



## **PUBLIC DISCLOSURE**

October 6, 2025

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

American National Bank – Fox Cities  
Charter Number #22553

2200 N. Richmond Street  
Appleton, WI 54911-1948

Office of the Comptroller of the Currency

Milwaukee Office  
High Pointe on Mayfair  
1200 North Mayfair Road, Suite 200  
Wauwatosa, WI 53226-3282

**NOTE:** 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, and should not 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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## Overall CRA Rating

**Institution's CRA Rating:** American National Bank – Fox Cities (ANB Fox Cities or bank) is rated Satisfactory.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable considering the bank's size, financial condition, and credit needs of the assessment area (AA)
- The borrower distribution of loans is reasonable among both borrowers of different income levels and businesses of different sizes.
- The geographic distribution of loans is reasonable for both home mortgage and business loans.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable.

The bank's quarterly LTD ratio averaged 86.81 percent from March 31, 2022, to June 30, 2025. The bank ranks third when compared to five similarly situated banks, with peer bank LTD ratios ranging from 74.03 percent to 93.03 percent. The peer bank groups range in asset size from \$165 million to \$485 million as of June 30, 2025.

### Lending in Assessment Area

A majority of the bank's loans were outside of its AA.

The bank originated and purchased 45.45 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	25	28.41	63	71.59	88	8,333	26.78	22,789	73.22	31,122
Small Business	60	60.61	39	39.39	99	15,047	52.85	13,423	47.15	28,470
Total	85	45.45	102	54.55	187	23,380	39.23	36,212	60.77	59,592
Source: 1/1/2022 – 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

## Description of Institution

ANB Fox Cities is an intrastate institution headquartered in Appleton, Wisconsin. The bank had total assets of \$403.7 million as of December 31, 2024, with net loans and leases of \$296.5 million. The bank is wholly owned by American National Bancorp, a single bank holding company located in Appleton, Wisconsin. The bank's singular branch is located in the single AA. The AA consists of the entire Appleton, Wisconsin 11540 metropolitan statistical area (MSA), including the entirety of Outagamie and Calumet Counties. There have been no mergers, branch openings, or branch closings since the prior CRA evaluation. The bank has a loan production office in Green Bay, Wisconsin, but there are no plans to convert this to a full-service branch. The bank does not have any ATMs, but the bank does maintain a list of surcharge free ATMs on their website.

The bank's strategic initiative is to serve the AA as a community bank with the focus on providing loans to small- and medium-sized businesses. Loan growth has continued through the evaluation period with a primary focus on local and organic growth.

Competition for deposits remains high. As of the December 31, 2024, FDIC Deposit Market Share Report, there are 50 offices across 24 financial institutions within the AA. Within this AA, there is a presence of mid- to large-size financial institutions. The bank ranks seventh out of the 24 institutions in terms of market share of total deposits within the AA at 6.5 percent, or \$326.4 million.

The bank's prior CRA Evaluation, dated August 9, 2022, used small bank procedures and received a Satisfactory rating. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit need of its AA.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the bank's CRA performance using small bank procedures. The evaluation period for this CRA examination is January 1, 2022, to December 31, 2024. The lending test assesses the bank's ability to meet credit needs within the AA through lending activities during the evaluation period of January 1, 2022, to December 31, 2024. To evaluate performance, we completed a review of the bank's primary lending products, including commercial loans and residential loans.

To assess the bank's lending performance, we used data from bank reporting for home mortgages and selected a random sample of commercial loans. Our lending analysis used the most recent available demographic and aggregate peer lending data.

### **Selection of Areas for Full-Scope Review**

Based on the Appleton, Wisconsin 11540 MSA (Appleton MSA) being the bank's only AA, we completed a full-scope review of this AA.

### **Ratings**

The bank's overall rating is based entirely on their performance within this AA.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Wisconsin

**CRA rating for the State of Wisconsin<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans is reasonable among both borrowers of different income levels and businesses of different sizes.
- The geographic distribution of loans is reasonable for both home mortgage and business loans.
- There were no CRA related complaints during the evaluation period.

### Description of Institution's Operations in Wisconsin

#### *AA Information*

The Appleton MSA contains 58 census tracts (CTs), with two low-income CTs and 11 moderate-income CTs. The population of the MSA is 243,147 people. Per the FFIEC File 2020 Census, the median family income is \$86,686 while the FFIEC estimates that 2024 median family income is \$104,000. Based on 2024 demographic data, the total number of businesses with reported revenues in the AA was 7,540, which is down from 12,508 in 2021 at the last CRA examination.

#### *Loan Production Office (LPO)*

The bank has an LPO located outside of the bank's AA in Green Bay, Wisconsin. The bank does originate a material volume of loans through this LPO, which are primarily business loans. As a result, this has impacted the bank's in/out ratio, but the bank continues to originate a majority of business loans within the AA.

#### *Employment and Economic Factors*

The local labor market remains strong and stable. As of July 2025, the Appleton MSA unemployment rate was 2.9 percent. Unemployment rates since 2022 have experienced minor fluctuations from 1.8 percent to 3.1 percent, which is slightly below the Wisconsin unemployment range of 2.2 percent to 3.8 percent. Large employers include the local hospital systems, county and school districts, and construction and manufacturing companies.

#### *Community Contact*

We contacted one local business organization via phone call on October 21, 2025. The community contact noted that the local economy remains favorable. There have not been any significant changes in

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<sup>1</sup> MMSA ratings reflect performance within the multistate metropolitan statistical area. Statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

the economy and there has been business growth within the AA, particularly Outagamie County. The primary need within the local economy is affordable housing and small business startups. The contact did note that the bank does provide funding for business grants on an annual basis.

Assessment Area(s) – Appleton MSA						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	3.45	18.97	58.62	18.97	0.00
Population by Geography	243,147	2.17	13.23	60.96	23.64	0.00
Housing Units by Geography	98,741	2.13	14.38	62.31	21.18	0.00
Owner-Occupied Housing by Geography	69,384	0.89	13.24	61.37	24.50	0.00
Occupied Rental Units by Geography	25,164	5.25	17.11	64.96	12.68	0.00
Vacant Units by Geography	3,923	4.10	17.05	61.97	16.87	0.00
Businesses by Geography	7,540	4.97	10.97	63.28	20.78	0.00
Farms by Geography	465	1.08	8.39	70.54	20.00	0.00
Family Distribution by Income Level	63,780	17.64	19.26	24.83	38.26	0.00
Household Distribution by Income Level	94,548	22.03	16.95	20.43	40.59	0.00
Unemployment rate (%)	2.96	4.29	5.22	2.58	2.57	0.00
Households Below Poverty Level (%)	6.90	21.32	11.52	6.50	3.60	0.00
Median Family Income (11540 – Appleton, WI MSA)		\$86,686			Median Housing Value	\$162,500
Median Family Income (11540 – Appleton, WI MSA) for 2024		\$104,000			Median Gross Rent	\$799
					Families Below Poverty Level	4.87
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## Scope of Evaluation in Wisconsin

The Wisconsin state rating is based on the results of the full scope review of the Appleton MSA AA.

## LENDING TEST

The bank's performance under the Lending Test in the Wisconsin is rated Satisfactory.

Based on a full-scope review, the bank's performance in the Appleton MSA was reasonable.

## Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the multistate metropolitan statistical area (MMSA).

### *Home Mortgage Loans*

Refer to table 7 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgages loans within the AA is reasonable based on different geographies. Owner-occupied housing units in low-income CTs are 0.89 percent. During 2022-2023, the

bank originated 13.33 percent of its home mortgages within low-income CTs, compared to the aggregate peer percent of 1.76 percent. The bank did not originate any mortgages within low-income CTs in 2024, compared to the aggregate peer percentage of 1.67 percent.

Owner-occupied housing units in moderate-income CTs are 13.24 percent. During 2022-2023, the bank originated 13.33 percent of home mortgages within moderate-income CTs, compared to the aggregate peer percentage of 13.76 percent. In 2024, the bank originated 20 percent of home mortgages within moderate-income CTs, compared to the aggregate peer percentage of 13.49 percent.

### ***Small Loans to Businesses***

Refer to table 9 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of business loans within the AA is reasonable based on different geographies. During 2022-2023, the bank originated 2.5 percent of its business loans within low-income CTs, in which 5.52 percent of businesses operate and an aggregate peer percentage of 3.85 percent. The bank did not originate any business loans within low-income CTs in 2024.

During 2022-2023, the bank originated 7.5 percent of its business loans within moderate-income CTs, in which 10.98 percent of businesses operate and an aggregate peer percentage of 9.71 percent. In 2024, the bank originated 5 percent of business loans within moderate-income CTs.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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

Refer to table 8 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans within the AA reflects reasonable distribution across different income categories of borrowers. Low-income borrowers make up 17.64 percent of families within the AA. During 2022-2023, the bank originated 26.67 percent of home mortgages to low-income borrowers, compared to the aggregate peer percentage of 11.94 percent. In 2024, the bank originated 10 percent of home mortgages to low-income borrowers, compared to the aggregate peer percentage of 10.03 percent.

Moderate-income borrowers make up 19.26 percent of families within the AA. During 2022-2023, the bank originated 6.67 percent of home mortgages to moderate-income borrowers, compared to the aggregate peer percentage of 25.39 percent. In 2024, the bank originated 20 percent of home mortgages to moderate-income borrowers, compared to the aggregate peer percentage of 24.8 percent.



***Small Loans to Businesses***

Refer to table 10 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small business loans within the AA among business of different sizes is reasonable. During 2022-2023, the bank originated 70 percent of its business loans to small businesses (businesses with gross annual revenues of \$1 million or less). Small businesses within the AA represent 74.69 percent of businesses, and the aggregate peer percentage is 51.02 percent. During 2024, the bank originated 45 percent of its business loans to small businesses, while small businesses within the AA were 74.44 percent of businesses.

**Responses to Complaints**

There were no customer complaints regarding the bank's CRA performance, nor any complaints indicating illegal or discriminatory lending practices during this evaluation.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2022 through December 31, 2024	
<b>Bank Products Reviewed:</b>	Home mortgage and small business loans.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSA(s)</b>		
Appleton, WI MSA	Full-scope	The entirety of Outagamie and Calumet Counties.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
American National Bank – Fox Cities	Satisfactory
MMSA or State:	
Wisconsin	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** 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, other secured consumer loans, and other unsecured consumer loans.

**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, which 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).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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.

**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 state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

**Multifamily:** Refers to a residential structure that contains five or more units.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

**Rating Area:** A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

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

**Small Loan(s) to Farm(s):** 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 or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.



Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 – 2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Appleton MSA 2022-23	15	4,969	100.00	14,319	0.89	13.33	1.76	13.24	13.33	13.76	61.37	60.00	58.40	24.50	13.33	26.08	--	--	--
<b>Total</b>	<b>15</b>	<b>4,969</b>	<b>100.00</b>	<b>14,319</b>	<b>0.89</b>	<b>13.33</b>	<b>1.76</b>	<b>13.24</b>	<b>13.33</b>	<b>13.76</b>	<b>61.37</b>	<b>60.00</b>	<b>58.40</b>	<b>24.50</b>	<b>13.33</b>	<b>26.08</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Appleton MSA 2024	10	3,364	100.00	6,900	0.89	--	1.67	13.24	20.00	13.49	61.37	50.00	59.59	24.50	30.00	25.22	--	--	--
<b>Total</b>	<b>10</b>	<b>3,364</b>	<b>100.00</b>	<b>6,900</b>	<b>0.89</b>	<b>--</b>	<b>1.67</b>	<b>13.24</b>	<b>20.00</b>	<b>13.49</b>	<b>61.37</b>	<b>50.00</b>	<b>59.59</b>	<b>24.50</b>	<b>30.00</b>	<b>25.22</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Appleton MSA 2022-23	15	4,969	100.00	14,319	17.64	26.67	11.94	19.26	6.67	25.39	24.83	13.33	25.56	38.26	33.33	27.60	--	20.00	9.50
<b>Total</b>	<b>15</b>	<b>4,969</b>	<b>100.00</b>	<b>14,319</b>	<b>17.64</b>	<b>26.67</b>	<b>11.94</b>	<b>19.26</b>	<b>6.67</b>	<b>25.39</b>	<b>24.83</b>	<b>13.33</b>	<b>25.56</b>	<b>38.26</b>	<b>33.33</b>	<b>27.60</b>	<b>--</b>	<b>20.00</b>	<b>9.50</b>
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

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Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Appleton MSA 2024	10	3,364	100.00	6,900	17.64	10.00	10.03	19.26	20.00	24.80	24.83	10.00	24.26	38.26	60.00	30.32	--	--	10.59
<b>Total</b>	<b>10</b>	<b>3,364</b>	<b>100.00</b>	<b>6,900</b>	<b>17.64</b>	<b>10.00</b>	<b>10.03</b>	<b>19.26</b>	<b>20.00</b>	<b>24.80</b>	<b>24.83</b>	<b>10.00</b>	<b>24.26</b>	<b>38.26</b>	<b>60.00</b>	<b>30.32</b>	<b>--</b>	<b>--</b>	<b>10.59</b>
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Appleton MSA 2022-23	40	9,557	100	8,416	5.52	2.5	3.85	10.98	7.5	9.71	62.66	50.0	63.00	20.84	40.0	23.44	--	--	--
<b>Total</b>	<b>40</b>	<b>9,557</b>	<b>100</b>	<b>8,416</b>	<b>5.52</b>	<b>2.5</b>	<b>3.85</b>	<b>10.98</b>	<b>7.5</b>	<b>9.71</b>	<b>62.66</b>	<b>50.0</b>	<b>63.00</b>	<b>20.84</b>	<b>40.0</b>	<b>23.44</b>	<b>--</b>	<b>--</b>	<b>--</b>
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Appleton MSA 2024	20	5,490	100	--	4.97	10.0	--	10.97	5.0	--	63.28	50.0	--	20.78	35.0	--	--	--	--
<b>Total</b>	<b>20</b>	<b>5,490</b>	<b>100</b>	<b>--</b>	<b>4.97</b>	<b>10.0</b>	<b>--</b>	<b>10.97</b>	<b>5.0</b>	<b>--</b>	<b>63.28</b>	<b>50.0</b>	<b>--</b>	<b>20.78</b>	<b>35.0</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Appleton MSA 2022-23	40	9,557	0.00	8,416	74.69	70.0	51.02	12.10	30.0	13.21	--
<b>Total</b>	<b>40</b>	<b>9,557</b>	<b>0.00</b>	<b>8,416</b>	<b>74.69</b>	<b>70.0</b>	<b>51.02</b>	<b>12.10</b>	<b>30.0</b>	<b>13.21</b>	<b>--</b>
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Appleton MSA 2024	20	5,490	100	--	74.44	45.0	--	11.60	55.0	13.95	--
Total	20	5,490	100	--	74.44	45.0	--	11.60	55.0	13.95	--
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											