



SECURITY FINANCIAL BANK

COMMUNITY REINVESTMENT ACT

Assessment Areas (AAs) Listing

Security Financial Bank

Analysis date: February 1, 2025

CRA Assessment Area Inside Outside Analysis:

Table 1 and Table 2 include data from all loans originated or renewed from January 2024 through December 2024.

Table 3 and Table 4 include data from all loans in the amount of \$1 million or less originated or renewed from January 2024 through December 2024.

The majority of loan amount and number of loans are within the Bank's Assessment Area.

TABLE 1	Total Loans		Inside Assessment Area		Outside Assessment Area	
Description	Loan Amount	# of Loans	Loan Amount	# of Loans	Loan Amount	# of Loans
Farm > \$1 million	60,582,679	27	39,607,679	18	20,975,000	9
Farm <= \$1 million	45,580,226	240	37,474,984	190	8,105,242	50
Business > \$1 million	110,280,026	39	60,941,982	23	49,338,044	16
Business <= \$1 million	78,083,598	534	70,852,653	452	7,230,945	82
Municipality	7,000,596	8	7,000,596	8	0	0
Consumer Real Estate	34,276,602	153	27,907,385	126	6,369,217	27
Home Equity LOC	4,948,530	74	4,414,030	64	534,500	10
Consumer	103,629	11	64,587	9	39,042	2
Total Loans	\$340,855,887	1086	\$248,263,898	890	\$92,591,989	196

TABLE 2	Total Loans		Inside Assessment Area		Outside Assessment Area	
Description	Loan Amount	# of Loans	Percentage Loan Amount	Percentage # of Loans	Percentage Loan Amount	Percentage # of Loans
Farm > \$1 million	60,582,679	27	65.38%	66.67%	34.62%	33.33%
Farm <= \$1 million	45,580,226	240	82.22%	79.17%	17.78%	20.83%
Business > \$1 million	110,280,026	39	55.26%	58.97%	44.74%	41.03%
Business <= \$1 million	78,083,598	534	90.74%	84.64%	9.26%	15.36%
Municipality	7,000,596	8	100.00%	100.00%	0.00%	0.00%
Consumer Real Estate	34,276,602	153	81.42%	82.35%	18.58%	17.65%
Home Equity LOC	4,948,530	74	89.20%	86.49%	10.80%	13.51%
Consumer	103,629	11	62.33%	81.82%	37.67%	18.18%
Total Loans	\$340,855,887	1086	72.84%	81.95%	27.16%	18.05%

TABLE 3	Total Loans		Inside Assessment Area		Outside Assessment Area	
Description	Loan Amount	# of Loans	Loan Amount	# of Loans	Loan Amount	# of Loans
Farm <= \$1 million	45,580,226	240	37,474,984	190	8,105,242	50
Business <= \$1 million	78,083,598	534	70,852,653	452	7,230,945	82
Municipality	7,000,596	8	7,000,596	8	0	0
Consumer Real Estate	34,276,602	153	27,907,385	126	6,369,217	27
Home Equity LOC	4,948,530	74	4,414,030	64	534,500	10
Consumer	103,629	11	64,587	9	39,042	2
Total Loans	\$169,993,182	1020	\$147,714,237	849	\$22,278,945	171

TABLE 4	Total Loans		Inside Assessment Area		Outside Assessment Area	
Description	Loan Amount	# of Loans	Percentage Loan Amount	Percentage # of Loans	Percentage Loan Amount	Percentage # of Loans
Farm <= \$1 million	45,580,226	240	82.22%	79.17%	17.78%	20.83%
Business <= \$1 million	78,083,598	534	90.74%	84.64%	9.26%	15.36%
Municipality	7,000,596	8	100.00%	100.00%	0.00%	0.00%
Consumer Real Estate	34,276,602	153	81.42%	82.35%	18.58%	17.65%
Home Equity LOC	4,948,530	74	89.20%	86.49%	10.80%	13.51%
Consumer	103,629	11	62.33%	81.82%	37.67%	18.18%
Total Loans	\$169,993,182	1020	86.89%	83.24%	13.11%	16.76%

Assessment Areas (AAs) Listing

Black River Falls

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 53 (for Jackson County)

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

Durand

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 11 (for Buffalo County)

Census Tracts in Assessment Area 9601, 9602 & 9603

County Code - 33 (for Dunn County)

Census Tracts in Assessment Area 9704 & 9706

County Code - 91 (for Pepin County)

Census Tracts in Assessment Area 9501 & 9502

Eau Claire

MSA Code - 20740

State Code - 55 (for Wisconsin)

County Code - 17 (for Chippewa County)

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

County Code - 35 (for Eau Claire County)

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

Ladysmith

MSA Code - 99999

State Code - 55 (for Wisconsin)

County Code - 107 (for Rusk County)

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

River Falls

MSA Code - 33460

State Code - 55 (for Wisconsin)

County Code - 93 (for Pierce County)

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

County Code - 109 (for St. Croix County)

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