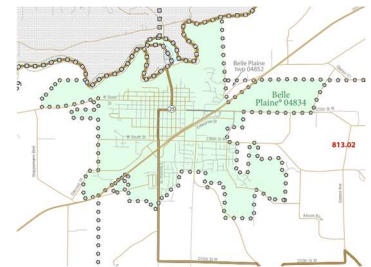
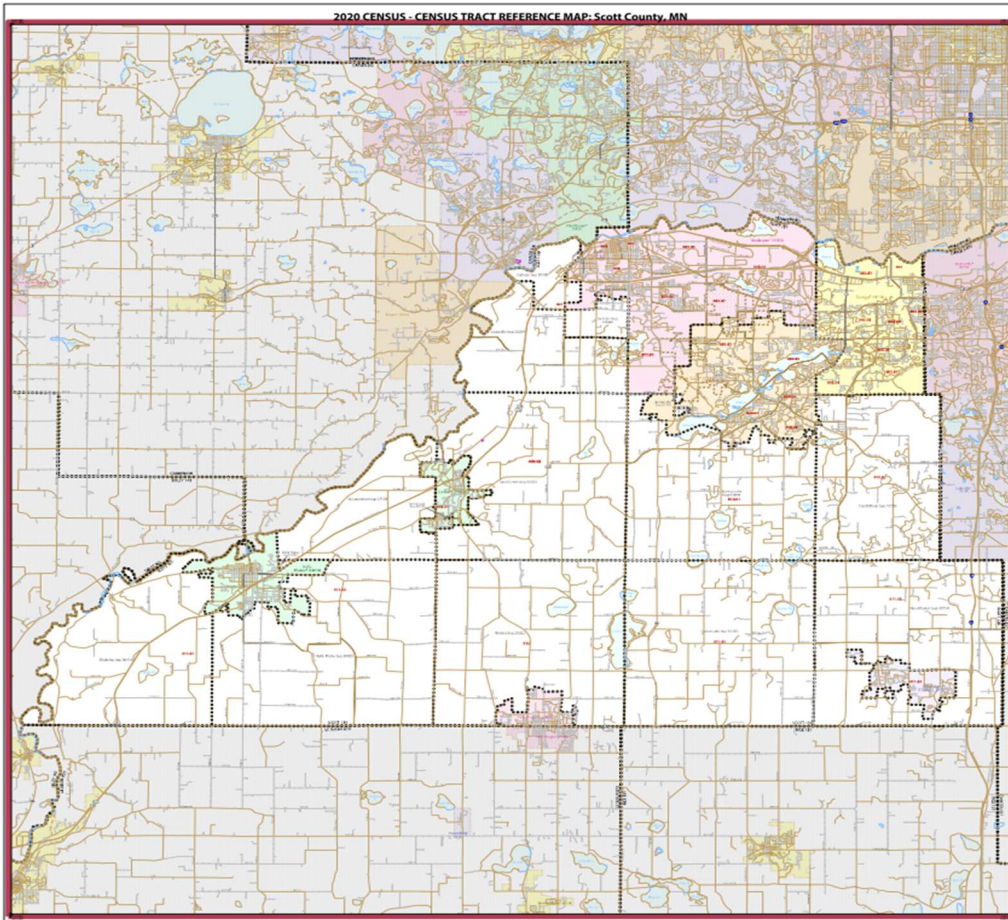
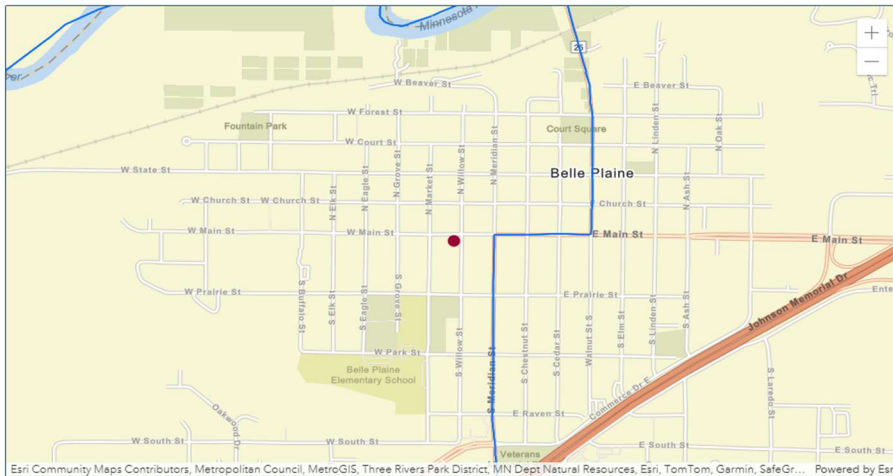


First National Bank Minnesota has established its primary CRA Assessment Area as the counties of Carver, Scott, Sibley, Nicollet, Le Sueur, and Blue Earth (these counties are highlighted in blue on map). Occasionally loans are granted to customers located outside this primary assessment area. All loans will be consistent with safe and sound operation of the bank.



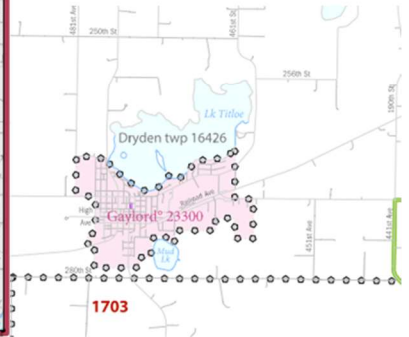
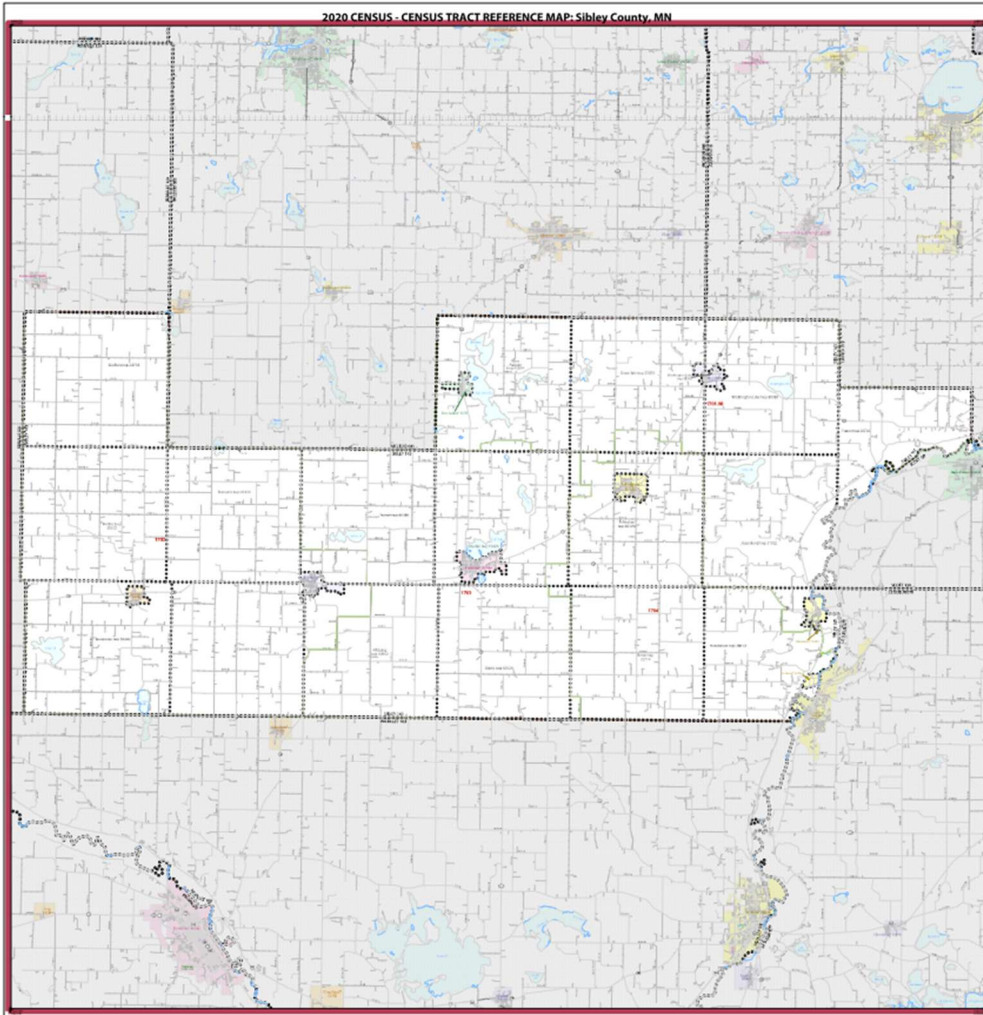
FFIEC FFIEC Geocoding/Mapping System – 2026



● Matched Address: 201 W Main St, Belle Plaine, Minnesota, 56011
 MSA: 33460 - MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI || State: 27 - MINNESOTA || County: 139 - SCOTT COUNTY || Tract Code: 0813.01

Tracts: Moderate-Middle-Upper

801.00	802.01	802.02	802.04	802.06	802.07	802.08
802.09	803.03	803.04	803.05	803.06	803.07	804.00
805.00	806.00	807.00	808.01	808.02	809.03	809.05
809.06	809.07	809.08	810.01	810.02	811.01	811.02
811.03	812.00	813.01	813.02			



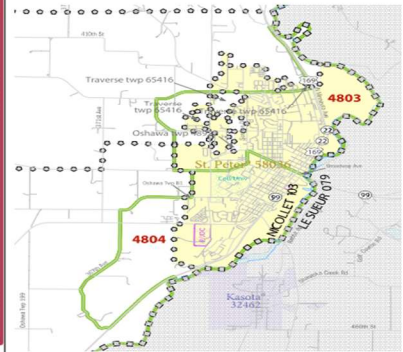
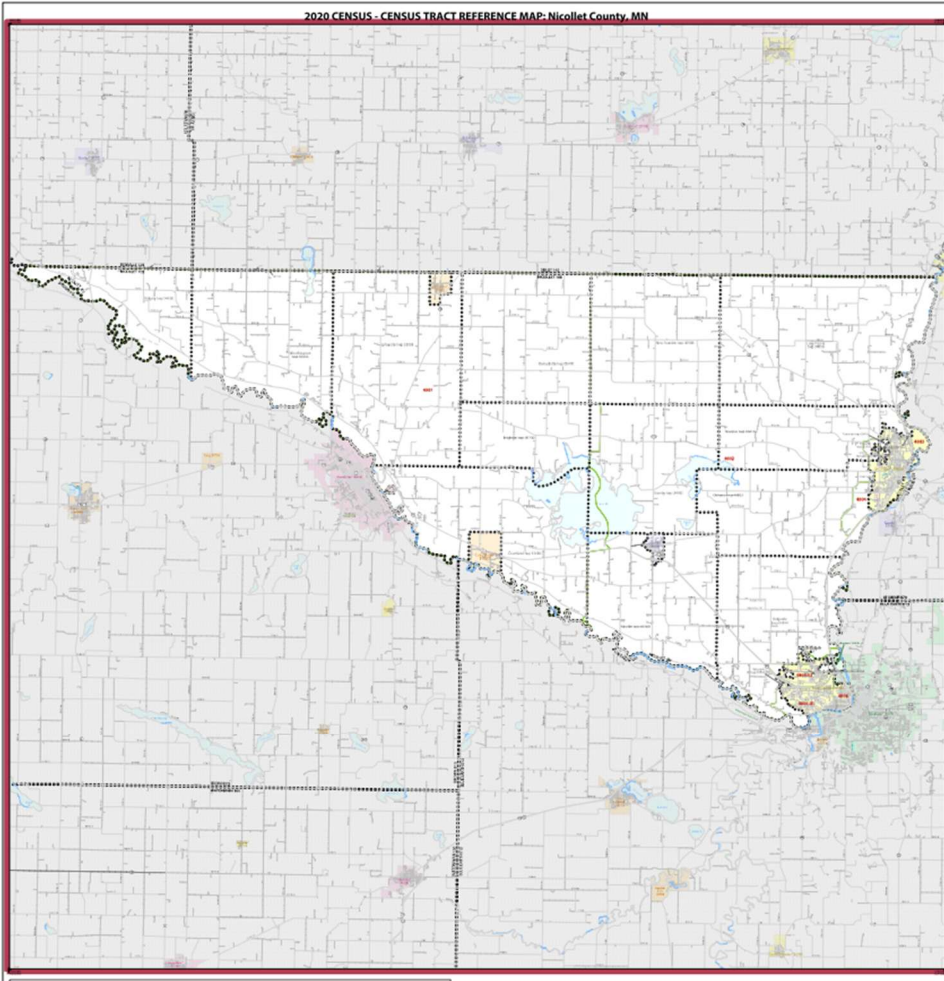
FFIEC Geocoding/Mapping System -- 2026



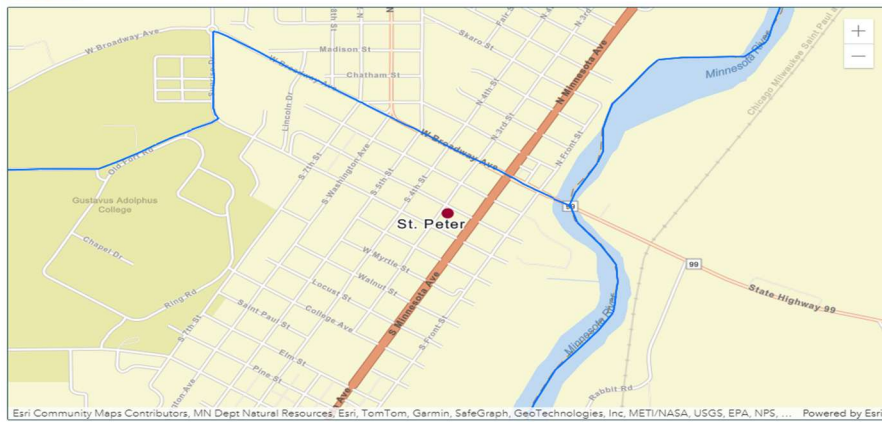
● Matched Address: 209 Main Ave, Gaylord, Minnesota, 55334
 MSA: NA - NA (Outside of MSA) || State: 27 - MINNESOTA || County: 143 - SIBLEY COUNTY || Tract Code: 1703.00

Tracts: Middle - Upper

1701.98 1702.00 1703.00 1704.00



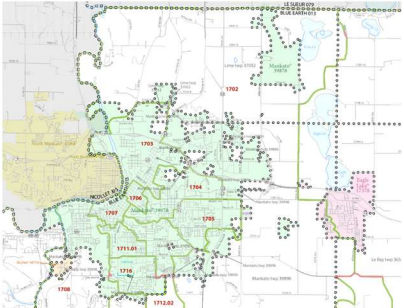
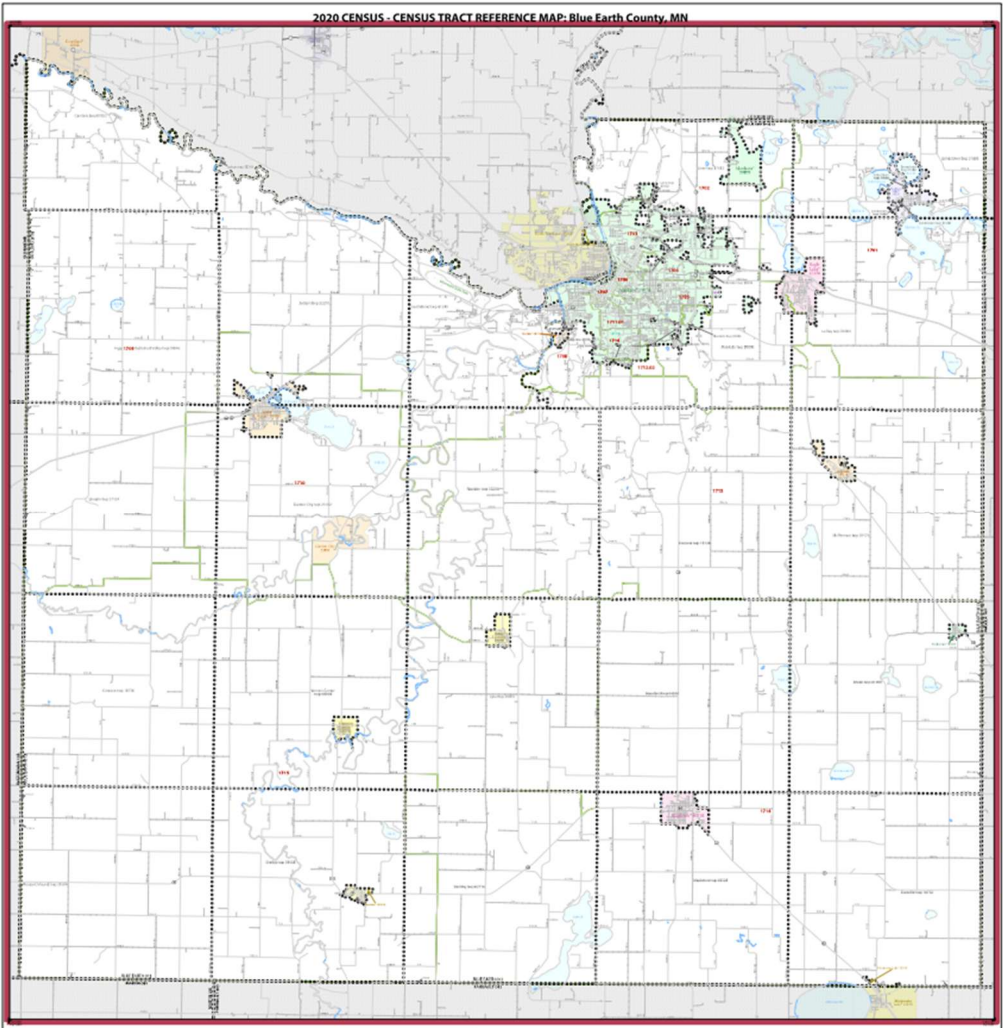
FFIIC FFIIC Geocoding/Mapping System -- 2026



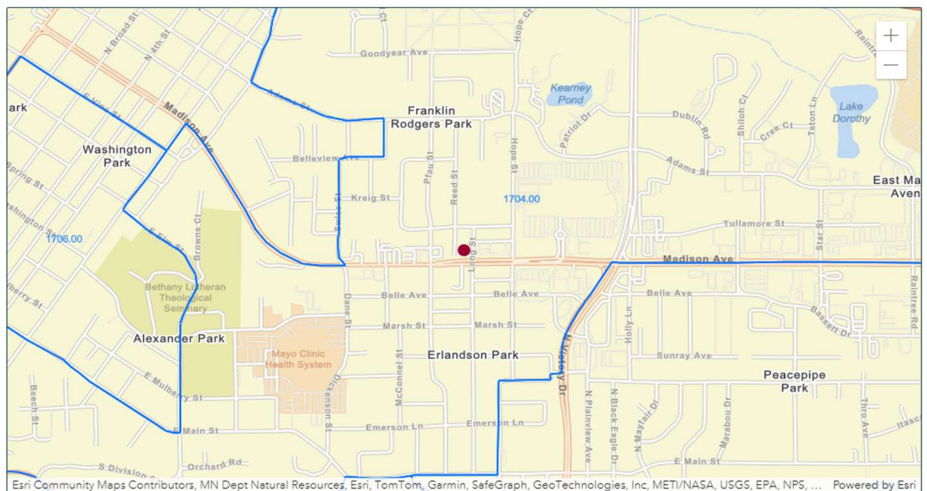
● Matched Address: 226 Nassau St, Saint Peter, Minnesota, 56082
 MSA: 31860 - MANKATO, MN || State: 27 - MINNESOTA || County: 103 - NICOLLET COUNTY || Tract Code: 4804.00

Tracts: Moderate-Middle-Upper

4801.00 4802.00 4803.00 4804.00 4805.01 4805.02 4806.00



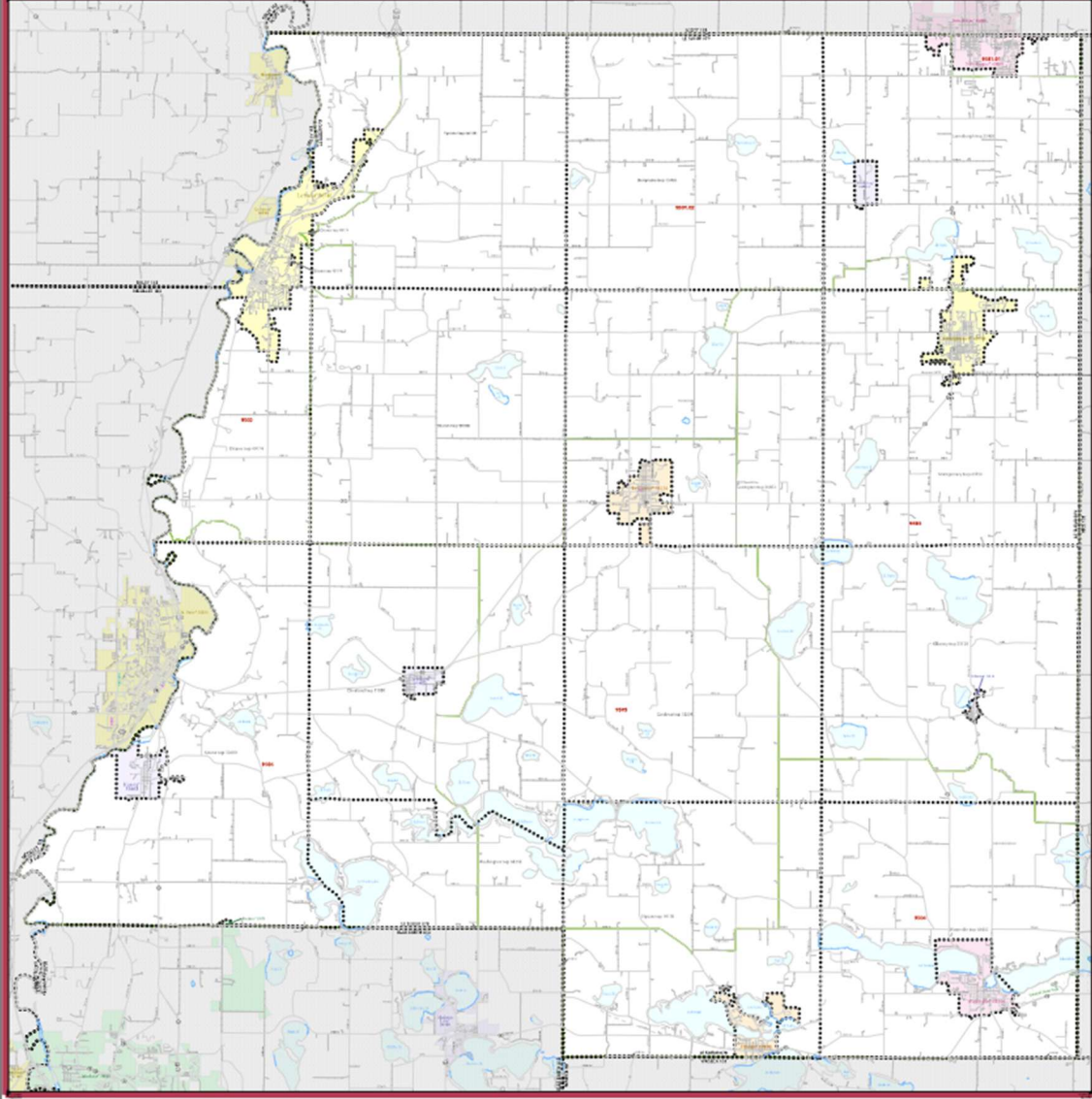
FFIEC Geocoding/Mapping System -- 2026



● Matched Address: 500 Long St, Mankato, Minnesota, 56001
 MSA: 31860 - MANKATO, MN || State: 27 - MINNESOTA || County: 013 - BLUE EARTH COUNTY || Tract Code: 1704.00

Tracts: Moderate-Middle-Upper

1701.00	1702.00	1703.00	1704.00	1705.00	1706.00	1707.00
1708.00	1709.00	1710.00	1711.01	1712.02	1713.00	1714.00
1715.00	1716.00					



Tracts: Moderate -Middle

9501.01

9501.02

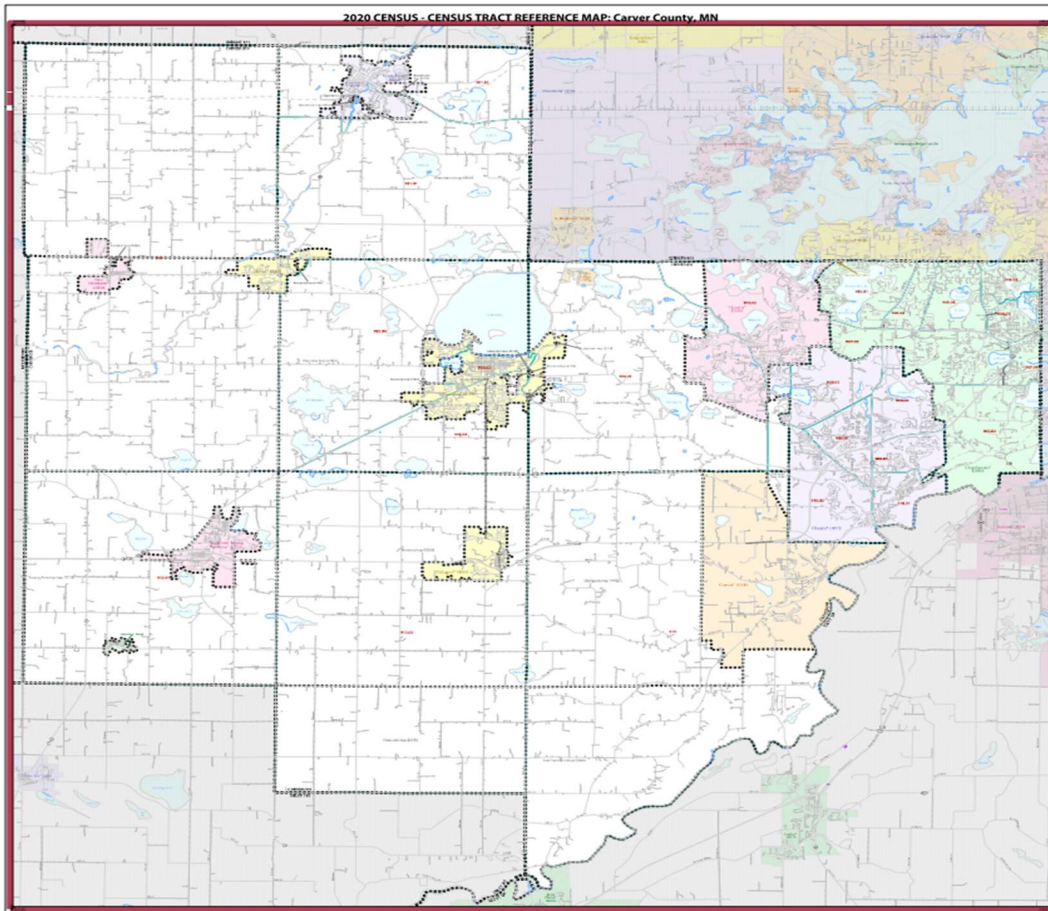
9502.00

9503.00

9504.00

9505.00

9506.00



Tracts: Middle to Upper

901.01	901.02	902.00	903.02	903.03	903.04	904.01
904.02	905.01	905.02	905.03	906.01	906.02	907.02
907.03	907.04	908.01	908.02	909.01	909.02	910.01
910.02	911.00	912.01	912.02			