle Income**

9701.00

**JASPER COUNTY (099), IA**

**MSA: 19780**

**Middle Income**

0401.00

**RENO COUNTY (155), KS**

**MSA: NA**

**Middle Income**

0002.00

**NORFOLK COUNTY (021), MA**

**MSA: 14454**

**Median Family Income >= 120%**

4025.00

**BENZIE COUNTY (019), MI**

**MSA: NA**

**Middle Income**

0001.02

**OTTAWA COUNTY (139), MI**

**MSA: 24340**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

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---

0213.01

**WASHTENAW COUNTY (161), MI**

**MSA: 11460**

**Middle Income**

4200.00

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income >= 120%**

5627.00

**ANOKA COUNTY (003), MN**

**MSA: 33460**

**Upper Income**

0501.16

**BECKER COUNTY (005), MN**

**MSA: NA**

**Moderate Income**

4505.00

**Middle Income**

4501.00 4503.00

**Upper Income**

4507.00 4509.00

**BELTRAMI COUNTY (007), MN**

**MSA: NA**

**Middle Income**

4507.05

**BENTON COUNTY (009), MN**

**MSA: 41060**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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0201.00 0202.02

**BROWN COUNTY (015), MN**

**MSA: NA**

**Middle Income**

9601.01

**CARLTON COUNTY (017), MN**

**MSA: 20260**

**Middle Income**

9400.00

**CARVER COUNTY (019), MN**

**MSA: 33460**

**Middle Income**

0909.02

**COTTONWOOD COUNTY (033), MN**

**MSA: NA**

**Middle Income**

2703.00

**CROW WING COUNTY (035), MN**

**MSA: NA**

**Moderate Income**

9507.02 9512.00

**Middle Income**

9504.01 9505.02 9513.01 9514.00

**Upper Income**

9509.01

**DAKOTA COUNTY (037), MN**

**MSA: 33460**

**Moderate Income**



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0603.01

**Middle Income**

0608.14 0608.28 0608.38 0610.01

**Upper Income**

0608.13

**DOUGLAS COUNTY (041), MN**

**MSA: NA**

**Middle Income**

4502.00 4508.00

**FREEBORN COUNTY (047), MN**

**MSA: NA**

**Middle Income**

1803.00

**GOODHUE COUNTY (049), MN**

**MSA: NA**

**Upper Income**

0802.02

**GRANT COUNTY (051), MN**

**MSA: NA**

**Middle Income**

0701.00 0702.00

**HUBBARD COUNTY (057), MN**

**MSA: NA**

**Middle Income**

0705.00

**ISANTI COUNTY (059), MN**

**MSA: 33460**

**Middle Income**

**2022 Institution Disclosure Statement - Table 6**

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**Institution: FIRST INTERNATIONAL BANK &**

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1306.00

**KANDIYOHI COUNTY (067), MN**

**MSA: NA**

**Upper Income**

7803.00

**MARSHALL COUNTY (089), MN**

**MSA: NA**

**Middle Income**

0804.00

**MEEKER COUNTY (093), MN**

**MSA: NA**

**Middle Income**

5602.00

**NORMAN COUNTY (107), MN**

**MSA: NA**

**Middle Income**

9601.00

**OLMSTED COUNTY (109), MN**

**MSA: 40340**

**Upper Income**

0016.03

**OTTER TAIL COUNTY (111), MN**

**MSA: NA**

**Middle Income**

9601.02 9601.03 9604.00 9605.00 9606.00 9607.00 9615.00 9616.00

**Upper Income**

9617.00

**PIPESTONE COUNTY (117), MN**

**2022 Institution Disclosure Statement - Table 6**

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**MSA: NA**

**Middle Income**

4605.00

**RAMSEY COUNTY (123), MN**

**MSA: 33460**

**Median Family Income 50-60%**

0310.00

**Median Family Income >= 120%**

0406.01

**ROSEAU COUNTY (135), MN**

**MSA: NA**

**Middle Income**

9702.00

**ST. LOUIS COUNTY (137), MN**

**MSA: 20260**

**Middle Income**

0127.00

**Upper Income**

0111.01 0111.02

**SHERBURNE COUNTY (141), MN**

**MSA: 33460**

**Middle Income**

0301.06 0305.05

**STEARNS COUNTY (145), MN**

**MSA: 41060**

**Middle Income**

0105.00 0115.00

**Upper Income**

0101.01 0102.00

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**Assessment Area(s) by Tract**

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**STEVENS COUNTY (149), MN**

**MSA: NA**

**Middle Income**

4801.00 4803.00

**WASHINGTON COUNTY (163), MN**

**MSA: 33460**

**Middle Income**

0704.06

**WATONWAN COUNTY (165), MN**

**MSA: NA**

**Middle Income**

9501.00

**WILKIN COUNTY (167), MN**

**MSA: NA**

**Middle Income**

9501.00

**WRIGHT COUNTY (171), MN**

**MSA: 33460**

**Middle Income**

1007.05 1007.07 1008.03 1011.01

**CASCADE COUNTY (013), MT**

**MSA: 24500**

**Middle Income**

0101.00

**Upper Income**

0019.00

**FLATHEAD COUNTY (029), MT**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

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**Upper Income**

0006.01

**LAKE COUNTY (047), MT**

**MSA: NA**

**Moderate Income**

9405.00

**LEWIS AND CLARK COUNTY (049), MT**

**MSA: NA**

**Moderate Income**

0001.00

**RICHLAND COUNTY (083), MT**

**MSA: NA**

**Middle Income**

0702.00 0703.01 0704.00

**Upper Income**

0703.02

**ROOSEVELT COUNTY (085), MT**

**MSA: NA**

**Upper Income**

0801.00

**SHERIDAN COUNTY (091), MT**

**MSA: NA**

**Middle Income**

0904.00

**YELLOWSTONE COUNTY (111), MT**

**MSA: 13740**

**Middle Income**

0018.04

**2022 Institution Disclosure Statement - Table 6**

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**BURT COUNTY (021), NE**

**MSA: NA**

**Middle Income**

9634.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income >= 120%**

0058.43

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income >= 120%**

5187.00

**ADAMS COUNTY (001), ND**

**MSA: NA**

**Middle Income**

9656.00

**BARNES COUNTY (003), ND**

**MSA: NA**

**Moderate Income**

9682.00

**Middle Income**

9680.00

**BILLINGS COUNTY (007), ND**

**MSA: NA**

**Middle Income**

9631.00

**BOTTINEAU COUNTY (009), ND**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST INTERNATIONAL BANK &**

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**Middle Income**

9523.00 9524.00 9525.00

**BURKE COUNTY (013), ND**

**MSA: NA**

**Middle Income**

9533.00

**DICKEY COUNTY (021), ND**

**MSA: NA**

**Middle Income**

9732.00 9733.00

**DIVIDE COUNTY (023), ND**

**MSA: NA**

**Middle Income**

9545.00

**EDDY COUNTY (027), ND**

**MSA: NA**

**Middle Income**

9592.00

**EMMONS COUNTY (029), ND**

**MSA: NA**

**Middle Income**

9665.00

**FOSTER COUNTY (031), ND**

**MSA: NA**

**Middle Income**

9596.00

**GOLDEN VALLEY COUNTY (033), ND**

**MSA: NA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Middle Income**

9629.00

**HETTINGER COUNTY (041), ND**

**MSA: NA**

**Middle Income**

9647.00 9648.00

**KIDDER COUNTY (043), ND**

**MSA: NA**

**Moderate Income**

9668.00

**MCLEAN COUNTY (055), ND**

**MSA: NA**

**Moderate Income**

9401.00

**Middle Income**

9608.00 9610.01

**MERCER COUNTY (057), ND**

**MSA: NA**

**Middle Income**

9616.00 9618.00

**Upper Income**

9617.00

**MOUNTRAIL COUNTY (061), ND**

**MSA: NA**

**Middle Income**

9403.00 9404.00 9552.00

**NELSON COUNTY (063), ND**

**MSA: NA**



**2022 Institution Disclosure Statement - Table 6**

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---

**Middle Income**

9590.00

**RAMSEY COUNTY (071), ND**

**MSA: NA**

**Middle Income**

9577.00 9578.00

**RENVILLE COUNTY (075), ND**

**MSA: NA**

**Middle Income**

9529.00

**RICHLAND COUNTY (077), ND**

**MSA: NA**

**Middle Income**

9707.00 9710.00

**Upper Income**

9708.00

**ROLETTE COUNTY (079), ND**

**MSA: NA**

**Moderate Income**

9519.00

**SLOPE COUNTY (087), ND**

**MSA: NA**

**Middle Income**

9650.00

**STARK COUNTY (089), ND**

**MSA: NA**

**Middle Income**

9633.00 9635.02 9637.00 9639.00 9640.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Upper Income**

9634.00 9635.01

**STUTSMAN COUNTY (093), ND**

**MSA: NA**

**Moderate Income**

9675.00

**Upper Income**

9670.00 9673.00

**TOWNER COUNTY (095), ND**

**MSA: NA**

**Middle Income**

9515.00

**TRAILL COUNTY (097), ND**

**MSA: NA**

**Middle Income**

9701.00 9702.00

**WALSH COUNTY (099), ND**

**MSA: NA**

**Middle Income**

9581.00

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income >= 120%**

0250.01

**CLEVELAND COUNTY (027), OK**

**MSA: 36420**

**Middle Income**

2020.05

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**SEQUOYAH COUNTY (135), OK**

**MSA: 22900**

**Middle Income**

0301.01

**UMATILLA COUNTY (059), OR**

**MSA: NA**

**Middle Income**

9501.00

**BEADLE COUNTY (005), SD**

**MSA: NA**

**Middle Income**

9570.00

**BROOKINGS COUNTY (011), SD**

**MSA: NA**

**Upper Income**

9588.03

**BUTTE COUNTY (019), SD**

**MSA: NA**

**Middle Income**

9676.00 9677.01

**CORSON COUNTY (031), SD**

**MSA: NA**

**Moderate Income**

9410.00

**DEWEY COUNTY (041), SD**

**MSA: NA**

**Moderate Income**

9417.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**EDMUNDS COUNTY (045), SD**

**MSA: NA**

**Middle Income**

9621.00

**FALL RIVER COUNTY (047), SD**

**MSA: NA**

**Middle Income**

9642.00

**HARDING COUNTY (063), SD**

**MSA: NA**

**Middle Income**

9687.00

**LAWRENCE COUNTY (081), SD**

**MSA: NA**

**Middle Income**

9661.01

**MEADE COUNTY (093), SD**

**MSA: 39660**

**Middle Income**

0203.04

**PENNINGTON COUNTY (103), SD**

**MSA: 39660**

**Upper Income**

0110.02

**PERKINS COUNTY (105), SD**

**MSA: NA**

**Middle Income**

9683.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**ROBERTS COUNTY (109), SD**

**MSA: NA**

**Middle Income**

9407.00

**WALWORTH COUNTY (129), SD**

**MSA: NA**

**Middle Income**

9652.00

**CARROLL COUNTY (017), TN**

**MSA: NA**

**Middle Income**

9621.01

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income >= 120%**

1918.15

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 110-120%**

0138.06

**Median Family Income >= 120%**

0142.07

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0217.52

**EL PASO COUNTY (141), TX**

**MSA: 21340**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Median Family Income 80-90%**

0011.18

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 40-50%**

2405.06

**Median Family Income 60-70%**

5417.02

**Median Family Income 90-100%**

3237.02

**Median Family Income >= 120%**

4502.00

**HOOD COUNTY (221), TX**

**MSA: NA**

**Upper Income**

1602.16

**LAMAR COUNTY (277), TX**

**MSA: NA**

**Middle Income**

0004.02

**MIDLAND COUNTY (329), TX**

**MSA: 33260**

**Middle Income**

0101.19

**Upper Income**

0101.20

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Upper Income**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0011.02 0020.06

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income 80-90%**

1115.26

**Median Family Income 100-110%**

1115.40

**WALKER COUNTY (471), TX**

**MSA: NA**

**Moderate Income**

7905.00

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**Median Family Income >= 120%**

0206.07

**BEAVER COUNTY (001), UT**

**MSA: NA**

**Middle Income**

1001.00

**ARLINGTON COUNTY (013), VA**

**MSA: 47894**

**Middle Income**

1034.01

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Median Family Income >= 120%**

0409.10

**PIERCE COUNTY (053), WA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**MSA: 45104**

**Median Family Income 90-100%**

0730.01

**SPOKANE COUNTY (063), WA**

**MSA: 44060**

**Median Family Income 70-80%**

0102.01

**KANAWHA COUNTY (039), WV**

**MSA: 16620**

**Upper Income**

0019.02

**BROWN COUNTY (009), WI**

**MSA: 24580**

**Moderate Income**

0213.03

**DOOR COUNTY (029), WI**

**MSA: NA**

**Middle Income**

1010.00

**DOUGLAS COUNTY (031), WI**

**MSA: 20260**

**Middle Income**

0302.00

**ST. CROIX COUNTY (109), WI**

**MSA: 33460**

**Moderate Income**

1208.02

**Middle Income**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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1210.00

**WASHBURN COUNTY (129), WI**

**MSA: NA**

**Middle Income**

9505.02

**WAUPACA COUNTY (135), WI**

**MSA: NA**

**Middle Income**

1006.00

**CAMPBELL COUNTY (005), WY**

**MSA: NA**

**Middle Income**

0007.02

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Upper Income**

0013.02

**NATRONA COUNTY (025), WY**

**MSA: 16220**

**Moderate Income**

0012.00

**WASHAKIE COUNTY (043), WY**

**MSA: NA**

**Moderate Income**

0003.01

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000010248**

**Institution: FIRST INTERNATIONAL BANK &**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	384	384	0	0.00%
Small Farm Loans	179	179	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	24	24	0	0.00%
Total	589	589	0	0.00%

**Footnote:**

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

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

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALDWIN COUNTY (003), AL</b>										
<b>MSA 19300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	500	0	0	2	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	500	0	0	2	500	0	0
<b>WINSTON COUNTY (133), AL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	2	500	0	0	3	521	0	0
STATE TOTAL	1	21	2	500	0	0	3	521	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	4	2,138	0	0	0	0
Median Family Income 40-50%	5	265	2	383	6	2,838	9	2,482	0	0
Median Family Income 50-60%	7	225	0	0	5	2,874	11	3,012	0	0
Median Family Income 60-70%	7	176	1	246	4	1,738	7	533	0	0
Median Family Income 70-80%	21	730	6	926	1	256	23	1,325	0	0
Median Family Income 80-90%	10	237	3	505	2	1,148	12	835	0	0
Median Family Income 90-100%	11	296	5	703	7	3,041	13	1,135	0	0
Median Family Income 100-110%	20	488	3	432	4	1,851	21	1,496	0	0
Median Family Income 110-120%	17	645	2	445	3	1,668	16	1,863	0	0
Median Family Income >= 120%	118	3,666	29	5,119	21	8,772	127	8,636	0	0
Median Family Income Not Known	5	163	0	0	2	1,570	5	804	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	221	6,891	51	8,759	59	27,894	244	22,121	0	0
<b>NAVAJO COUNTY (017), AZ</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	1	778	1	778	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,778	2	1,778	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIMA COUNTY (019), AZ</b>										
<b>MSA 46060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	82	0	0	0	0	1	82	0	0
Median Family Income >= 120%	1	3	2	282	1	379	3	507	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	2	282	1	379	4	589	0	0
<b>PINAL COUNTY (021), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	1	105	0	0	3	150	0	0
Middle Income	2	23	0	0	10	4,007	3	908	0	0
Upper Income	0	0	1	101	0	0	1	101	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	68	2	206	10	4,007	7	1,159	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANTA CRUZ COUNTY (023), AZ</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,034	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,034	0	0	0	0
<b>YAVAPAI COUNTY (025), AZ</b>										
<b>MSA 39150</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	2	30	0	0
TOTAL INSIDE AA IN STATE	225	6,959	53	8,965	69	31,901	251	23,280	0	0
TOTAL OUTSIDE AA IN STATE	4	115	2	282	5	3,191	8	2,397	0	0
STATE TOTAL	229	7,074	55	9,247	74	35,092	259	25,677	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTTE COUNTY (007), CA</b>										
<b>MSA 17020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	444	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	444	0	0	0	0
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	728	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	90	0	0	0	0	2	90	0	0
Median Family Income 110-120%	1	29	0	0	0	0	1	29	0	0
Median Family Income >= 120%	3	86	0	0	1	391	3	427	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	205	0	0	2	1,119	6	546	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NAPA COUNTY (055), CA</b>										
<b>MSA 34900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	205	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	0	0	0	0	0	0
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	27	0	0	0	0	1	27	0	0
Median Family Income 70-80%	0	0	0	0	2	1,317	1	655	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	1	150	1	500	3	700	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	92	1	150	3	1,817	6	1,397	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	518	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	518	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>VENTURA COUNTY (111), CA</b>										
<b>MSA 37100</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	131	0	0	1	131	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	297	3	486	7	3,898	13	2,074	0	0
STATE TOTAL	9	297	3	486	7	3,898	13	2,074	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	152	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	0	0	0	0
<b>DENVER COUNTY (031), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	134	0	0	1	134	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	1	134	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (035), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	1	227	1	964	3	1,236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	227	1	964	3	1,236	0	0
<b>EL PASO COUNTY (041), CO</b>										
<b>MSA 17820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (059), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	27	0	0	0	0	1	27	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
<b>LARIMER COUNTY (069), CO</b>										
<b>MSA 22660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	197	3	513	1	964	7	1,522	0	0
STATE TOTAL	4	197	3	513	1	964	7	1,522	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARTFORD COUNTY (003), CT</b>										
<b>MSA 25540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	3	0	0	0	0	1	3	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	0	0	1	3	0	0
STATE TOTAL	1	3	0	0	0	0	1	3	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	21	0	0	0	0	1	21	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>SUSSEX COUNTY (005), DE</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	27	0	0	0	0	2	27	0	0
STATE TOTAL	2	27	0	0	0	0	2	27	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BREVARD COUNTY (009), FL</b>										
<b>MSA 37340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	63	0	0	0	0	2	63	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	2	63	0	0
<b>ESCAMBIA COUNTY (033), FL</b>										
<b>MSA 37860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	69	0	0	0	0	2	69	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	132	0	0	1	350	4	132	0	0
STATE TOTAL	4	132	0	0	1	350	4	132	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BONNEVILLE COUNTY (019), ID</b>										
<b>MSA 26820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>OWYHEE COUNTY (073), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	43	0	0	0	0	2	43	0	0
STATE TOTAL	2	43	0	0	0	0	2	43	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	1	500	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (097), IL</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
<b>ST. CLAIR COUNTY (163), IL</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	75	0	0	2	900	3	575	0	0
STATE TOTAL	2	75	0	0	2	900	3	575	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	21	1	195	2	991	2	216	0	0
STATE TOTAL	1	21	1	195	2	991	2	216	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RENO COUNTY (155), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	169	0	0	0	0	5	169	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	169	0	0	0	0	5	169	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	169	0	0	0	0	5	169	0	0
STATE TOTAL	5	169	0	0	0	0	5	169	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (111), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	41	0	0	0	0	1	41	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	41	0	0	0	0	1	41	0	0
STATE TOTAL	1	41	0	0	0	0	1	41	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>IOSCO COUNTY (069), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	0	0	0	0	1	29	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	1	21	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OTTAWA COUNTY (139), MI</b>										
<b>MSA 24340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	95	1	250	0	0	3	95	0	0
STATE TOTAL	3	95	1	250	0	0	3	95	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BECKER COUNTY (005), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	304	1	150	0	0	11	454	0	0
Upper Income	1	36	0	0	1	500	1	36	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	340	1	150	1	500	12	490	0	0
<b>BELTRAMI COUNTY (007), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	1	281	2	338	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	1	281	2	338	0	0
<b>BENTON COUNTY (009), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARVER COUNTY (019), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	1,000	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	1,000	1	50	0	0
<b>CASS COUNTY (021), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	67	1,509	4	525	1	588	70	2,491	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	1,509	4	525	1	588	70	2,491	0	0
<b>CLAY COUNTY (027), MN</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	151	3	667	1	341	5	635	0	0
Middle Income	43	1,765	14	2,307	13	6,999	57	7,802	0	0
Upper Income	10	326	1	165	3	1,953	12	816	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	2,242	18	3,139	17	9,293	74	9,253	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CROW WING COUNTY (035), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	540	9	1,647	1	340	23	2,056	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	565	9	1,647	1	340	24	2,081	0	0
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	29	0	0	0	0	2	29	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	2	0	0	0	0	2	2	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	31	0	0	0	0	4	31	0	0
<b>DOUGLAS COUNTY (041), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	23	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	0	0	0	0	1	2	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRANT COUNTY (051), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	155	2	241	0	0	6	396	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	155	2	241	0	0	6	396	0	0
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	112	0	0	0	0	2	16	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	37	2	300	1	341	2	222	0	0
Median Family Income 80-90%	1	56	0	0	0	0	1	56	0	0
Median Family Income 90-100%	1	35	0	0	1	1,000	2	1,035	0	0
Median Family Income 100-110%	2	81	0	0	0	0	2	81	0	0
Median Family Income 110-120%	2	28	2	400	2	950	5	1,128	0	0
Median Family Income >= 120%	6	258	1	197	3	1,350	9	1,305	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	607	5	897	7	3,641	23	3,843	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ISANTI COUNTY (059), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	1	39	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0
<b>ITASCA COUNTY (061), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	850	1	850	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
<b>KANDIYOHI COUNTY (067), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	56	0	0	0	0	1	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	0	0	0	0	1	56	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE OF THE WOODS COUNTY (077), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	338	1	338	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	338	1	338	0	0
<b>MEEKER COUNTY (093), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	0	0	0	0	2	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	0	0	0	0	2	26	0	0
<b>MORRISON COUNTY (097), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	462	3	466	4	2,250	18	1,915	0	0
Middle Income	8	275	1	170	0	0	9	445	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	737	4	636	4	2,250	27	2,360	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NORMAN COUNTY (107), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
<b>OTTER TAIL COUNTY (111), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	329	2	246	3	1,050	20	1,604	0	0
Upper Income	1	24	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	353	2	246	3	1,050	21	1,628	0	0
<b>PIPESTONE COUNTY (117), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,577	2	1,701	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	2,577	2	1,701	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POLK COUNTY (119), MN</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	816	1	20	0	0
Middle Income	5	113	3	576	4	2,270	7	1,282	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	233	3	576	5	3,086	9	1,402	0	0
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	5	0	0	0	0	2	5	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	5	0	0	0	0	2	5	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICE COUNTY (131), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	182	0	0	0	0	2	136	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	182	0	0	0	0	2	136	0	0
<b>ST. LOUIS COUNTY (137), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>SCOTT COUNTY (139), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	647	1	647	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	647	1	647	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	73	0	0	0	0	1	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	1	73	0	0
<b>STEARNS COUNTY (145), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	5	145	0	0	0	0	5	145	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	200	0	0	0	0	7	200	0	0
<b>STEVENS COUNTY (149), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,450	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TODD COUNTY (153), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	48	1,092	8	1,278	6	2,793	57	3,519	0	0
Middle Income	66	1,351	4	596	1	299	65	1,499	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	114	2,443	12	1,874	7	3,092	122	5,018	0	0
<b>WADENA COUNTY (159), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	228	2	382	0	0	11	381	0	0
Middle Income	48	1,356	4	687	2	1,625	44	1,472	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	1,584	6	1,069	2	1,625	55	1,853	0	0
<b>WASHINGTON COUNTY (163), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILKIN COUNTY (167), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
<b>WRIGHT COUNTY (171), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	345	9,355	52	8,716	43	23,575	380	26,220	0	0
TOTAL OUTSIDE AA IN STATE	80	2,328	14	2,284	15	9,033	98	9,260	0	0
STATE TOTAL	425	11,683	66	11,000	58	32,608	478	35,480	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CASCADE COUNTY (013), MT</b>										
<b>MSA 24500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	142	1	1,000	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	142	1	1,000	1	23	0	0
<b>DAWSON COUNTY (021), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
<b>FERGUS COUNTY (027), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FLATHEAD COUNTY (029), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	680	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	680	0	0	0	0
<b>LEWIS AND CLARK COUNTY (049), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	140	0	0	0	0	3	140	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	140	0	0	0	0	3	140	0	0
<b>RICHLAND COUNTY (083), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	192	2	360	0	0	6	477	0	0
Upper Income	3	93	2	350	0	0	3	93	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	285	4	710	0	0	9	570	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROOSEVELT COUNTY (085), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	325	3	426	0	0	7	422	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	325	3	426	0	0	7	422	0	0
<b>YELLOWSTONE COUNTY (111), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	420	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	814	8	1,278	3	2,100	22	1,196	0	0
STATE TOTAL	22	814	8	1,278	3	2,100	22	1,196	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	74	0	0	1	750	3	824	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	74	0	0	1	750	3	824	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	74	0	0	1	750	3	824	0	0
STATE TOTAL	2	74	0	0	1	750	3	824	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	0	0	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	27	0	0	0	0	1	27	0	0
STATE TOTAL	1	27	0	0	0	0	1	27	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	0	0	1	58	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	1	58	0	0
<b>KINGS COUNTY (047), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	7	0	0	0	0	1	7	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	1	21	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	95	0	0	2	1,500	4	95	0	0
STATE TOTAL	4	95	0	0	2	1,500	4	95	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	525	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	525	0	0	0	0
<b>NEW HANOVER COUNTY (129), NC</b>										
<b>MSA 48900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	325	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	850	0	0	0	0
STATE TOTAL	0	0	0	0	2	850	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	202	3	409	2	1,070	5	1,347	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	202	3	409	2	1,070	5	1,347	0	0
<b>BARNES COUNTY (003), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	1	400	1	400	0	0
Middle Income	0	0	1	110	1	500	1	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	110	2	900	2	510	0	0
<b>BENSON COUNTY (005), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	4	80	2	400	1	251	5	549	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	101	2	400	1	251	6	570	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BILLINGS COUNTY (007), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
<b>BOTTINEAU COUNTY (009), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	510	2	342	1	362	9	897	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	510	2	342	1	362	9	897	0	0
<b>BURKE COUNTY (013), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	46	0	0	0	0	2	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	0	0	2	46	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BURLEIGH COUNTY (015), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	15	723	4	603	6	2,698	19	2,335	0	0
Middle Income	49	1,867	19	2,833	15	8,291	73	9,929	0	0
Upper Income	22	1,013	7	983	3	1,156	31	3,056	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	3,603	30	4,419	24	12,145	123	15,320	0	0
<b>CASS COUNTY (017), ND</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	63	2,855	28	5,203	31	16,593	81	13,486	0	0
Middle Income	68	2,152	22	3,895	18	8,323	78	6,805	0	0
Upper Income	148	6,048	69	13,393	83	46,810	214	37,903	0	0
Income Not Known	3	87	0	0	0	0	3	87	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	282	11,142	119	22,491	132	71,726	376	58,281	0	0
<b>DICKEY COUNTY (021), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	117	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUNN COUNTY (025), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	47	1,382	13	2,316	9	4,961	56	4,732	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	1,382	13	2,316	9	4,961	56	4,732	0	0
<b>EMMONS COUNTY (029), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
<b>FOSTER COUNTY (031), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	27	0	0	0	0	2	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	27	0	0	0	0	2	27	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GOLDEN VALLEY COUNTY (033), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	1	190	2	783	3	973	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	1	190	2	783	3	973	0	0
<b>GRAND FORKS COUNTY (035), ND</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	37	0	0	0	0	4	37	0	0
Middle Income	22	746	10	1,867	8	3,970	31	4,501	0	0
Upper Income	12	433	4	635	8	4,778	17	3,279	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,216	14	2,502	16	8,748	52	7,817	0	0
<b>GRANT COUNTY (037), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	74	1,731	8	1,227	5	1,753	83	3,875	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	74	1,731	8	1,227	5	1,753	83	3,875	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HETTINGER COUNTY (041), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	192	0	0	0	0	4	192	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	192	0	0	0	0	4	192	0	0
<b>KIDDER COUNTY (043), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	141	0	0	0	0	4	104	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	141	0	0	0	0	4	104	0	0
<b>MCHENRY COUNTY (049), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	342	3	546	1	1,000	13	888	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	342	3	546	1	1,000	13	888	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCINTOSH COUNTY (051), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
<b>MCKENZIE COUNTY (053), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	3	147	0	0	1	997	4	1,144	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	377	0	0	1	480	12	304	0	0
Upper Income	129	5,452	48	8,685	49	25,740	146	17,518	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	146	5,976	48	8,685	51	27,217	162	18,966	0	0
<b>MCLEAN COUNTY (055), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	244	2	296	6	3,133	11	2,780	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	244	2	296	6	3,133	11	2,780	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MERCER COUNTY (057), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	1	250	0	0	3	305	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	61	1	250	0	0	4	311	0	0
<b>MORTON COUNTY (059), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	77	0	0	1	780	2	77	0	0
Middle Income	13	536	5	729	3	1,665	14	1,726	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	613	5	729	4	2,445	16	1,803	0	0
<b>MOUNTRAIL COUNTY (061), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	458	1	113	2	1,267	14	725	0	0
Upper Income	12	486	3	571	1	751	14	838	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	944	4	684	3	2,018	28	1,563	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OLIVER COUNTY (065), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	154	0	0	0	0	3	154	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	154	0	0	0	0	3	154	0	0
<b>PEMBINA COUNTY (067), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	399	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	399	0	0	0	0
<b>PIERCE COUNTY (069), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	48	1,525	3	456	8	5,963	50	3,074	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	1,525	3	456	8	5,963	50	3,074	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RENVILLE COUNTY (075), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	114	0	0	1	635	5	749	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	114	0	0	1	635	5	749	0	0
<b>RICHLAND COUNTY (077), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	331	0	0	2	331	0	0
Upper Income	3	94	0	0	0	0	3	94	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	94	2	331	0	0	5	425	0	0
<b>ROLETTE COUNTY (079), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	700	1	150	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHERIDAN COUNTY (083), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	0	0	1	825	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	1	825	1	10	0	0
<b>STARK COUNTY (089), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	90	0	0	0	0	4	90	0	0
Upper Income	18	532	0	0	1	749	17	466	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	622	0	0	1	749	21	556	0	0
<b>STEELE COUNTY (091), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STUTSMAN COUNTY (093), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	148	1	200	0	0	5	348	0	0
Upper Income	1	17	0	0	0	0	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	165	1	200	0	0	6	365	0	0
<b>TOWNER COUNTY (095), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	1	1,000	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	1	1,000	1	9	0	0
<b>TRAILL COUNTY (097), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	141	1	217	2	815	5	141	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	141	1	217	2	815	5	141	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WALSH COUNTY (099), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	213	0	0	1	349	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	213	0	0	1	349	0	0	0	0
<b>WARD COUNTY (101), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	179	6,485	56	9,674	35	17,139	220	23,704	0	0
Upper Income	58	2,161	11	1,970	10	5,072	71	7,183	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	237	8,646	67	11,644	45	22,211	291	30,887	0	0
<b>WELLS COUNTY (103), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	43	1,152	4	653	2	725	40	1,007	0	0
Middle Income	73	1,866	3	418	0	0	73	2,133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	3,018	7	1,071	2	725	113	3,140	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILLIAMS COUNTY (105), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	70	2,363	18	2,865	15	7,738	77	7,799	0	0
Upper Income	130	4,048	28	4,664	30	17,333	146	11,440	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	200	6,411	46	7,529	45	25,071	223	19,239	0	0
TOTAL INSIDE AA IN STATE	1,309	45,945	365	64,015	344	185,041	1,568	168,756	0	0
TOTAL OUTSIDE AA IN STATE	111	4,111	20	3,312	25	13,213	122	11,568	0	0
STATE TOTAL	1,420	50,056	385	67,327	369	198,254	1,690	180,324	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (061), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
<b>MEDINA COUNTY (103), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	1	300	2	321	0	0
STATE TOTAL	1	21	0	0	1	300	2	321	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (047), OR</b>										
<b>MSA 41420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
<b>MULTNOMAH COUNTY (051), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	60	0	0	0	0	1	60	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	111	0	0	0	0	2	111	0	0
STATE TOTAL	2	111	0	0	0	0	2	111	0	0





Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARDING COUNTY (063), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
<b>LAWRENCE COUNTY (081), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	814	1	314	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	814	1	314	0	0
<b>MEADE COUNTY (093), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	2	270	0	0	3	291	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	2	270	0	0	3	291	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MINNEHAHA COUNTY (099), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	212	1	283	0	0	0	0
Middle Income	0	0	1	198	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	410	1	283	0	0	0	0
<b>PENNINGTON COUNTY (103), SD</b>										
<b>MSA 39660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	1	24	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
<b>ROBERTS COUNTY (109), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SULLY COUNTY (119), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	2	410	1	283	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	290	2	270	2	814	11	781	0	0
STATE TOTAL	10	290	4	680	3	1,097	11	781	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	124	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	68	0	0	0	0	1	68	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	1	124	0	0	1	68	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	65	0	0	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EL PASO COUNTY (141), TX</b>										
<b>MSA 21340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	65	1	136	0	0	1	65	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	1	136	0	0	1	65	0	0
<b>HALE COUNTY (189), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	1	21	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	1,000	2	1,021	0	0
<b>KAUFMAN COUNTY (257), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAMAR COUNTY (277), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
<b>NAVARRO COUNTY (349), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	299	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	299	0	0	0	0
<b>SMITH COUNTY (423), TX</b>										
<b>MSA 46340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	715	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	2	715	1	21	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	71	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	1	300	1	300	0	0
<b>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	315	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	315	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	387	3	410	7	3,129	11	2,266	0	0
STATE TOTAL	8	387	3	410	7	3,129	11	2,266	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JUAB COUNTY (023), UT</b>										
<b>MSA 39340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>WASHINGTON COUNTY (053), UT</b>										
<b>MSA 41100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	1	57	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	1	57	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	78	0	0	0	0	2	78	0	0
STATE TOTAL	2	78	0	0	0	0	2	78	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	36	1	153	0	0	5	189	0	0
STATE TOTAL	4	36	1	153	0	0	5	189	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIERCE COUNTY (053), WA</b>										
<b>MSA 45104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	109	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
<b>WALLA WALLA COUNTY (071), WA</b>										
<b>MSA 47460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	0	0	1	263	3	358	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	0	0	1	263	3	358	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	115	1	109	2	563	4	658	0	0
STATE TOTAL	3	115	1	109	2	563	4	658	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANAWHA COUNTY (039), WV</b>										
<b>MSA 16620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0



Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWN COUNTY (009), WI</b>										
<b>MSA 24580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	1	175	0	0	1	2	0	0
<b>CHIPPEWA COUNTY (017), WI</b>										
<b>MSA 20740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	22	1	175	0	0	2	22	0	0
STATE TOTAL	2	22	1	175	0	0	2	22	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAMPBELL COUNTY (005), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	312	1	312	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	1	312	0	0
<b>LINCOLN COUNTY (023), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,150	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,150	0	0	0	0

Loans by County

Respondent ID: 0000010248

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NATRONA COUNTY (025), WY</b>										
<b>MSA 16220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	398	0	0	1	332	1	332	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	398	0	0	1	332	1	332	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	428	0	0	4	1,794	3	674	0	0
STATE TOTAL	10	428	0	0	4	1,794	3	674	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,879	62,259	472	82,106	457	240,800	2,199	218,256	0	0
TOTAL OUTSIDE AA	302	10,273	62	10,217	82	44,340	347	35,985	0	0
TOTAL INSIDE & OUTSIDE	2,181	72,532	534	92,323	539	285,140	2,546	254,241	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0009</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	46	0	0	0	0	1	46	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
TOTAL INSIDE AA IN STATE	1	46	0	0	0	0	1	46	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	46	0	0	0	0	1	46	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (069), AR</b>										
<b>MSA 38220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	90	0	0	0	0	1	90	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	90	0	0	0	0	1	90	0	0
STATE TOTAL	1	90	0	0	0	0	1	90	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GARFIELD COUNTY (045), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	77	0	0	0	0	1	77	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	1	77	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	77	0	0	0	0	1	77	0	0
STATE TOTAL	1	77	0	0	0	0	1	77	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARROLL COUNTY (045), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	29	0	0	0	0	1	29	0	0
STATE TOTAL	1	29	0	0	0	0	1	29	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADA COUNTY (001), ID</b>										
<b>MSA 14260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
STATE TOTAL	0	0	0	0	1	350	1	350	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARSHALL COUNTY (099), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	0	0	1	89	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	1	89	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	89	0	0	0	0	1	89	0	0
STATE TOTAL	1	89	0	0	0	0	1	89	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUENA VISTA COUNTY (021), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
<b>CERRO GORDO COUNTY (033), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0
<b>GREENE COUNTY (073), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	1	44	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (175), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	133	0	0	0	0	4	133	0	0
STATE TOTAL	4	133	0	0	0	0	4	133	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MECOSTA COUNTY (107), MI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	1	35	0	0	0	0	1	35	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>AITKIN COUNTY (001), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
<b>ANOKA COUNTY (003), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	87	0	0	0	0	4	87	0	0
Upper Income	2	31	0	0	0	0	2	31	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	118	0	0	0	0	6	118	0	0
<b>BECKER COUNTY (005), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	73	0	0	0	0	4	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	73	0	0	0	0	4	73	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BELTRAMI COUNTY (007), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	78	0	0	0	0	3	78	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	78	0	0	0	0	3	78	0	0
<b>BENTON COUNTY (009), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	0	0	1	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	0	0	1	185	0	0
<b>CARLTON COUNTY (017), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CARVER COUNTY (019), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	211	0	0	1	211	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	211	0	0	1	211	0	0
<b>CASS COUNTY (021), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	952	6	925	2	690	33	2,567	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	952	6	925	2	690	33	2,567	0	0
<b>CLAY COUNTY (027), MN</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	41	0	0	0	0	2	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	41	0	0	0	0	2	41	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEARWATER COUNTY (029), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
<b>CROW WING COUNTY (035), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	5	139	0	0	0	0	5	139	0	0
Upper Income	2	20	0	0	0	0	2	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	166	0	0	0	0	8	166	0	0
<b>DOUGLAS COUNTY (041), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	60	0	0	0	0	1	60	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	117	0	0	2	559	5	676	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	177	0	0	2	559	6	736	0	0
<b>HUBBARD COUNTY (057), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ITASCA COUNTY (061), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	2	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
<b>KANABEC COUNTY (065), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
<b>KOOCHICING COUNTY (071), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	57	0	0	0	0	2	57	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	0	0	0	0	2	57	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MORRISON COUNTY (097), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	0	0	1	77	0	0
Middle Income	9	183	2	323	0	0	11	506	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	260	2	323	0	0	12	583	0	0
<b>OTTER TAIL COUNTY (111), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	1,206	4	549	1	425	27	1,575	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,206	4	549	1	425	27	1,575	0	0
<b>PINE COUNTY (115), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	31	0	0	0	0	2	31	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	31	0	0	0	0	2	31	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POLK COUNTY (119), MN</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	288	1	120	2	745	12	1,153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	288	1	120	2	745	12	1,153	0	0
<b>POPE COUNTY (121), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0
<b>RED LAKE COUNTY (125), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROSEAU COUNTY (135), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	0	0	0	0	2	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	0	0	0	0	2	26	0	0
<b>ST. LOUIS COUNTY (137), MN</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	83	0	0	0	0	3	83	0	0
Upper Income	2	40	0	0	0	0	2	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	123	0	0	0	0	5	123	0	0
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	99	0	0	0	0	3	99	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	99	0	0	0	0	3	99	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SIBLEY COUNTY (143), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0
<b>STEARNS COUNTY (145), MN</b>										
<b>MSA 41060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	174	0	0	0	0	4	174	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	204	0	0	0	0	5	204	0	0
<b>STEVENS COUNTY (149), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TODD COUNTY (153), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	613	4	597	0	0	25	1,017	0	0
Middle Income	36	1,171	7	1,080	3	1,275	43	3,195	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	1,784	11	1,677	3	1,275	68	4,212	0	0
<b>TRAVERSE COUNTY (155), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	1	115	0	0
<b>WADENA COUNTY (159), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	89	1	234	0	0	2	323	0	0
Middle Income	31	1,101	9	1,383	0	0	38	2,139	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,190	10	1,617	0	0	40	2,462	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILKIN COUNTY (167), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	1	126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
<b>WRIGHT COUNTY (171), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	172	2	235	0	0	7	407	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	172	2	235	0	0	7	407	0	0
TOTAL INSIDE AA IN STATE	140	4,692	30	4,662	9	3,269	173	11,754	0	0
TOTAL OUTSIDE AA IN STATE	81	2,677	10	1,421	2	725	90	4,218	0	0
STATE TOTAL	221	7,369	40	6,083	11	3,994	263	15,972	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICHLAND COUNTY (083), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	30	1,334	2	354	4	1,460	34	2,698	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,334	2	354	4	1,460	34	2,698	0	0
<b>ROOSEVELT COUNTY (085), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	212	1	125	1	300	8	617	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	212	1	125	1	300	8	617	0	0
<b>SHERIDAN COUNTY (091), MT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	82	0	0	0	0	4	82	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	82	0	0	0	0	4	82	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STILLWATER COUNTY (095), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	39	0	0	0	0	2	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	39	0	0	0	0	2	39	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	43	1,667	3	479	5	1,760	48	3,436	0	0
STATE TOTAL	43	1,667	3	479	5	1,760	48	3,436	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	24	0	0	0	0	1	24	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	24	0	0	0	0	1	24	0	0
STATE TOTAL	1	24	0	0	0	0	1	24	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BENSON COUNTY (005), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	150	0	0	2	175	0	0
Middle Income	11	368	3	650	0	0	12	985	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	393	4	800	0	0	14	1,160	0	0
<b>BILLINGS COUNTY (007), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	8	224	3	386	1	300	12	910	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	224	3	386	1	300	12	910	0	0
<b>BOTTINEAU COUNTY (009), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	281	2	347	1	450	6	381	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	281	2	347	1	450	6	381	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BURKE COUNTY (013), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	545	2	250	1	350	11	865	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	545	2	250	1	350	11	865	0	0
<b>BURLEIGH COUNTY (015), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	257	2	421	3	908	12	1,236	0	0
Upper Income	2	24	0	0	0	0	2	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	281	2	421	3	908	14	1,260	0	0
<b>CASS COUNTY (017), ND</b>										
<b>MSA 22020</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	313	2	290	4	1,425	10	1,497	0	0
Upper Income	5	133	1	250	0	0	6	383	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	446	3	540	4	1,425	16	1,880	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DICKEY COUNTY (021), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
<b>DIVIDE COUNTY (023), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	91	0	0	0	0	3	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	91	0	0	0	0	3	91	0	0
<b>DUNN COUNTY (025), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	122	3,198	10	1,891	4	1,242	134	6,236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	122	3,198	10	1,891	4	1,242	134	6,236	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EDDY COUNTY (027), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	432	0	0	2	432	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	432	0	0	2	432	0	0
<b>FOSTER COUNTY (031), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
<b>GOLDEN VALLEY COUNTY (033), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	98	0	0	0	0	4	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	98	0	0	0	0	4	98	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRAND FORKS COUNTY (035), ND</b>										
<b>MSA 24220</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	3	59	1	220	0	0	4	279	0	0
Upper Income	5	134	3	508	3	1,150	10	1,392	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	214	4	728	3	1,150	15	1,692	0	0
<b>GRANT COUNTY (037), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	192	5,351	38	6,607	20	7,151	238	16,264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	192	5,351	38	6,607	20	7,151	238	16,264	0	0
<b>HETTINGER COUNTY (041), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	718	1	185	2	850	20	1,302	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	718	1	185	2	850	20	1,302	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KIDDER COUNTY (043), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	458	7	1,064	0	0	16	1,256	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	458	7	1,064	0	0	16	1,256	0	0
<b>MCHENRY COUNTY (049), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,473	7	1,095	4	1,613	50	3,819	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,473	7	1,095	4	1,613	50	3,819	0	0
<b>MCKENZIE COUNTY (053), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	2	32	1	104	0	0	3	136	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	480	4	664	4	1,290	24	2,184	0	0
Upper Income	128	3,401	16	2,776	14	5,041	154	10,460	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	147	3,913	21	3,544	18	6,331	181	12,780	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCLEAN COUNTY (055), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	696	2	420	4	1,465	22	1,770	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	696	2	420	4	1,465	22	1,770	0	0
<b>MERCER COUNTY (057), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	3	80	1	163	2	730	6	973	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	93	1	163	2	730	7	986	0	0
<b>MORTON COUNTY (059), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	10	0	0	0	0	2	10	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	10	1	200	0	0	2	10	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MOUNTRAIL COUNTY (061), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	211	0	0	0	0	8	211	0	0
Upper Income	38	1,028	4	867	6	2,193	42	3,016	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,239	4	867	6	2,193	50	3,227	0	0
<b>NELSON COUNTY (063), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	242	3	1,076	5	1,339	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	242	3	1,076	5	1,339	0	0
<b>OLIVER COUNTY (065), ND</b>										
<b>MSA 13900</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	247	0	0	0	0	5	247	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	247	0	0	0	0	5	247	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIERCE COUNTY (069), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	100	2,975	19	3,214	13	4,587	97	6,732	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	100	2,975	19	3,214	13	4,587	97	6,732	0	0
<b>RAMSEY COUNTY (071), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	189	2	375	3	1,205	8	414	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	189	2	375	3	1,205	8	414	0	0
<b>RENVILLE COUNTY (075), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	397	5	1,045	1	265	12	1,644	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	397	5	1,045	1	265	12	1,644	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RICHLAND COUNTY (077), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	0	0	1	155	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	1	155	0	0
<b>ROLETTE COUNTY (079), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	53	0	0	0	0	1	5	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	1	5	0	0
<b>SHERIDAN COUNTY (083), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	787	4	745	1	370	19	1,195	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	787	4	745	1	370	19	1,195	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SIOUX COUNTY (085), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	49	0	0	0	0	2	49	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	0	0	2	49	0	0
<b>SLOPE COUNTY (087), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	272	1	175	0	0	8	447	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	272	1	175	0	0	8	447	0	0
<b>STARK COUNTY (089), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	1	1	0	0
Upper Income	8	302	0	0	0	0	8	302	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	303	0	0	0	0	9	303	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STEELE COUNTY (091), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	412	2	433	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	412	2	433	0	0
<b>STUTSMAN COUNTY (093), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	206	3	480	2	756	8	967	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	206	3	480	2	756	8	967	0	0
<b>TOWNER COUNTY (095), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRAILL COUNTY (097), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	1	1	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	1	1	0	0
<b>WARD COUNTY (101), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	37	1,201	7	1,145	9	3,505	43	3,656	0	0
Upper Income	9	476	1	182	0	0	8	581	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,677	8	1,327	9	3,505	51	4,237	0	0
<b>WELLS COUNTY (103), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	141	1	225	1	400	9	766	0	0
Middle Income	66	1,895	21	3,667	7	2,593	73	5,475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	73	2,036	22	3,892	8	2,993	82	6,241	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILLIAMS COUNTY (105), ND</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	43	1,030	5	735	3	1,260	40	1,310	0	0
Upper Income	58	1,224	3	603	4	1,394	53	1,882	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	101	2,254	8	1,338	7	2,654	93	3,192	0	0
TOTAL INSIDE AA IN STATE	899	25,255	151	26,342	94	33,929	1,011	66,945	0	0
TOTAL OUTSIDE AA IN STATE	183	6,075	37	6,586	28	10,452	213	17,595	0	0
STATE TOTAL	1,082	31,330	188	32,928	122	44,381	1,224	84,540	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTTE COUNTY (019), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	126	0	0	1	126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	126	0	0	1	126	0	0
<b>CODINGTON COUNTY (029), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	44	0	0	0	0	1	44	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0
<b>CORSON COUNTY (031), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	96	0	0	0	0	2	96	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	0	0	0	0	2	96	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FALL RIVER COUNTY (047), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	68	0	0	0	0	2	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	0	0	0	0	2	68	0	0
<b>JACKSON COUNTY (071), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>LINCOLN COUNTY (083), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PERKINS COUNTY (105), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	1	200	1	260	4	502	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	1	200	1	260	4	502	0	0
<b>WALWORTH COUNTY (129), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	2	1,000	2	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	2	1,000	2	1,000	0	0
TOTAL INSIDE AA IN STATE	1	14	0	0	0	0	1	14	0	0
TOTAL OUTSIDE AA IN STATE	9	332	2	326	3	1,260	13	1,857	0	0
STATE TOTAL	10	346	2	326	3	1,260	14	1,871	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WISE COUNTY (497), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	1	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	1	45	0	0
STATE TOTAL	1	45	0	0	0	0	1	45	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (001), UT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>DAVIS COUNTY (011), UT</b>										
<b>MSA 36260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	99	0	0	0	0	1	99	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	1	99	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	120	0	0	0	0	3	120	0	0
STATE TOTAL	3	120	0	0	0	0	3	120	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (011), WA</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	39	0	0	0	0	1	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	1	39	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	39	0	0	0	0	1	39	0	0
STATE TOTAL	1	39	0	0	0	0	1	39	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BARRON COUNTY (005), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	175	0	0	0	0	3	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	175	0	0	0	0	3	175	0	0
<b>DANE COUNTY (025), WI</b>										
<b>MSA 31540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	13	0	0	0	0	1	13	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (031), WI</b>										
<b>MSA 20260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
<b>LANGLADE COUNTY (067), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
<b>POLK COUNTY (095), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0



Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	443	0	0	0	0	10	443	0	0
STATE TOTAL	10	443	0	0	0	0	10	443	0	0

Loans by County

Respondent ID: 0000010248

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: FIRST INTERNATIONAL BANK & TRU

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,041	30,007	181	31,004	103	37,198	1,186	78,759	0	0
TOTAL OUTSIDE AA	342	11,896	52	8,812	39	14,547	390	28,580	0	0
TOTAL INSIDE & OUTSIDE	1,383	41,903	233	39,816	142	51,745	1,576	107,339	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - DUNN COUNTY (025) - MSA NA	69	8,659	56	4,732	0	0
ND - MCKENZIE COUNTY (053) - MSA NA	245	41,878	162	18,966	0	0
ND - WILLIAMS COUNTY (105) - MSA NA	291	39,011	223	19,239	0	0
ND - GRANT COUNTY (037) - MSA NA	87	4,711	83	3,875	0	0
ND - BURLEIGH COUNTY (015) - MSA 13900	140	20,167	123	15,320	0	0
ND - MORTON COUNTY (059) - MSA 13900	24	3,787	16	1,803	0	0
ND - OLIVER COUNTY (065) - MSA 13900	3	154	3	154	0	0
ND - WARD COUNTY (101) - MSA NA	349	42,501	291	30,887	0	0
ND - BENSON COUNTY (005) - MSA NA	8	752	6	570	0	0
ND - MCHENRY COUNTY (049) - MSA NA	14	1,888	13	888	0	0
ND - PIERCE COUNTY (069) - MSA NA	59	7,944	50	3,074	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	3	910	1	10	0	0
ND - WELLS COUNTY (103) - MSA NA	125	4,814	113	3,140	0	0
MN - CLAY COUNTY (027) - MSA 22020	92	14,674	74	9,253	0	0
ND - CASS COUNTY (017) - MSA 22020	533	105,359	376	58,281	0	0
MN - POLK COUNTY (119) - MSA 24220	15	3,895	9	1,402	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	68	12,466	52	7,817	0	0
MN - CASS COUNTY (021) - MSA NA	72	2,622	70	2,491	0	0
MN - MORRISON COUNTY (097) - MSA NA	33	3,623	27	2,360	0	0
MN - TODD COUNTY (153) - MSA NA	133	7,409	122	5,018	0	0
MN - WADENA COUNTY (159) - MSA NA	67	4,278	55	1,853	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	331	43,544	244	22,121	0	0
AZ - PINAL COUNTY (021) - MSA 38060	16	4,281	7	1,159	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SD - MINNEHAHA COUNTY (099) - MSA 43620	3	693	0	0	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	28	5,145	23	3,843	0	0

**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: FIRST INTERNATIONAL BANK & TRU**

**Respondent ID: 0000010248**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ND - DUNN COUNTY (025) - MSA NA	136	6,331	134	6,236	0	0
ND - MCKENZIE COUNTY (053) - MSA NA	186	13,788	181	12,780	0	0
ND - WILLIAMS COUNTY (105) - MSA NA	116	6,246	93	3,192	0	0
ND - GRANT COUNTY (037) - MSA NA	250	19,109	238	16,264	0	0
ND - BURLEIGH COUNTY (015) - MSA 13900	15	1,610	14	1,260	0	0
ND - MORTON COUNTY (059) - MSA 13900	3	210	2	10	0	0
ND - OLIVER COUNTY (065) - MSA 13900	5	247	5	247	0	0
ND - WARD COUNTY (101) - MSA NA	63	6,509	51	4,237	0	0
ND - BENSON COUNTY (005) - MSA NA	16	1,193	14	1,160	0	0
ND - MCHENRY COUNTY (049) - MSA NA	55	4,181	50	3,819	0	0
ND - PIERCE COUNTY (069) - MSA NA	132	10,776	97	6,732	0	0
ND - SHERIDAN COUNTY (083) - MSA NA	26	1,902	19	1,195	0	0
ND - WELLS COUNTY (103) - MSA NA	103	8,921	82	6,241	0	0
MN - CLAY COUNTY (027) - MSA 22020	2	41	2	41	0	0
ND - CASS COUNTY (017) - MSA 22020	22	2,411	16	1,880	0	0
MN - POLK COUNTY (119) - MSA 24220	12	1,153	12	1,153	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	16	2,092	15	1,692	0	0
MN - CASS COUNTY (021) - MSA NA	33	2,567	33	2,567	0	0
MN - MORRISON COUNTY (097) - MSA NA	12	583	12	583	0	0
MN - TODD COUNTY (153) - MSA NA	72	4,736	68	4,212	0	0
MN - WADENA COUNTY (159) - MSA NA	42	2,807	40	2,462	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	1	46	1	46	0	0
SD - LINCOLN COUNTY (083) - MSA 43620	1	14	1	14	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	6	736	6	736	0	0



**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: FIRST INTERNATIONAL BANK &**

**Respondent ID: 0000010248**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	19	32,723	0	0
Purchased	0	0	0	0
Total	19	32,723	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**ASSESSMENT AREA - 0001**

**DUNN COUNTY (025), ND**

**MSA: NA**

**Middle Income**

9622.00

**MCKENZIE COUNTY (053), ND**

**MSA: NA**

**Low Income**

9401.00

**Middle Income**

9625.00

**Upper Income**

9623.00 9624.00

**WILLIAMS COUNTY (105), ND**

**MSA: NA**

**Middle Income**

9534.00 9535.00 9538.00 9541.00

**Upper Income**

9536.00 9537.00 9539.00

**ASSESSMENT AREA - 0002**

**GRANT COUNTY (037), ND**

**MSA: NA**

**Middle Income**

9659.00

**ASSESSMENT AREA - 0003**

**BURLEIGH COUNTY (015), ND**

**MSA: 13900**

**Moderate Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0101.00 0102.00 0108.00

**Middle Income**

0103.00 0104.00 0105.00 0106.00 0107.00 0109.00 0110.01 0110.02 0111.01 0111.03 0112.00

0113.00 0114.00 0115.00

**Upper Income**

0111.04 0111.05

**MORTON COUNTY (059), ND**

**MSA: 13900**

**Moderate Income**

0205.00

**Middle Income**

0201.00 0202.00 0203.00 0204.00

**OLIVER COUNTY (065), ND**

**MSA: 13900**

**Middle Income**

9612.00

**ASSESSMENT AREA - 0004**

**WARD COUNTY (101), ND**

**MSA: NA**

**Moderate Income**

0109.00\*

**Middle Income**

0101.00 0102.00 0103.01 0104.00 0105.00 0106.00 0107.00 0110.00 0113.00

**Upper Income**

0103.02 0108.00 0112.00

**ASSESSMENT AREA - 0005**

**BENSON COUNTY (005), ND**

**MSA: NA**

**Low Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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9401.00\*

**Moderate Income**

9402.00

**Middle Income**

9565.00 9566.00

**MCHENRY COUNTY (049), ND**

**MSA: NA**

**Middle Income**

9556.00 9559.00

**PIERCE COUNTY (069), ND**

**MSA: NA**

**Middle Income**

9561.00 9562.00

**SHERIDAN COUNTY (083), ND**

**MSA: NA**

**Moderate Income**

9602.00

**WELLS COUNTY (103), ND**

**MSA: NA**

**Moderate Income**

9598.00

**Middle Income**

9600.00

**ASSESSMENT AREA - 0006**

**CLAY COUNTY (027), MN**

**MSA: 22020**

**Moderate Income**

0202.02 0203.00 0204.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Middle Income**

0201.00 0205.00 0206.00 0301.02 0301.03 0301.06 0301.07 0302.01 0302.02

**Upper Income**

0301.04

**CASS COUNTY (017), ND**

**MSA: 22020**

**Moderate Income**

0002.02 0006.00 0007.00 0008.02 0009.01 0009.03 0010.01 0101.06 0101.07

**Middle Income**

0002.01 0004.00 0005.01 0008.01 0009.04 0010.02 0101.08 0101.09 0102.01 0102.03 0103.05

0401.00 0402.00 0403.00 0406.00

**Upper Income**

0001.00 0003.00 0102.04 0103.03 0103.06 0103.07 0404.00 0405.00

**Income Not Known**

0005.02

**ASSESSMENT AREA - 0007**

**POLK COUNTY (119), MN**

**MSA: 24220**

**Moderate Income**

0207.00 0210.00

**Middle Income**

0201.00 0202.00 0204.00 0205.00 0206.00\* 0208.00\* 0209.00

**Upper Income**

0203.00

**GRAND FORKS COUNTY (035), ND**

**MSA: 24220**

**Low Income**

0103.00\*

**Moderate Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0104.00 0108.03 0119.00\*

**Middle Income**

0101.00 0102.00 0106.00 0107.00 0108.04 0109.00 0110.00 0112.00 0114.00 0118.00 0120.00\*

**Upper Income**

0108.01 0111.00 0117.00

**ASSESSMENT AREA - 0008**

**CASS COUNTY (021), MN**

**MSA: NA**

**Moderate Income**

9400.02\* 9602.00\* 9606.00\*

**Middle Income**

9400.01 9601.00\* 9603.01\* 9603.02\* 9607.00 9608.01 9608.02

**MORRISON COUNTY (097), MN**

**MSA: NA**

**Moderate Income**

7801.00

**Middle Income**

7802.00 7803.00 7804.00 7805.00 7806.00 7807.00\* 7808.00

**TODD COUNTY (153), MN**

**MSA: NA**

**Moderate Income**

7901.00

**Middle Income**

7902.00 7903.00 7904.00 7905.00\* 7906.00 7907.00\* 7908.00\*

**WADENA COUNTY (159), MN**

**MSA: NA**

**Moderate Income**

4803.00

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

4801.00 4802.00

**ASSESSMENT AREA - 0009**

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 10-20%**

1173.00\*

**Median Family Income 20-30%**

1055.03\* 1092.00\* 1100.02\* 1132.01\* 1133.00\* 1139.00\* 1142.00\* 1143.02\* 1144.02\* 1149.00\* 1158.01\*

3191.01\*

**Median Family Income 30-40%**

0926.00\* 0929.00\* 0931.04\* 0931.05\* 1036.15\* 1045.01\* 1045.02\* 1055.02 1067.01 1068.01\* 1071.02\*

1072.01\* 1090.01\* 1094.00\* 1101.00\* 1121.00\* 1125.07\* 1126.01\* 1126.02\* 1127.00\* 1132.02\* 1135.02\*

1136.02\* 1137.00\* 1140.00\* 1143.01\* 1144.01\* 1145.00 1147.03 1161.00\* 3192.01\*

**Median Family Income 40-50%**

0612.00\* 0614.02\* 0719.12\* 0820.08\* 0923.11\* 0928.01\* 0930.01\* 0932.00\* 1033.04\* 1033.05 1033.06\*

1055.01\* 1056.02\* 1060.01\* 1060.03\* 1071.01\* 1086.01\* 1089.02\* 1090.02\* 1090.03\* 1091.02\* 1093.00\*

1096.02\* 1096.04\* 1097.01\* 1097.02\* 1098.01\* 1099.00\* 1112.01\* 1112.02\* 1115.01\* 1115.02 1116.02

1122.01\* 1123.02\* 1125.04\* 1125.05\* 1125.08\* 1125.09\* 1125.12\* 1129.00 1132.03\* 1135.01\* 1152.00

1153.00\* 1155.00\* 1157.00\* 1158.02\* 1159.00\* 1169.00 3191.03 3191.04 3192.02 4213.02\* 4214.00

4219.02\* 4220.01\* 4221.06\* 6191.00\* 7233.05 9410.00\*

**Median Family Income 50-60%**

0608.01\* 0609.02\* 0609.03 0614.01\* 0719.13\* 0820.10\* 0822.09\* 0830.00\* 0927.15\* 0927.17\* 0927.18\*

0928.02\* 0930.02\* 0931.01\* 1047.01\* 1047.02\* 1056.01\* 1059.00\* 1060.02\* 1070.00\* 1072.02\* 1073.00\*

1091.01\* 1096.01\* 1096.03\* 1100.01\* 1107.01\* 1109.02 1114.01\* 1114.02\* 1116.01\* 1123.01\* 1124.02\*

1125.02\* 1125.03\* 1136.01 1138.01 1146.00\* 1148.00\* 1164.00\* 1172.00\* 2175.01 2182.00\* 3200.02\*

4201.13\* 4204.01\* 4210.01\* 4211.02\* 4215.01 4215.02 4216.02\* 4217.02\* 4220.02\* 4221.03 4221.04\*

4221.07\* 4226.28\* 5228.00\* 6147.00 6188.00\* 6192.00\* 6194.00\*

**Median Family Income 60-70%**

0405.31\* 0715.06\* 0716.00\* 0717.02\* 0718.02\* 0719.10\* 0719.15\* 0820.07\* 0820.09\* 0820.28\* 0822.05\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0822.08*	0923.12	0924.01*	0927.16*	0931.06*	1039.00*	1042.05*	1043.02*	1044.01*	1046.00	1086.02
1089.01*	1095.00*	1097.03*	1097.04*	1097.05*	1109.01*	1112.03*	1122.02*	1124.01*	1125.13*	1154.00
1156.00*	1162.02*	1162.05	1165.00*	1168.00*	3193.00*	3197.06*	3198.00*	4202.02*	4202.14*	4205.01*
4207.07*	4207.08*	4207.10*	4209.01	4210.02*	4213.03*	4213.04*	4216.01	4217.01	4218.01*	4221.02*
4221.05*	4222.03*	4226.30	5229.03*	5229.04*	5231.02*	6185.00*	8138.00*	9412.00*	9413.00*	
<b>Median Family Income 70-80%</b>										
0405.02*	0405.27*	0506.03*	0506.07*	0506.09*	0507.02*	0609.04*	0610.22*	0611.00*	0613.00	0715.03*
0715.04*	0715.05*	0715.16*	0718.01*	0719.14*	0820.02*	0820.18*	0822.10*	0923.07*	0925.00*	0927.09*
0927.12*	1032.10	1033.02*	1036.09*	1040.00*	1052.00*	1057.02*	1058.00*	1065.01*	1067.02*	1068.02*
1074.00*	1088.02	1098.02*	1107.02*	1108.01*	1117.00*	1162.03	1163.00*	1166.02*	1167.02*	1170.00*
1171.00*	2168.30	2172.01	2172.04*	2176.00	3184.00*	3185.01*	3188.00*	3189.00*	3194.03*	3197.05
3200.07*	4201.15*	4201.16*	4202.06	4207.09*	4209.02	4211.01*	4212.02*	4218.02*	4223.01*	4224.01*
4226.10*	4226.24*	4226.25	4226.26*	4226.34*	4226.38	5230.02*	6154.00*	6184.00*	6187.00*	6193.00*
7233.04*	8120.00*									
<b>Median Family Income 80-90%</b>										
0405.06*	0405.14*	0405.17*	0506.04*	0507.01*	0608.02*	0609.01*	0610.24*	0610.28*	0610.29*	0610.40*
0610.41*	0719.06*	0719.11*	0820.27*	0822.04*	0822.06*	0923.05*	0923.06*	0923.08	0924.02*	0927.05*
0927.19*	0927.23*	1033.03*	1036.04*	1041.00*	1042.06*	1042.19*	1042.21*	1042.24*	1043.01*	1044.02*
1057.01*	1069.00	1085.02	1112.04*	1125.10*	1160.00*	1166.05*	1166.06*	1166.07*	1166.08*	1167.17*
1167.32*	2172.03*	2183.00*	3197.03*	4201.14*	4202.16*	4208.00*	4219.01	4222.21*	4223.04	4224.02
4225.03*	4226.07*	4226.18*	4226.27*	4226.32*	4226.33	5229.01*	5231.04	6146.00*	6148.00	6153.00*
6156.00*	6165.00*	6168.00*	6175.00*	6186.00*	6189.00	6196.00*	6197.00*	8174.00*		
<b>Median Family Income 90-100%</b>										
0405.07*	0405.12*	0405.15*	0405.18*	0405.22*	0405.26*	0405.29*	0405.30*	0506.08*	0610.11*	0610.14*
0610.26*	0610.42*	0715.11*	0719.09*	0820.22*	0822.03*	0822.07*	0927.08*	0927.13*	0927.20*	0927.24*
1034.00*	1036.06	1036.14*	1037.01	1037.02	1042.02*	1042.03*	1042.15*	1042.16*	1042.26*	1042.27*
1076.01*	1077.00	1104.00	1105.01	1105.02	1113.00*	1125.11*	1125.14	1162.04*	1166.04*	1167.03*
1167.08*	1167.18*	2168.10	2168.37*	2178.00	2179.00*	3194.01*	3195.00*	3197.04	3200.01	3201.00*
4202.09*	4202.10	4222.09*	4222.15*	4223.02	4225.02*	4226.09*	4226.31*	4226.35*	4226.39*	4226.40*



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

5230.03 5230.06\* 6144.00\* 6155.00\* 6166.00\* 6169.00\* 6174.00\* 6177.00\* 6182.00\* 6195.00\* 8137.00\*  
8163.00\*

**Median Family Income 100-110%**

0405.13\* 0405.23\* 0405.24\* 0405.28 0610.15\* 0610.19\* 0610.27\* 0610.32\* 0717.01\* 0719.03\* 0820.12\*  
0820.17\* 0820.23\* 0820.24\* 0820.25\* 0820.26\* 0822.11\* 0923.09\* 0927.10\* 1035.02\* 1036.08\* 1036.12\*  
1042.04\* 1042.12\* 1042.17\* 1042.22\* 1053.00 1061.00 1076.02\* 1106.00\* 1108.02\* 1110.00 1166.10  
1166.12\* 2168.26 2168.53 2171.01\* 2175.02\* 3199.02\* 3199.08\* 4201.04 4212.01\* 4222.04 4222.18\*  
4222.19\* 4225.01 4225.04\* 4225.13\* 4225.14 4226.16\* 4226.29\* 4226.36 5231.03\* 6161.00\* 6170.00\*  
6190.00\* 8111.00 8112.00 8171.00 8175.00\*

**Median Family Income 110-120%**

0405.16\* 0405.25\* 0506.10\* 0506.11 0610.09\* 0610.31\* 0610.33\* 0610.34\* 0610.38\* 0715.15\* 0715.17\*  
0927.11\* 1042.07\* 1042.18\* 1042.25\* 1065.02\* 1082.00 1083.02 1130.00\* 1166.13\* 1167.04\* 1167.09\*  
2168.18 2169.02\* 2170.01\* 2170.02 2180.00\* 3194.04\* 3196.00\* 3199.05 4201.11\* 4201.12\* 4202.08\*  
4202.12 4202.13\* 4202.15 4203.03\* 4205.04\* 4206.02\* 4206.03\* 4207.04\* 4207.06\* 4222.05\* 4222.10\*  
4222.13\* 4222.17\* 4222.22 4226.23\* 4226.41\* 4226.42 4226.44\* 5230.05\* 6100.00\* 6101.00\* 6134.00\*  
6135.00\* 6145.00\* 6159.00\* 6162.00\* 6163.00\* 6164.00\* 6167.00\* 6173.00\* 6179.00\* 6198.00\* 8117.00\*  
8140.00\* 8148.00 8158.00 8162.00 8169.00\* 8173.00\* 8176.00

**Median Family Income >= 120%**

0101.01\* 0101.02\* 0304.01\* 0304.02 0405.19\* 0405.20\* 0405.21\* 0506.05\* 0506.06\* 0610.10 0610.12  
0610.13\* 0610.16\* 0610.18\* 0610.20\* 0610.21 0610.23\* 0610.25\* 0610.30 0610.35\* 0610.36\* 0610.37\*  
0610.39\* 0610.43\* 0610.44\* 0610.45\* 0610.46\* 0610.47\* 0715.09\* 0715.10\* 0715.12\* 0715.13\* 0715.14\*  
0820.16 0820.19\* 0820.20\* 0820.21\* 0927.21\* 1032.05 1032.06\* 1032.07 1032.08\* 1032.09 1032.11\*  
1032.12 1032.14\* 1032.15 1032.16\* 1032.17 1032.19\* 1032.20 1035.01\* 1036.05 1036.07\* 1036.11  
1042.14\* 1042.23\* 1048.01\* 1048.02\* 1049.00 1050.02\* 1050.03\* 1050.04\* 1051.01 1051.02 1051.03\*  
1054.00\* 1062.00\* 1063.00 1064.00\* 1066.00 1067.03\* 1075.00 1078.00 1079.00 1080.00 1081.00\*  
1083.01 1084.00 1085.01\* 1111.00\* 1118.00\* 1119.00\* 1141.00\* 1166.03\* 1166.09\* 1166.11\* 1167.07\*  
1167.10\* 1167.11\* 1167.12\* 1167.13\* 1167.14\* 1167.15\* 1167.19\* 1167.20\* 1167.21\* 1167.25\* 1167.27  
1167.28 1167.29\* 1167.30\* 1167.31 1167.33\* 2168.06 2168.07\* 2168.09\* 2168.13 2168.16 2168.19\*  
2168.20\* 2168.21\* 2168.22\* 2168.29 2168.31\* 2168.32\* 2168.33 2168.34\* 2168.35 2168.36\* 2168.38

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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2168.39*	2168.40	2168.41	2168.42	2168.43	2168.44*	2168.45*	2168.46	2168.47	2168.48*	2168.49*
2168.50*	2168.51	2168.52*	2169.01*	2171.02*	2173.00	2174.00*	2177.00*	2181.00	3187.00*	3190.00*
3194.02*	3199.03*	3199.04*	3199.06*	3199.07*	3199.09	3199.10	4201.05	4201.07	4201.08*	4201.09*
4201.10	4202.07*	4202.11	4203.01*	4203.02*	4203.04	4204.02*	4205.03*	4206.04	4207.05*	4222.11*
4222.12*	4222.16*	4222.20*	4223.05	4223.07	4223.08*	4223.09	4224.03*	4224.04*	4225.06	4225.07*
4225.08*	4225.09*	4225.10	4225.11*	4225.12*	4226.06*	4226.15*	4226.17*	4226.20	4226.21*	4226.22
4226.37*	4226.43*	4226.46*	6102.00*	6103.00*	6104.00*	6105.00*	6106.00	6107.00*	6108.00*	6109.00*
6110.00*	6111.00*	6112.00*	6113.00*	6114.00*	6115.00*	6116.00	6117.00*	6118.00*	6119.00*	6120.00*
6122.00*	6123.00*	6124.00	6125.00*	6126.00*	6127.00*	6128.00*	6129.00*	6130.00*	6131.00	6132.00*
6133.00*	6136.00*	6137.00*	6138.00*	6139.00*	6140.00*	6141.00*	6142.00	6143.00*	6149.00	6150.00
6151.00*	6152.00	6157.00	6158.00*	6160.00*	6171.00*	6172.00*	6176.00*	6178.00*	6180.00*	6181.00
6183.00*	6199.00*	7233.07*	7233.08*	8100.00*	8101.00	8102.00	8103.00*	8104.00	8105.00*	8106.00
8107.00*	8108.00*	8109.00*	8110.00*	8113.00*	8114.00	8115.00*	8116.00	8118.00	8119.00*	8121.00
8122.00*	8123.00*	8124.00	8125.00*	8126.00*	8127.00*	8128.00*	8129.00*	8130.00*	8131.00*	8132.00*
8133.00	8134.00	8135.00*	8136.00	8139.00*	8141.00	8142.00*	8143.00*	8144.00*	8145.00*	8146.00
8147.00*	8149.00*	8150.00	8151.00*	8152.00*	8153.00	8154.00*	8155.00	8156.00*	8157.00	8159.00*
8160.00*	8161.00*	8164.00	8165.00*	8166.00*	8167.00*	8168.00*	8170.00*	8172.00		

**Median Family Income Not Known**

0610.17*	1131.00	1134.00*	1138.02	7233.03*	7233.06*	9407.00*	9411.00*	9801.00*	9804.00	9805.00*
9806.00	9807.00*									

**PINAL COUNTY (021), AZ**

**MSA: 38060**

**Low Income**

0010.00*	0015.00*	0020.03*	9412.00*	9413.00*						
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**Moderate Income**

0003.07*	0003.08*	0003.09*	0003.10*	0003.12*	0003.13	0003.14*	0003.15*	0003.19*	0007.00*	0008.03*
0012.00*	0013.01*	0013.05*	0014.03*	0014.06*	0014.07*	0019.00*	0020.01*	0020.02*	0021.01	0021.02*
0021.03*	0024.00*	9414.00								

**Middle Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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0002.01\* 0002.04\* 0002.05\* 0002.06 0002.07 0002.08\* 0002.09\* 0002.10\* 0002.11\* 0002.12\* 0002.13  
0002.14\* 0002.15\* 0003.17\* 0003.18\* 0004.00\* 0006.03\* 0008.01\* 0008.02\* 0009.01\* 0009.02\* 0011.00\*  
0013.03\* 0013.04\* 0013.06\* 0014.04\* 0014.05\* 0014.08\* 0016.00\* 0017.01\* 0017.03\* 0017.04\* 0017.05\*  
0017.07\* 0017.08\* 0017.09\* 0017.10\* 0017.11\* 0022.00\* 0023.00\*

**Upper Income**

0003.11 0003.16\* 0006.04\* 0017.02\* 0017.06\*

**ASSESSMENT AREA - 0010**

**LINCOLN COUNTY (083), SD**

**MSA: 43620**

**Middle Income**

0101.01 0101.03\* 0101.07\* 0102.00\* 0103.00\* 0104.00\*

**Upper Income**

0101.02\* 0101.04\* 0101.05\* 0101.06\* 0101.08\*

**MCCOOK COUNTY (087), SD**

**MSA: 43620**

**Middle Income**

9646.00\* 9647.00\*

**MINNEHAHA COUNTY (099), SD**

**MSA: 43620**

**Moderate Income**

0001.00 0002.01\* 0002.02\* 0003.00\* 0004.01\* 0004.05\* 0004.06\* 0005.00\* 0006.00\* 0007.00\* 0009.00\*  
0010.01\* 0010.02\* 0011.01\* 0011.08\* 0015.00 0017.00\*

**Middle Income**

0004.07\* 0004.08\* 0011.05\* 0011.07\* 0012.00\* 0018.01\* 0018.03\* 0018.04\* 0019.01\* 0101.01\* 0101.02\*  
0102.00\* 0103.00\* 0104.05 0104.06\* 0105.01\* 0105.02\* 0106.00\*

**Upper Income**

0011.06\* 0016.00\* 0019.02\* 0104.01\* 0104.02\* 0104.03\* 0104.04\*

**TURNER COUNTY (125), SD**

**MSA: 43620**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**Middle Income**

9651.00\* 9652.00\*

**ASSESSMENT AREA - 0011**

**HENNEPIN COUNTY (053), MN**

**MSA: 33460**

**Median Family Income 10-20%**

1060.00\*

**Median Family Income 20-30%**

0059.01\* 0059.02\* 0078.01\* 1034.00\* 1049.00\* 1057.00\* 1260.00\*

**Median Family Income 30-40%**

0022.00\* 0083.00\* 0268.09 1016.00\* 1028.00\* 1041.00 1048.00\* 1070.00\*

**Median Family Income 40-50%**

0033.00\* 0077.00\* 0204.00\* 0215.02\* 0268.19\* 1004.00\* 1013.00\* 1021.00\* 1023.00\* 1040.00\* 1062.00\*  
1088.00\* 1094.00\* 1257.00\* 1259.00\*

**Median Family Income 50-60%**

0001.02\* 0032.00\* 0038.00\* 0068.00\* 0084.00\* 0085.00\* 0095.00\* 0121.01\* 0202.00\* 0203.02\* 0249.03\*  
0268.10\* 1008.00\* 1009.00\* 1018.00\* 1029.00\* 1052.04\* 1074.00\* 1086.00\* 1100.00\* 1258.00\*

**Median Family Income 60-70%**

0017.00\* 0027.00\* 0082.00\* 0203.01\* 0206.00\* 0208.04\* 0213.00\* 0215.01\* 0234.00\* 0248.02\* 0251.00\*  
0252.01\* 1002.00\* 1005.00\* 1007.00\* 1020.00\* 1026.00\* 1069.00\*

**Median Family Income 70-80%**

0024.00\* 0096.00\* 0120.03\* 0203.03\* 0203.04\* 0205.00\* 0223.02\* 0224.00\* 0232.00\* 0244.00\* 0247.00\*  
0249.01\* 0253.02\* 0254.01 0254.03\* 0264.02\* 0265.14\* 0268.07 0268.18\* 1031.00\* 1064.00\* 1087.00\*  
1092.00\* 1104.00\* 1255.00\*

**Median Family Income 80-90%**

0001.01\* 0121.02\* 0201.02\* 0207.00\* 0208.01\* 0209.03\* 0210.01\* 0211.00\* 0221.02\* 0227.00\* 0233.00\*  
0240.04\* 0241.00 0243.00\* 0245.00\* 0248.01\* 0249.02\* 0252.05\* 0261.04\* 0265.11\* 0267.02 0268.15\*  
1019.00\* 1025.00\* 1030.00\* 1044.00\* 1097.00\* 1101.00\* 1225.00\*

**Median Family Income 90-100%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000010248**

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**Institution: FIRST INTERNATIONAL BANK &**

0003.00\* 0006.03\* 0011.00\* 0119.98\* 0209.02\* 0210.02\* 0212.00\* 0214.00\* 0215.03\* 0215.04\* 0215.05\*  
0221.01\* 0223.01\* 0228.02\* 0253.01\* 0256.01\* 0257.02\* 0258.01\* 0258.03\* 0260.06 0260.19\* 0267.11\*  
0268.11\* 0268.12\* 0268.14\* 0268.16\* 0269.03\* 0276.01\* 1067.00 1075.00\* 1102.00\*

**Median Family Income 100-110%**

0006.01\* 0110.00\* 0118.00\* 0216.02\* 0220.00\* 0230.00\* 0240.05\* 0256.03\* 0256.05\* 0257.01\* 0258.02\*  
0258.05\* 0259.07\* 0260.20\* 0264.03\* 0265.10\* 0266.11\* 0267.06\* 0267.07\* 0267.12\* 0268.22\* 0268.23\*  
0269.06\* 0269.08\* 0269.10 0272.02\* 0272.03\* 1037.00\* 1052.01\* 1090.00\* 1093.00\* 1109.00\*

**Median Family Income 110-120%**

0081.00\* 0201.01 0216.01\* 0222.00\* 0235.01\* 0240.03\* 0242.00\* 0260.05\* 0265.07\* 0265.12 0266.09\*  
0267.08\* 0267.13\* 0270.02\* 0271.02\* 0273.00\* 0276.02\* 1054.00\* 1076.00\* 1091.00\* 1105.00\* 1111.00\*  
1256.00\* 1261.00

**Median Family Income >= 120%**

0106.00\* 0107.00\* 0117.03\* 0117.04\* 0120.01\* 0217.00\* 0218.00\* 0219.00\* 0228.01\* 0229.01\* 0229.02\*  
0231.00\* 0235.02\* 0236.00\* 0237.00\* 0238.01\* 0238.02\* 0239.01\* 0239.02\* 0239.03 0240.06\* 0246.00\*  
0259.03\* 0259.05\* 0259.06\* 0260.07\* 0260.13\* 0260.14\* 0260.15 0260.16 0260.18 0260.21\* 0260.22\*  
0261.01\* 0261.03\* 0262.01\* 0262.02\* 0262.05\* 0262.06\* 0262.07\* 0262.08\* 0263.01\* 0263.02\* 0264.04\*  
0265.05\* 0265.08\* 0265.09\* 0266.05\* 0266.06\* 0266.10\* 0266.12\* 0266.13 0267.10\* 0267.14\* 0267.15\*  
0267.16\* 0268.20\* 0269.07\* 0269.09 0270.01\* 0271.01\* 0272.01 0274.00 0275.01\* 0275.03\* 0275.04\*  
0277.00\* 1012.00\* 1036.00\* 1051.00\* 1055.00\* 1065.00\* 1066.00\* 1080.00\* 1089.00\* 1098.00\* 1099.00\*  
1108.00\* 1112.00\* 1113.00\* 1114.00\* 1115.00\* 1116.00\* 1226.00\* 1262.00

**Median Family Income Not Known**

1039.00\* 1056.00\* 9800.00\*

**OUTSIDE ASSESSMENT AREA**

**BALDWIN COUNTY (003), AL**

**MSA: 19300**

**Middle Income**

0114.07

**WINSTON COUNTY (133), AL**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Middle Income**

9655.01

**NAVAJO COUNTY (017), AZ**

**MSA: NA**

**Middle Income**

9637.00

**Upper Income**

9649.00

**PIMA COUNTY (019), AZ**

**MSA: 46060**

**Median Family Income 110-120%**

0043.24

**Median Family Income >= 120%**

0040.25 0047.13 0047.14

**SANTA CRUZ COUNTY (023), AZ**

**MSA: NA**

**Middle Income**

9661.04

**YAVAPAI COUNTY (025), AZ**

**MSA: 39150**

**Middle Income**

0004.01

**Upper Income**

0010.01

**JEFFERSON COUNTY (069), AR**

**MSA: 38220**

**Upper Income**

0021.04

**BUTTE COUNTY (007), CA**

**2021 Institution Disclosure Statement - Table 6**

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**MSA: 17020**

**Middle Income**

0027.00

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 50-60%**

1279.10

**Median Family Income 100-110%**

3105.01

**Median Family Income 110-120%**

7028.03

**Median Family Income >= 120%**

1397.01 6210.01 6704.13 7010.00

**NAPA COUNTY (055), CA**

**MSA: 34900**

**Middle Income**

2017.00

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 60-70%**

0762.04

**Median Family Income 70-80%**

0626.22 0755.07

**Median Family Income 100-110%**

0755.15

**Median Family Income >= 120%**

0218.15 0421.03 0423.37

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**2021 Institution Disclosure Statement - Table 6**

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**Median Family Income 50-60%**

0070.01

**VENTURA COUNTY (111), CA**

**MSA: 37100**

**Median Family Income 60-70%**

0070.00

**ADAMS COUNTY (001), CO**

**MSA: 19740**

**Upper Income**

0085.41

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 100-110%**

0026.01

**DOUGLAS COUNTY (035), CO**

**MSA: 19740**

**Middle Income**

0139.04

**EL PASO COUNTY (041), CO**

**MSA: 17820**

**Median Family Income 110-120%**

0051.08

**GARFIELD COUNTY (045), CO**

**MSA: NA**

**Upper Income**

9521.00

**JEFFERSON COUNTY (059), CO**

**MSA: 19740**



**2021 Institution Disclosure Statement - Table 6**

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**Institution: FIRST INTERNATIONAL BANK &**

---

**Median Family Income 50-60%**

0116.01

**LARIMER COUNTY (069), CO**

**MSA: 22660**

**Middle Income**

0027.00

**HARTFORD COUNTY (003), CT**

**MSA: 25540**

**Median Family Income 110-120%**

4941.00

**Median Family Income 60-70%**

0028.00

**SUSSEX COUNTY (005), DE**

**MSA: 41540**

**Middle Income**

0506.02

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income 80-90%**

0713.34

**ESCAMBIA COUNTY (033), FL**

**MSA: 37860**

**Moderate Income**

0017.00

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 30-40%**

0030.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**CARROLL COUNTY (045), GA**

**MSA: 12060**

**Middle Income**

9109.00

**ADA COUNTY (001), ID**

**MSA: 14260**

**Upper Income**

0103.31

**BONNEVILLE COUNTY (019), ID**

**MSA: 26820**

**Upper Income**

9701.00

**OWYHEE COUNTY (073), ID**

**MSA: 14260**

**Moderate Income**

9501.01

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Middle Income**

0012.03

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income 90-100%**

0305.00

**LAKE COUNTY (097), IL**

**MSA: 29404**

**Median Family Income 110-120%**

8645.21

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**ST. CLAIR COUNTY (163), IL**

**MSA: 41180**

**Middle Income**

5043.52

**BOONE COUNTY (011), IN**

**MSA: 26900**

**Upper Income**

8106.03

**JOHNSON COUNTY (081), IN**

**MSA: 26900**

**Middle Income**

6102.02

**MARSHALL COUNTY (099), IN**

**MSA: NA**

**Middle Income**

0207.02

**ST. JOSEPH COUNTY (141), IN**

**MSA: 43780**

**Middle Income**

0115.05

**BUENA VISTA COUNTY (021), IA**

**MSA: NA**

**Middle Income**

9606.00

**CERRO GORDO COUNTY (033), IA**

**MSA: NA**

**Middle Income**

9506.00

**2021 Institution Disclosure Statement - Table 6**

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---

**GREENE COUNTY (073), IA**

**MSA: NA**

**Middle Income**

0803.00

**UNION COUNTY (175), IA**

**MSA: NA**

**Middle Income**

1901.00

**RENO COUNTY (155), KS**

**MSA: NA**

**Middle Income**

0002.00

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**

**Median Family Income 110-120%**

0111.02

**IOSCO COUNTY (069), MI**

**MSA: NA**

**Moderate Income**

0007.00

**MECOSTA COUNTY (107), MI**

**MSA: NA**

**Middle Income**

9602.00

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income >= 120%**

1670.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**OTTAWA COUNTY (139), MI**

**MSA: 24340**

**Middle Income**

0213.01

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income >= 120%**

5627.00

**AITKIN COUNTY (001), MN**

**MSA: NA**

**Middle Income**

7702.00

**ANOKA COUNTY (003), MN**

**MSA: 33460**

**Middle Income**

0501.08 0501.16

**Upper Income**

0502.22 0508.20

**BECKER COUNTY (005), MN**

**MSA: NA**

**Middle Income**

4501.00 4508.00 4509.00

**Upper Income**

4504.00 4507.00

**BELTRAMI COUNTY (007), MN**

**MSA: NA**

**Middle Income**

4501.00 4502.00 4503.00 4507.01 9400.02

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST INTERNATIONAL BANK &**

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**BENTON COUNTY (009), MN**

**MSA: 41060**

**Middle Income**

0201.00

**CARLTON COUNTY (017), MN**

**MSA: 20260**

**Middle Income**

0704.00

**CARVER COUNTY (019), MN**

**MSA: 33460**

**Middle Income**

0906.01

**Upper Income**

0909.00 0911.00

**CLEARWATER COUNTY (029), MN**

**MSA: NA**

**Middle Income**

0003.00

**CROW WING COUNTY (035), MN**

**MSA: NA**

**Moderate Income**

9511.00

**Middle Income**

9502.04 9505.02 9507.00 9512.00 9513.01 9513.02 9514.00 9517.00

**Upper Income**

9509.00

**DAKOTA COUNTY (037), MN**

**MSA: 33460**

**2021 Institution Disclosure Statement - Table 6**

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---

**Moderate Income**

0605.03 0607.11

**Upper Income**

0607.34 0608.16

**DOUGLAS COUNTY (041), MN**

**MSA: NA**

**Middle Income**

4502.00 4505.00 4510.00

**GRANT COUNTY (051), MN**

**MSA: NA**

**Middle Income**

0701.00 0702.00

**HUBBARD COUNTY (057), MN**

**MSA: NA**

**Middle Income**

0707.00

**ISANTI COUNTY (059), MN**

**MSA: 33460**

**Middle Income**

1301.00

**ITASCA COUNTY (061), MN**

**MSA: NA**

**Moderate Income**

4808.02

**Middle Income**

4801.00 4807.00

**KANABEC COUNTY (065), MN**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

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---

**Middle Income**

4804.00

**KANDIYOHI COUNTY (067), MN**

**MSA: NA**

**Middle Income**

7803.00

**KOOCHICHING COUNTY (071), MN**

**MSA: NA**

**Middle Income**

7903.00 7905.00

**LAKE OF THE WOODS COUNTY (077), MN**

**MSA: NA**

**Moderate Income**

4603.00

**MEEKER COUNTY (093), MN**

**MSA: NA**

**Middle Income**

5602.00

**NORMAN COUNTY (107), MN**

**MSA: NA**

**Middle Income**

9602.00

**OTTER TAIL COUNTY (111), MN**

**MSA: NA**

**Middle Income**

9601.02 9601.03 9603.00 9604.00 9605.00 9606.00 9607.00 9612.00 9613.00 9614.00

**Upper Income**

9617.00



**2021 Institution Disclosure Statement - Table 6**

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---

**PINE COUNTY (115), MN**

**MSA: NA**

**Moderate Income**

9504.00

**PIPESTONE COUNTY (117), MN**

**MSA: NA**

**Middle Income**

4605.00

**POPE COUNTY (121), MN**

**MSA: NA**

**Middle Income**

9703.00

**RAMSEY COUNTY (123), MN**

**MSA: 33460**

**Median Family Income 80-90%**

0403.02 0404.01

**RED LAKE COUNTY (125), MN**

**MSA: NA**

**Middle Income**

0102.00

**RICE COUNTY (131), MN**

**MSA: NA**

**Upper Income**

0702.00

**ROSEAU COUNTY (135), MN**

**MSA: NA**

**Middle Income**

9704.00

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---

**ST. LOUIS COUNTY (137), MN**

**MSA: 20260**

**Middle Income**

0112.00 0135.00 0151.00 0154.00

**Upper Income**

0102.00 0106.00

**SCOTT COUNTY (139), MN**

**MSA: 33460**

**Upper Income**

0802.01

**SHERBURNE COUNTY (141), MN**

**MSA: 33460**

**Middle Income**

0302.00 0304.03 0305.02

**SIBLEY COUNTY (143), MN**

**MSA: NA**

**Middle Income**

1702.00

**STEARNS COUNTY (145), MN**

**MSA: 41060**

**Moderate Income**

0003.02

**Middle Income**

0104.02 0104.03 0105.00 0115.00

**Upper Income**

0101.01 0102.00

**STEVENS COUNTY (149), MN**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

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---

**Middle Income**

4803.00

**TRAVERSE COUNTY (155), MN**

**MSA: NA**

**Middle Income**

4601.00

**WASHINGTON COUNTY (163), MN**

**MSA: 33460**

**Upper Income**

0704.04

**WILKIN COUNTY (167), MN**

**MSA: NA**

**Middle Income**

9501.00

**WRIGHT COUNTY (171), MN**

**MSA: 33460**

**Middle Income**

1005.00 1007.01 1007.02 1007.03 1008.01 1009.00

**CASCADE COUNTY (013), MT**

**MSA: 24500**

**Middle Income**

0101.00

**Upper Income**

0019.00

**DAWSON COUNTY (021), MT**

**MSA: NA**

**Upper Income**

0003.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**FERGUS COUNTY (027), MT**

**MSA: NA**

**Middle Income**

0302.00

**FLATHEAD COUNTY (029), MT**

**MSA: NA**

**Middle Income**

0004.02

**LEWIS AND CLARK COUNTY (049), MT**

**MSA: NA**

**Moderate Income**

0001.00

**RICHLAND COUNTY (083), MT**

**MSA: NA**

**Middle Income**

0701.00 0704.00

**Upper Income**

0702.00 0703.00

**ROOSEVELT COUNTY (085), MT**

**MSA: NA**

**Upper Income**

0801.00

**SHERIDAN COUNTY (091), MT**

**MSA: NA**

**Middle Income**

0904.00

**STILLWATER COUNTY (095), MT**

**MSA: 13740**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST INTERNATIONAL BANK &**

---

**Upper Income**

9666.00

**YELLOWSTONE COUNTY (111), MT**

**MSA: 13740**

**Middle Income**

9400.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 60-70%**

0029.56

**Median Family Income >= 120%**

0028.11 0036.20 0058.43

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Upper Income**

0509.03

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Middle Income**

0602.01

**KINGS COUNTY (047), NY**

**MSA: 35614**

**Median Family Income 40-50%**

0106.00

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income >= 120%**

5187.00

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income >= 120%**

0157.00

**RICHMOND COUNTY (085), NY**

**MSA: 35614**

**Upper Income**

0226.00

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income >= 120%**

0001.00

**NEW HANOVER COUNTY (129), NC**

**MSA: 48900**

**Low Income**

0105.01

**ADAMS COUNTY (001), ND**

**MSA: NA**

**Middle Income**

9656.00

**BARNES COUNTY (003), ND**

**MSA: NA**

**Moderate Income**

9682.00

**Middle Income**

9680.00

**BILLINGS COUNTY (007), ND**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

---

**Upper Income**

9631.00

**BOTTINEAU COUNTY (009), ND**

**MSA: NA**

**Middle Income**

9523.00 9524.00 9525.00

**BURKE COUNTY (013), ND**

**MSA: NA**

**Middle Income**

9533.00

**DICKEY COUNTY (021), ND**

**MSA: NA**

**Middle Income**

9733.00

**DIVIDE COUNTY (023), ND**

**MSA: NA**

**Middle Income**

9545.00

**EDDY COUNTY (027), ND**

**MSA: NA**

**Middle Income**

9592.00

**EMMONS COUNTY (029), ND**

**MSA: NA**

**Moderate Income**

9665.00

**FOSTER COUNTY (031), ND**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000010248**

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

**Agency: FDIC - 3**

**Institution: FIRST INTERNATIONAL BANK &**

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**Middle Income**

9596.00

**GOLDEN VALLEY COUNTY (033), ND**

**MSA: NA**

**Middle Income**

9629.00

**HETTINGER COUNTY (041), ND**

**MSA: NA**

**Middle Income**

9647.00 9648.00

**KIDDER COUNTY (043), ND**

**MSA: NA**

**Middle Income**

9668.00

**MCINTOSH COUNTY (051), ND**

**MSA: NA**

**Middle Income**

9729.00

**MCLEAN COUNTY (055), ND**

**MSA: NA**

**Middle Income**

9608.00 9610.00

**MERCER COUNTY (057), ND**

**MSA: NA**

**Middle Income**

9618.00

**Upper Income**

9617.00



**2021 Institution Disclosure Statement - Table 6**

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**MOUNTRAIL COUNTY (061), ND**

**MSA: NA**

**Middle Income**

9403.00 9404.00

**Upper Income**

9552.00

**NELSON COUNTY (063), ND**

**MSA: NA**

**Middle Income**

9590.00

**PEMBINA COUNTY (067), ND**

**MSA: NA**

**Moderate Income**

9502.00

**RAMSEY COUNTY (071), ND**

**MSA: NA**

**Middle Income**

9577.00 9578.00

**RENVILLE COUNTY (075), ND**

**MSA: NA**

**Middle Income**

9529.00

**RICHLAND COUNTY (077), ND**

**MSA: NA**

**Middle Income**

9708.00 9709.00 9710.00

**Upper Income**

9707.00

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**ROLETTE COUNTY (079), ND**

**MSA: NA**

**Moderate Income**

9517.00 9519.00

**Middle Income**

9516.00

**SIOUX COUNTY (085), ND**

**MSA: NA**

**Moderate Income**

9408.00 9409.00

**SLOPE COUNTY (087), ND**

**MSA: NA**

**Middle Income**

9650.00

**STARK COUNTY (089), ND**

**MSA: NA**

**Middle Income**

9636.00 9637.00 9640.00

**Upper Income**

9633.00 9634.00 9635.00 9638.00 9639.00

**STEELE COUNTY (091), ND**

**MSA: NA**

**Middle Income**

9687.00

**STUTSMAN COUNTY (093), ND**

**MSA: NA**

**Middle Income**

9672.00 9673.00 9675.00 9678.00

**2021 Institution Disclosure Statement - Table 6**

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**Upper Income**

9670.00

**TOWNER COUNTY (095), ND**

**MSA: NA**

**Middle Income**

9515.00

**TRAILL COUNTY (097), ND**

**MSA: NA**

**Middle Income**

9701.00 9703.00 9704.00

**WALSH COUNTY (099), ND**

**MSA: NA**

**Middle Income**

9581.00

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income >= 120%**

0250.01

**MEDINA COUNTY (103), OH**

**MSA: 17460**

**Upper Income**

4070.00

**MARION COUNTY (047), OR**

**MSA: 41420**

**Middle Income**

0103.07

**MULTNOMAH COUNTY (051), OR**

**MSA: 38900**

**2021 Institution Disclosure Statement - Table 6**

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**Median Family Income 100-110%**

0021.00

**BUTTE COUNTY (019), SD**

**MSA: NA**

**Middle Income**

9677.00

**CODINGTON COUNTY (029), SD**

**MSA: NA**

**Upper Income**

9546.00

**CORSON COUNTY (031), SD**

**MSA: NA**

**Moderate Income**

9410.00

**EDMUNDS COUNTY (045), SD**

**MSA: NA**

**Upper Income**

9621.00

**FALL RIVER COUNTY (047), SD**

**MSA: NA**

**Middle Income**

9642.00

**HARDING COUNTY (063), SD**

**MSA: NA**

**Middle Income**

9687.00

**JACKSON COUNTY (071), SD**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

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**Middle Income**

9611.00

**LAWRENCE COUNTY (081), SD**

**MSA: NA**

**Upper Income**

9661.00

**MEADE COUNTY (093), SD**

**MSA: 39660**

**Middle Income**

0203.01 0203.02

**PENNINGTON COUNTY (103), SD**

**MSA: 39660**

**Moderate Income**

0107.00

**PERKINS COUNTY (105), SD**

**MSA: NA**

**Middle Income**

9683.00

**ROBERTS COUNTY (109), SD**

**MSA: NA**

**Middle Income**

9407.00

**SULLY COUNTY (119), SD**

**MSA: NA**

**Upper Income**

9791.00

**WALWORTH COUNTY (129), SD**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

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**Middle Income**

9652.00

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income 70-80%**

1212.03

**Median Family Income >= 120%**

1917.02

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0217.52

**EL PASO COUNTY (141), TX**

**MSA: 21340**

**Median Family Income >= 120%**

0011.13

**HALE COUNTY (189), TX**

**MSA: NA**

**Upper Income**

9503.00

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 30-40%**

2405.01

**Median Family Income >= 120%**

5540.02

**KAUFMAN COUNTY (257), TX**

**MSA: 19124**

**2021 Institution Disclosure Statement - Table 6**

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**Moderate Income**

0503.00

**LAMAR COUNTY (277), TX**

**MSA: NA**

**Upper Income**

0004.02

**NAVARRO COUNTY (349), TX**

**MSA: NA**

**Middle Income**

9707.00

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Moderate Income**

0016.04

**Upper Income**

0011.02 0020.06

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income 100-110%**

1115.40

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income 90-100%**

0017.80

**Median Family Income >= 120%**

0014.01

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**2021 Institution Disclosure Statement - Table 6**

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**Upper Income**

0206.03

**WISE COUNTY (497), TX**

**MSA: 23104**

**Upper Income**

1501.02

**BEAVER COUNTY (001), UT**

**MSA: NA**

**Moderate Income**

1001.00

**DAVIS COUNTY (011), UT**

**MSA: 36260**

**Upper Income**

1261.05

**JUAB COUNTY (023), UT**

**MSA: 39340**

**Middle Income**

0101.00

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income >= 120%**

0101.07

**WASHINGTON COUNTY (053), UT**

**MSA: 41100**

**Moderate Income**

2709.01

**ARLINGTON COUNTY (013), VA**

**MSA: 47894**



**2021 Institution Disclosure Statement - Table 6**

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**Middle Income**

1034.01

**PRINCE WILLIAM COUNTY (153), VA**

**MSA: 47894**

**Middle Income**

9015.07

**STAFFORD COUNTY (179), VA**

**MSA: 47894**

**Middle Income**

0102.14

**CLARK COUNTY (011), WA**

**MSA: 38900**

**Upper Income**

0409.10

**KING COUNTY (033), WA**

**MSA: 42644**

**Median Family Income 90-100%**

0253.01

**PIERCE COUNTY (053), WA**

**MSA: 45104**

**Median Family Income >= 120%**

0731.18

**WALLA WALLA COUNTY (071), WA**

**MSA: 47460**

**Middle Income**

9207.02

**KANAWHA COUNTY (039), WV**

**MSA: 16620**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST INTERNATIONAL BANK &**

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**Upper Income**

0019.02

**BARRON COUNTY (005), WI**

**MSA: NA**

**Middle Income**

0005.00 0009.00 0010.02

**BROWN COUNTY (009), WI**

**MSA: 24580**

**Moderate Income**

0213.03

**Middle Income**

0020.01

**CHIPPEWA COUNTY (017), WI**

**MSA: 20740**

**Middle Income**

0104.00

**DANE COUNTY (025), WI**

**MSA: 31540**

**Median Family Income >= 120%**

0132.00

**DOUGLAS COUNTY (031), WI**

**MSA: 20260**

**Middle Income**

0301.00

**LANGLADE COUNTY (067), WI**

**MSA: NA**

**Middle Income**

9604.00

**2021 Institution Disclosure Statement - Table 6**

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**POLK COUNTY (095), WI**

**MSA: NA**

**Middle Income**

9607.00

**ST. CROIX COUNTY (109), WI**

**MSA: 33460**

**Middle Income**

1210.00

**WAUPACA COUNTY (135), WI**

**MSA: NA**

**Middle Income**

1002.00

**WINNEBAGO COUNTY (139), WI**

**MSA: 36780**

**Middle Income**

0022.01

**CAMPBELL COUNTY (005), WY**

**MSA: NA**

**Middle Income**

0007.00

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Moderate Income**

0004.02

**Upper Income**

0013.00

**LINCOLN COUNTY (023), WY**

**MSA: NA**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Middle Income**

9780.00

**NATRONA COUNTY (025), WY**

**MSA: 16220**

**Moderate Income**

0012.00

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000010248**

**Institution: FIRST INTERNATIONAL BANK &**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	597	597	0	0.00%
Small Farm Loans	204	204	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	20	20	0	0.00%
Total	823	823	0	0.00%

**Footnote:**

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

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