Ixonia Bank

Community Reinvestment Act

Public File

Ixonia Bank

Ixonia Bank has had no written comments from the public regarding our CRA efforts in the preceding two years.

PUBLIC DISCLOSURE

August 18, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Ixonia Bank
Certificate Number: 12514

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Ixonia, Wisconsin 53036

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

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Chicago, Illinois 60606

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.

TABLE OF CONTENTS

INSTITUTION RATING 1
DESCRIPTION OF INSTITUTION 1
DESCRIPTION OF ASSESSMENT AREAS 3
SCOPE OF EVALUATION 8
CONCLUSIONS ON PERFORMANCE CRITERIA 10
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW 22
APPENDICES 23
INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA 23
GLOSSARY 24

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.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is more than reasonable (considering seasonal variations and taking into account lending related activities) given the institution's size, financial condition, and assessment area credit needs.

- A substantial majority of loans and other lending related activities are outside the institution's assessment area.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.

- The distribution of loans to borrowers reflects, given the demographics of the assessment area, reasonable penetration of loans among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution demonstrated adequate responsiveness to the community development needs of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

DESCRIPTION OF INSTITUTION

Background

Ixonia Bank is headquartered in Ixonia, Wisconsin, and primarily serves Dodge, Jefferson, Milwaukee, Ozaukee, Washington, and Waukesha Counties in southeastern Wisconsin. The bank is wholly owned by Ixonia Bancshares, Inc., a one bank holding company, also in Ixonia. Ixonia Bank received a Satisfactory rating at its previous FDIC Performance Evaluation, dated September 6, 2022, based on Interagency Intermediate Small Institution Examination Procedures.

Operations

The bank operates the main office in Ixonia, one branch in Dousman, one branch in downtown Milwaukee, two branches in Oconomowoc, and two branches in Watertown. The main office and all branches are located in middle- and upper-income census tracts; however, one Watertown branch is located in a census tract adjacent to a moderate-income census tract in Jefferson County. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

Ixonia Bank continues to operate Novus Home Mortgage, a nationwide residential mortgage lending operation that was acquired in April 2020. Novus Home Mortgage is neither a subsidiary nor an affiliate, but rather a division of the bank. Novus Home Mortgage primarily originates secondary market residential loans funded from a warehouse line of credit. Novus Home Mortgage is not dependent on deposits from Ixonia Bank customers for funding, which allows Ixonia Bank deposits to remain in its assessment area. While no bank branches have opened or closed since the previous examination, there have been significant changes in Novus Home Mortgage loan production offices (LPOs). As of August 2025, Novus Home Mortgage operates out of 50 LPOs in 22 states. Of the 50 LPOs, 41 were opened during the evaluation period. Additionally, during the evaluation period, Novus Home Mortgage closed 37 LPOs; 19 of these LPOs were both opened and closed during the evaluation period. Overall, during the evaluation period, Novus Home Mortgage operated 87 LPOs across 33 states. Notably, only nine LPOs remain that were operating at the time of the prior examination.

The bank offers a wide range of financial products and services to meet the needs of its customers. Ixonia Bank primarily focuses on residential and commercial lending; however, the downtown Milwaukee branch maintains a primary commercial lending focus. Loan products offered include, but are not limited to, commercial, home mortgage, and consumer loans. Deposit products include savings, checking, money market, certificates of deposit, individual retirement, and health savings accounts. The bank also offers insurance and investment advisory services. Alternative banking systems include telephone, internet, and mobile banking. All locations have Saturday hours and drive-up facilities, except for the Milwaukee branch, which is in line with competitors in downtown Milwaukee. All seven locations have ATMs that disperse cash and do not accept deposits.

Ixonia Bank participates in a variety of government loan programs through and/or guaranteed by the Wisconsin Housing and Economic Development Authority (WHEDA), the Small Business Administration, Veterans Affairs, United States Department of Agriculture, and Federal Housing Authority. These programs are beneficial in helping first time homebuyers and small businesses obtain financing that they might not have been able to obtain through conventional financing. Down payment grant programs are offered through the Federal Home Loan Bank, Home Consortium, and WHEDA to assist low-income borrowers in purchasing a home.

Ability and Capacity

Assets totaled $879.9 million as of June 30, 2025, and included total loans of $687.2 million, total securities of $102.4 million, and total equity capital of $81.6 million. Total assets increased $256.1 million (41.0 percent) since June 30, 2022. Total loans increased $351.1 million (104.5 percent), and securities decreased $86.0 million (45.7 percent) over the same three-year time period. This growth is attributable to the expansion of Novus Home Mortgage since the prior examination.

Commercial and residential loans continue to represent the largest concentrations of the bank's lending activity; however, some loan portfolio composition changes have occurred since the prior examination. The following table shows that loans secured by non-farm non-residential properties (commercial real estate) and commercial and industrial loans make up 48.0 percent of total loans, and 1-4 family residential mortgage loans make up 40.1 percent of total loans. The most significant loan composition change between June 30, 2022 and June 30, 2025 is that the volume of commercial real estate and commercial and industrial loans increased $129.7 million; nevertheless, these commercial loans decreased from 59.6 percent to 48.0 percent of the loan portfolio. In addition, 1-4 family residential mortgage loans increased $170.4 million from 31.2 percent to 40.1 percent of the loan portfolio. The following table outlines the loan portfolio distribution as of the June 30, 2025 Call Report.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	**$(000s)**	**%**
Construction and Land Development	34,415	5.0
Secured by Farmland	1,704	0.2
Secured by 1-4 Family Residential Properties	275,418	40.1
Secured by Multifamily (5 or more) Residential Properties	37,687	5.5
Secured by Non-farm Non-residential Properties	162,728	23.7
Total Real Estate Loans	**511,952**	**74.5**
Commercial and Industrial Loans	167,212	24.3
Agricultural Loans	88	0.0
Consumer Loans	1,233	0.2
Other Loans	6,749	1.0
Total Loans	**687,234**	**100.0**
Source: Reports of Condition and Income; Rounding may affect totals.		

The bank originates the majority of home mortgage loans in the secondary market, which are not included in the table. Home mortgage loans sold in the secondary market equal $198.3 million (686 loans) in the last four months of 2022, $1.4 billion (5,324 loans) in 2023, $2.0 billion (7,389 loans) in 2024, and $1.5 billion (5,367 loans) in the first seven months of 2025.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. Ixonia Bank designated a single assessment area consisting of a portion of the Milwaukee-Racine-Waukesha Combined Statistical Area (CSA), which includes the entire Milwaukee-Waukesha Metropolitan Statistical Area (MSA) plus the non-

MSA areas of Jefferson County and the southern portion of Dodge County. The Dodge County census tracts are 9615.00, 9616.00, 9617.00, 9619.00, and 9620.00. The Dodge County census tracts contain the northern portion of Watertown and the three census tracts that abut Watertown. The Milwaukee-Waukesha MSA consists of Milwaukee, Ozaukee, Washington, and Waukesha Counties. The assessment area has not changed since the previous evaluation. The assessment area meets the requirements of the CRA regulation and does not arbitrarily exclude any low- or moderate-income geographies. The following sections discuss economic and demographic information for the assessment area.

<u>Economic and Demographic Data</u>

The assessment area includes 478 census tracts. Based on the 2020 U.S. Census data, the census tracts have the following income designations:

- 81 low-income census tracts,
- 81 moderate-income census tracts,
- 163 middle-income census tracts,
- 143 upper-income census tracts, and
- 10 census tracts with no income designation.

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

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	478	17.0	17.0	34.1	29.9	2.1
Population by Geography	1,680,134	12.0	14.9	36.4	35.7	1.0
Housing Units by Geography	725,362	11.9	15.4	38.0	33.7	0.9
Owner-Occupied Units by Geography	409,334	5.0	11.3	39.9	43.5	0.2
Occupied Rental Units by Geography	266,321	19.8	21.5	36.9	20.2	1.7
Vacant Units by Geography	49,707	26.4	16.7	28.4	25.8	2.6
Businesses by Geography	161,717	10.6	15.1	33.6	40.0	0.7
Farms by Geography	1,483	2.0	3.2	35.7	59.1	0.0
Family Distribution by Income Level	413,080	21.9	16.7	20.6	40.8	0.0
Household Distribution by Income Level	675,655	24.5	15.8	17.2	42.5	0.0
Median Family Income MSA - 33340 Milwaukee-Waukesha, WI MSA Wisconsin Non-MSA Median Family Income		$84,829 $71,403	Median Housing Value			$ 209,548
			Median Gross Rent			$946
			Families Below Poverty Level			8.5%
Source: 2020 Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

Waukesha County has four moderate-income census tracts in downtown Waukesha. The City of Watertown lies within two counties and has one moderate-income census tract on the northeast side in Dodge County and another moderate-income census tract on the southwest side in Jefferson County. The remaining 156 low- and moderate-income census tracts are located in Milwaukee County with a vast majority in the City of Milwaukee. Ten census tracts in the assessment area do not have sufficient populations to categorize into an income category. Notably, 8.5 percent of families in the assessment area live below the poverty level and are less likely to have the capacity to afford a home.

The State of Wisconsin contains 120 Opportunity Zones, and numerous municipalities in Wisconsin utilize tax increment financing (TIF) districts. These areas are targeted for economic development, revitalization and stabilization, and other community improvement projects. Tax incentives are offered to encourage development in these targeted areas, which are located throughout the assessment area. These areas are concentrated mostly in the low- and moderate-income census tracts.

Examiners rely on the 2022, 2023, and 2024 FFIEC-estimated median family income (MFI) levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census data, and factors in inflation and other economic variables to arrive at an MFI that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the MSA and Non-MSA areas.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Milwaukee-Waukesha, WI MSA Median Family Income (33340)				
2024 ($102,100)	<$51,050	$51,050 To <$81,680	$81,680 To <$122,520	>=$122,520
2023 ($100,600)	<$50,300	$50,300 To <$80,480	$80,480 To <$120,720	>=$120,720
2022 ($96,100)	<$48,050	$48,050 To <$76,880	$76,880 To <$115,320	>=$115,320
Wisconsin Non-MSA Median Family Income				
2024 ($86,700)	<$43,350	$43,350 To <$69,360	$69,360 To <$104,040	>=$104,040
2023 ($86,000)	<$43,000	$43,000 To <$68,800	$68,800 To <$103,200	>=$103,200
2022 ($81,500)	<$40,750	$40,750 To <$65,200	$65,200 To <$97,800	>=$97,800
Source: FFIEC				

According to the World Population Review website, Milwaukee County has the largest population in Wisconsin with 912,459 residents in 2025. Waukesha County is the third most populated county in the State with 417,227 residents. Washington County reported 138,992 residents, Ozaukee County has 94,338 residents, Dodge County has 87,945 residents, and Jefferson County has 85,779 residents.

Housing prices vary significantly between the six counties in the assessment area. During the evaluation period, median home prices increased each year while the number of sales decreased in 2023 and increased slightly in 2024. See the following two tables with data from the Wisconsin Realtors Association. This information indicates that housing affordability may be challenging for low- and moderate-income individuals, particularly in the higher priced counties.

Median Housing Prices in the Assessment Area				
Area	**2022**	**2023**	**2024**	**2025 (7 months)**
Milwaukee County	222,500	238,000	260,000	276,000
Ozaukee County	407,500	425,000	469,000	470,010
Washington County	335,000	360,000	375,000	377,000
Waukesha County	405,000	431,000	455,650	497,200
Dodge County	220,000	249,900	280,000	286,000
Jefferson County	298,950	324,900	330,000	335,000
State of Wisconsin	265,000	285,000	310,000	325,000
Source: Wisconsin Realtors Association				

Number of Home Sales in the Assessment Area				
Area	**2022**	**2023**	**2024**	**2025 (7 months)**
Milwaukee County	12,001	9,620	9,732	5,479
Ozaukee County	1,280	1,106	1,129	639
Washington County	1,794	1,448	1,610	928
Waukesha County	5,444	4,574	4,738	2,738
Dodge County	1,026	869	910	529
Jefferson County	1,204	941	1,011	635
State of Wisconsin	78,010	64,528	67,735	37,819
Source: Wisconsin Realtors Association				

Unemployment rates are shown in the following table. Only Milwaukee County's unemployment rates are higher than the statewide rates.

Annual Unemployment Rates in the Assessment Area			
Area	**December 2022**	**December 2023**	**December 2024**
Milwaukee County	2.5	3.0	3.4
Ozaukee County	1.7	2.0	2.3
Washington County	1.7	2.0	2.4
Waukesha County	1.8	2.1	2.4
Dodge County	1.8	2.1	2.4
Jefferson County	1.8	2.1	2.5
State of Wisconsin	2.6	2.9	3.1
Source: Wisconsin Department of Workforce Development			

The Milwaukee CSA contains a diverse range of employers across various sectors. Key industries include healthcare, finance, manufacturing, and retail. Froedtert Health, Ascension Wisconsin, and the Medical College of Wisconsin are major players in the healthcare sector, while Northwestern Mutual and Kohl's Corporation are significant in finance and retail, respectively. Additionally, GE Healthcare Technologies, Quad/Graphics, and Goodwill Industries of SE Wisconsin are also prominent employers in the region.

Competition

The assessment area is highly competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 57 financial institutions that operated 484 full-service branches within the bank's assessment area. Ixonia Bank ranked 20th with 0.7 percent of the $77.0 billion in total deposits. U.S. Bank National Association ranked 1st with 30.5 percent deposit market share. Of the banks ranked above Ixonia Bank, half are community banks and half are banks with a regional or national presence. Credit unions are also a significant source of competition and are not included in these rankings and market share data.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders in the market. In 2023, 518 lenders originated or purchased 40,096 home mortgage loans in the assessment area. Ixonia Bank ranked 48th with a market share of 0.4 percent by number of loans. The two most prominent home mortgage lenders accounted for a combined 24.3 percent market share by number of loans in the assessment area and include Landmark Credit Union and Summit Credit Union. Market share data for 2024 is not available at this time.

The bank is not required to collect or report its small business loan data. Therefore, the analysis of small business loans under the Lending Test does not include direct comparisons against aggregate data. The aggregate data, however, reflects the level of demand for small business loans and is therefore included here. Aggregate data for 2023 shows that 117 institutions reported 22,337 small business loans in the assessment area. Aggregate data includes many credit card lenders. The top two lenders, JPMorgan Chase Bank NA and American Express National Bank, have a combined market share of 43.0 percent by number of loans and an average loan amount of $12,000. Market share data for 2024 is not available at this time.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available. Examiners obtained information from four contacts, each serving a different county in the assessment area.

The contacts all identified similar challenges for the various counties. Two of the greatest needs are financing for start-up businesses and affordable housing. Insufficient affordable housing affects the ability of employers to draw new workers into the area and contributes to the labor shortage in the service and manufacturing industries. The contacts stated economic development is adversely affected by high interest rates and construction costs, along with rising equity requirements for developers. The representatives also stated that there continues to be a severe shortage of housing stock at all price levels and all types of housing, including affordable multifamily units, affordable starter homes, larger single-family homes, and housing for senior citizens. The contacts identified needs for down-payment assistance programs, rehabilitation loan products, and products with nontraditional credit underwriting criteria to evaluate low- and moderate-income applicants. Another contact mentioned a significant need for childcare facilities. The contacts indicated that area banks are sufficiently involved in the community and generally responsive to credit needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, demographic and economic data, and discussions with bank management, examiners determined the assessment area has credit and community development needs for housing of all types, including affordable workforce housing units. The significant number and percentage of families in the low- and moderate-income categories and 8.5 percent of families below the poverty level support this conclusion. Furthermore, financing is needed for small businesses, particularly start-ups. Working capital loans for small businesses are in high demand. Opportunity exists for originating such loans and in making better use of guaranteed loan programs and revolving loan funds. The significant percentage of businesses with revenues of $1 million or less support this conclusion.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 6, 2022, to the current evaluation dated August 18, 2025. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate Ixonia Bank's CRA performance. These procedures include two tests: the CRA Small Bank Lending Test and the Community Development Test, as detailed in the Appendix. Banks must achieve at least a Satisfactory rating under each test to obtain an overall Satisfactory rating. This evaluation does not include any lending activity performed by affiliates.

Examiners relied on records provided by the bank, 2020 U.S. Census data, D&B demographic data, community contacts, and loan information reported under the Home Mortgage Disclosure Act (HMDA). Ixonia Bank's CRA performance was analyzed in relation to the bank's performance context, which includes (but is not limited to) bank size and structure, financial condition, loan mix, resources, limitations, assessment area demographics, economic factors, competition, loan demand, and available opportunities. Examiners used information obtained from community contact interviews to help establish the performance context for this CRA evaluation. The community contact interviewees are representatives in the assessment area and not affiliated with the bank.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, Call Report data, and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as small farm loans or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

The bank's record of originating home mortgage loans contributed more weight to overall conclusions due to the larger loan origination volume when compared to small business lending during the evaluation period. The following table shows the universe of home mortgage and small business originations and purchases during the evaluation period by loan type.

Loan Products Reviewed						
Year	Home Mortgage		Small Business		Total	
	#	$(000s)	#	$(000s)	#	$(000s)
2022	2,810	808,456	96	31,775	2,906	840,231
2023	5,520	1,424,800	423	58,425	5,943	1,483,225
2024	7,156	2,038,822	524	87,816	7,680	2,126,638
Source: Bank Records dated 1/1/2022 through 12/31/2024; 2022, 2023, and 2024 HMDA Loan Application Registers						

Examiners considered the universe of home mortgage loans reported on the bank's 2022, 2023, and 2024 HMDA loan application registers. Aggregate data provided the primary standard of comparison for the bank's home mortgage lending performance. Demographic data from the 2020 U.S. Census data and similarly situated banks analyses were also used as a measure of comparison.

Examiners considered the universe of small business loans originated from January 1, 2022, through December 31, 2024. Bank data provided sufficient location and revenue information which was used to evaluate the bank's small business lending performance. D&B data and similarly situated bank analyses provided a standard of comparison for the bank's small business lending performance.

The geographic distribution of loans and distribution of loans among borrowers of different income and revenue levels carried the greatest weight when determining the overall Lending Test rating. These two factors most directly identify how well the bank serves the traditionally underserved segments of the population (including low- and moderate-income individuals and geographies, and small businesses).

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the previous CRA evaluation dated September 6, 2022. Qualified investments obtained prior to September 6, 2022, and remaining on the books as of August 18, 2025, were given credit at the current book value.

When determining the Community Development Test rating, examiners evaluated the bank's community development loans, qualified investments, and community development services in the context of available bank resources and opportunities in the assessment area. Community development activities were evaluated quantitatively based on the financial capacity of the bank, as well as qualitatively based on the impact to the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated "Satisfactory." While the assessments are not consistent for all criteria evaluated, Ixonia Bank demonstrated reasonable performance under the Geographic Distribution and Borrower Profile criteria, primarily supporting the overall rating.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's loan-to-deposit ratio, calculated from Call Report data, averaged 97.0 percent over the past 12 quarters from September 30, 2022 to June 30, 2025. The ratio increased each quarter from 70.0 percent as of September 30, 2022, to 118.4 percent as of June 30, 2025. Similarly situated banks had average net loan-to-deposit ratios that ranged from 57.8 percent to 91.9 percent during the same timeframe, as reflected in the following table. Comparable institutions were selected based on their asset size, geographic location, and lending focus. Ixonia Bank's ratio exceeds all seven of the similarly situated banks. Additionally, Ixonia bank participates in significant levels of secondary market lending. Since the prior examination, Ixonia Bank originated 18,766 secondary market loans totaling $5.1 billion. Neither Ixonia Bank's nor the similarly situated banks' net loan-to-deposit ratios reflect secondary market lending.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 6/30/25 ($000s)**	**Average Net Loan-to-Deposit Ratio (%)**
Ixonia Bank	**879,906**	**97.0**
First Citizens State Bank, Whitewater, WI	494,476	80.1
PremierBank, Fort Atkinson, WI	558,304	72.0
Community State Bank, Union Grove, WI	617,072	57.8
The Greenwood's State Bank Lake Mills, Lake Mills, WI	742,496	91.9
Westbury Bank, Waukesha, WI	806,117	86.2
The Port Washington State Bank, Port Washington, WI	946,159	67.9
Citizens Bank, Mukwonago, WI	1,113,604	76.4
Source: Call Report of Condition 9/30/22 to 6/30/25		

Assessment Area Concentration

Ixonia Bank made a substantial majority of loans outside the assessment area. The bank does not meet the standard for satisfactory performance under this criterion, since a majority of loans are not made within the assessment area. However, based on various performance context factors considered, low assessment area concentration is mitigated and given less significance in the overall rating.

The low assessment area concentration is primarily impacted by the bank's nationwide lending through Novus Home Mortgage, a division of the bank. These loans are originated through various

LPOs that are located nationwide. Notably, these loans are funded from a warehouse line of credit, and not through use of bank deposits. Therefore, Ixonia Bank still uses its consumer bank deposits to fund loans within the assessment area. Ixonia Bank continues to serve the assessment area with home mortgage loans, small business loans, and community development loans. Ixonia Bank originated a substantial majority of small business loans in its assessment area, and the volume of small business loans has significantly increased throughout the review period. Additionally, the bank made a majority of community development loans within the bank's assessment area. Specifically, 83 percent of community development loans by number and 88 percent by dollar volume benefited the assessment area.

Examiners compared Ixonia Bank's volume of home mortgage lending within the assessment area to similar sized area institutions and considered market fluctuations to determine if the bank's home mortgage lending performance is consistent with its capacity and assessment area credit needs. Examiners determined that the bank's volume of lending within the assessment area continues at similar levels when considering industry trends. The number of home mortgage loans in the assessment area remained constant in 2022 and 2023 and increased in 2024. A similar volume and trend was observed at comparable institutions. Examiners also considered total home mortgage lending (by dollar volume) within the assessment area as a percentage of total assets. This performance is comparable to four similar financial institutions during the review period. Overall, the results of these reviews indicate that Ixonia Bank continues to meet the credit needs of the assessment area, despite the significant lending activity that occurs nationwide.

Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans					Dollar Amount of Loans $(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage										
2022	161	5.7	2,649	94.3	2,810	50,744	6.3	757,712	93.7	808,456
2023	160	2.9	5,360	97.1	5,520	52,240	3.7	1,372,560	96.3	1,424,800
2024	279	3.9	6,877	96.1	7,156	85,985	4.2	1,952,837	95.8	2,038,822
Subtotal	**600**	**3.9**	**14,886**	**96.1**	**15,486**	**188,969**	**4.4**	**4,083,109**	**95.6**	**4,272,078**
Small Business										
2022	88	91.7	8	8.3	96	28,455	89.6	3,320	10.4	31,775
2023	394	93.1	29	6.9	423	49,562	84.8	8,863	15.2	58,425
2024	491	93.7	33	6.3	524	76,585	87.2	11,231	12.8	87,816
Subtotal	**973**	**93.3**	**70**	**6.7**	**1,043**	**154,602**	**86.8**	**23,414**	**13.2**	**178,016**
Total	**1,573**	**9.5**	**14,956**	**90.5**	**16,529**	**343,571**	**7.7**	**4,106,523**	**92.3**	**4,450,094**
Source: Bank Data; 2022, 2023, and 2024 HMDA data; Due to rounding, totals may not equal 100.0%.										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The bank's performance in the low- and moderate-income census tracts is in line with demographic and aggregate data. The low- and moderate-income census tracts are primarily located in the City of Milwaukee where the bank has one branch. This branch has a commercial focus. Therefore, the bank's performance of comparing well with demographic and aggregate data is especially noteworthy considering the commercial focus of this sole branch in Milwaukee and the geographic distance of the other branches from the majority of the low- and moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans in the Assessment Area						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	5.0	5.3	7	4.4	953	1.9
2023	5.0	6.2	13	8.1	8,384	16.1
2024	5.0	6.2	12	4.3	1,382	1.6
Moderate						
2022	11.3	12.0	20	12.4	4,455	8.8
2023	11.3	12.4	18	11.3	6,761	12.9
2024	11.3	12.6	33	11.8	10,748	12.5
Middle						
2022	39.9	39.0	54	33.5	13,011	25.6
2023	39.9	39.3	65	40.6	15,157	29.0
2024	39.9	39.1	118	42.3	33,693	39.2
Upper						
2022	43.5	43.5	80	49.7	32,325	63.7
2023	43.5	41.9	63	39.4	21,763	41.7
2024	43.5	41.9	113	40.5	39,537	46.0
NA						
2022	0.2	0.2	0	0.0	0	0.0
2023	0.2	0.2	1	0.6	175	0.3
2024	0.2	0.2	3	1.1	625	0.7
Total						
2022	**100.0**	**100.0**	**161**	**100.0**	**50,744**	**100.0**
2023	**100.0**	**100.0**	**160**	**100.0**	**52,240**	**100.0**
2024	**100.0**	**100.0**	**279**	**100.0**	**85,985**	**100.0**
Source: 2020 Census; Imported Bank Data; 2022, 2023, 2024 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0%.*						

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. The bank's performance in the low-income census tracts is significantly below demographic data which shows that 10.8 percent of assessment area businesses operate in low-income census tracts. This weaker performance is mitigated by the strong performance in moderate-income census tracts, where the bank's record of small business lending significantly exceeded demographic data in 2023 and 2024.

Geographic Distribution of Small Business Loans in the Assessment Area					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2022	10.8	2	2.3	550	1.9
2023	10.8	0	0.0	0	0.0
2024	10.6	6	1.2	2,487	3.3
Moderate					
2022	15.4	9	10.2	2,081	7.3
2023	15.2	151	38.3	10,703	21.6
2024	15.1	112	22.8	8,537	11.2
Middle					
2022	34.7	12	13.6	2,929	10.3
2023	33.8	26	6.6	6,431	13.0
2024	33.6	48	9.8	14,748	19.3
Upper					
2022	38.5	65	73.9	22,895	80.5
2023	39.5	217	55.1	32,428	65.4
2024	40.0	325	66.2	50,813	66.4
NA					
2022	0.7	0	0.0	0	0.0
2023	0.7	0	0.0	0	0.0
2024	0.7	0	0.0	0	0.0
Total					
2022	**100.0**	**88**	**100.0**	**28,455**	**100.0**
2023	**100.0**	**394**	**100.0**	**49,562**	**100.0**
2024	**100.0**	**491**	**100.0**	**76,585**	**100.0**
Source: 2022, 2023, 2024 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%.*					

<u>Borrower Profile</u>

The distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the assessment area. The bank's reasonable performance of home mortgage loans supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. They also focused on the percentage by number of small business loans to businesses with revenues of $1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. The bank's record of lending to low-income borrowers significantly trails the percentage of low-income families (21.9 percent). A low-income family with an income of $48,050 would not likely qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of approximately $222,500 or more, depending upon the county. Therefore, the demand and opportunity for lending to low-income families is more limited than the demographic suggests. For this reason, more emphasis is given to the bank's performance in comparison with aggregate data.

The bank compared reasonably well with aggregate data of 9.4 percent in 2022. While the bank's performance at 3.1 percent in 2023 is below aggregate, the performance increased to match aggregate data in 2024. The bank's performance to moderate-income individuals is slightly below 2022 aggregate data. However, performance significantly increased in 2023 to exceed both demographic and aggregate data. Despite a decrease in 2024, performance continues to exceed aggregate. Refer to the following table for additional details.

Distribution of Home Mortgage Loans by Borrower Income Level in the Assessment Area						
Borrower Income Level	**% of Families**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	21.9	9.4	13	8.1	1,950	3.8
2023	21.9	7.7	5	3.1	964	1.9
2024	21.9	7.5	21	7.5	3,306	3.8
Moderate						
2022	16.7	20.4	28	17.4	5,047	10.0
2023	16.7	19.7	51	31.9	9,879	18.9
2024	16.7	18.4	64	22.9	14,411	16.8
Middle						
2022	20.6	22.8	39	24.2	9,648	19.0
2023	20.6	22.1	44	27.5	11,146	21.3
2024	20.6	21.7	64	22.9	16,988	19.8
Upper						
2022	40.8	36.3	72	44.7	30,922	60.9
2023	40.8	37.9	50	31.3	19,292	36.9
2024	40.8	38.5	108	38.7	42,941	49.9
NA						
2022	0.0	11.1	9	5.6	3,177	6.3
2023	0.0	12.6	10	6.3	10,959	21.0
2024	0.0	14.0	22	7.9	8,339	9.7
Total						
2022	**100.0**	**100.0**	**161**	**100.0**	**50,744**	**100.0**
2023	**100.0**	**100.0**	**160**	**100.0**	**52,240**	**100.0**
2024	**100.0**	**100.0**	**279**	**100.0**	**85,985**	**100.0**
Source: 2020 Census; Imported Bank Data; 2022, 2023, 2024 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0%.*						

Small Business Loans

The bank's distribution of small business loans reflects poor penetration of loans to businesses with revenues of $1 million or less. As shown in the following table, the bank's performance is significantly below demographic data. In addition, examiners considered the performance of similarly situated banks to further support conclusions.

Demographic data illustrates the percentage of small businesses operating in the assessment area, and does not necessarily reflect demand, as some of these entities may not have financing needs. Therefore, examiners compared the bank's 2022 and 2023 performance with seven other banks recently evaluated in the Milwaukee area to assist in establishing a standard of demand. Similarly situated bank performance ranged from 25.0 percent to 67.0 percent in 2022, and from 21.8 percent to 83.3 percent in 2023. Two banks on the lower end of this analysis (25.0 percent and 31.4 percent in 2022 and 21.8 percent in 2023) demonstrated poor performance. The following table reflects that Ixonia Bank's performance is most consistent with other financial institutions who demonstrated poor performance. Examiners compared the bank's performance to one similarly situated bank in 2024, who originated approximately 51.7 percent of small business loans to businesses with revenues of $1 million or less. Ixonia Bank's 2024 performance significantly trails this performance.

As noted previously, aggregate data is not a direct comparator and is not shown in the following table, as the bank does not report CRA small business loan data. However, aggregate data provides additional context regarding loan demand. Aggregate data shows that reporting institutions originated 53.4 percent of loans in 2022 and 55.6 percent of loans in 2023 to businesses with revenues of $1 million or less. Ixonia Bank's performance is below aggregate data.

The bank participates in lease lending that impacts performance. These leases are captured as separate loans to the same commercial borrower with revenues of over $1 million. When considering these leases as a single loan to the borrower, performance improves to percentages in the low 40s. While performance still significantly trails comparable institutions, examiners considered this performance context when determining the weight this criterion has on the overall borrower profile assessment.

Distribution of Small Business Loans by Gross Annual Revenue Category in the Assessment Area

Gross Revenue Level	% of Businesses	#	%	$(000s)	%
<= $1,000,000					
2022	85.6	30	34.1	9,548	33.6
2023	88.3	56	14.2	11,362	22.9
2024	87.7	83	16.9	22,152	28.9
> $1,000,000					
2022	5.1	58	65.9	18,907	66.5
2023	4.2	338	85.8	38,200	77.1
2024	4.1	408	83.1	54,433	71.1
Revenue Not Available					
2022	9.3	0	0.0	0	0.0
2023	7.5	0	0.0	0	0.0
2024	8.3	0	0.0	0	0.0
Total					
2022	**100.0**	**88**	**100.0**	**28,455**	**100.0**
2023	**100.0**	**394**	**100.0**	**49,562**	**100.0**
2024	**100.0**	**491**	**100.0**	**76,585**	**100.0**

Source: 2022, 2023, 2024 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%.

The bank originates loans through various programs that target low- and moderate-income individuals, furthering supplementing the overall borrower profile performance. The following programs increase the accessibility for credit within the bank's assessment area.

Wisconsin Housing and Economic Development Authority (WHEDA) Mortgage Loans
The bank originates mortgage products through WHEDA homeownership loan programs, which are not reflected in the prior loan tables. These loan programs offer lower down payment requirements and more flexible underwriting standards to first-time homebuyers and low- and moderate-income borrowers who likely will not be able to qualify for a conventional mortgage. The bank originated 245 WHEDA loans for $37.4 million during the evaluation period. Of these, 11 WHEDA loans are within the assessment area in 2023 and 15 in 2024.

Individual Taxpayer Identification Number (ITIN) Mortgage Loans
Ixonia Bank originates ITIN mortgage loans. This loan program provides loans to individuals without a social security number who typically are not able to obtain a conventional mortgage loan. The bank began this program through Novus Home Mortgage in May 2023 and originated 80 ITIN loans totaling $17.4 million. Of these, the bank made one loan for $148,400 to a borrower residing in Wisconsin. These ITIN loans are sold in the secondary market. The bank also began offering this program as an in-house product in 2025. No in-house ITIN loans have been originated to date.

Federal Housing Administration (FHA) Mortgage Loans
FHA loans are designed to make homeownership more accessible, particularly for first-time homebuyers and those with lower credit scores and limited down payment capabilities. FHA loan underwriting requirements for debt-to-income, credit history, and down payment, are more flexible than for conventional loans. These criteria are often the barriers to getting conventional approval. By lowering some of these barriers to homeownership, FHA loans help to achieve the bank's overall goal of revitalizing their local neighborhoods and promoting overall community stability and help to expand the bank's outreach to low- and moderate-income homebuyers. The bank made 1,297 FHA loans totaling $320.7 million during the evaluation period. Of these, the bank made 31 FHA loans totaling $5.4 million to borrowers residing in Wisconsin.

Veterans Administration (VA) Mortgage Loan Program
VA helps veterans, service members, and eligible surviving spouses become homeowners. VA provides a home loan guaranty benefit and other housing-related programs to help them buy, build, repair, retain, or adapt a home for their personal occupancy. VA home loans are provided by private lenders like Ixonia Bank. VA guarantees a portion of the loan, which enables Ixonia Bank to offer more favorable terms. The bank made 1,171 VA loans totaling $433.6 million during the evaluation period. Of these, the bank made 95 VA loans totaling $30.2 million to borrowers residing in Wisconsin.

Fannie Mae HomeReady Program
The HomeReady mortgage is a conventional mortgage that offers underwriting flexibilities to qualified borrowers who meet specific income criteria. With a low down payment and expanded financing flexibility, HomeReady offers an ideal solution that works for creditworthy low-income borrowers. The bank made five HomeReady loans totaling $622,800 during the evaluation period with one $233,000 loan to a borrower residing in Wisconsin.

Freddie Mac Home Possible and Borrower Smart Mortgage Loan Programs
The Home Possible and Borrower Smart mortgage loan programs are conventional mortgages with low down payment requirements and other underwriting flexibilities for low- and moderate-income individuals. Income from co-borrowers who do not live in the home can be included in the underwriting calculations for the borrower's purchase of a single-family residence. The bank made 98 loans for $21.8 million through these programs during the evaluation period. Of these, the bank made 55 loans totaling $12.6 to borrowers residing in Wisconsin.

United States Department of Agriculture (USDA) Guaranteed Loan Program
This USDA loan guarantee program is designed to provide financing to farmers and rural residents. The bank made 23 USDA loans totaling $4.0 million with none in Wisconsin.

Small Business Administration (SBA) Loan Program
Ixonia Bank originates government-guaranteed SBA loans. SBA borrowers must meet requirements relating to business size, type of business, use of proceeds, and availability of other capital. In return, the bank receives a guaranty from the SBA for a portion of the loan. The bank made 15 SBA loans totaling $20.5 million during the evaluation period. All of the SBA loans are in the bank's assessment area.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the CRA rating.

COMMUNITY DEVELOPMENT TEST

The Community Development Test is rated "Satisfactory." Ixonia Bank demonstrated adequate responsiveness to the community development needs and opportunities of its assessment area through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities. The community development performance is consistent with the performance of other similarly situated banks. In addition to the quantitative consideration given to the volume of activities, examiners gave qualitative consideration to the impact that these activities have on the community and how the activities meet the needs in the assessment area.

Community Development Loans

Ixonia Bank originated or renewed 47 community development loans totaling $60.7 million during the evaluation period. This level of activity represents 8.3 percent of average assets and 12.1 percent of average net loans in the 12 quarters since the prior evaluation. Eight community development loans for $7.2 million are not in the assessment area but are in the broader statewide or regional area. Examiners considered community development loans in the broader statewide or regional area because the bank has been responsive to the community development needs and opportunities within the assessment area.

The bank's level of activity is comparable to other Wisconsin banks evaluated in 2025 under Intermediate Small Bank CRA procedures. Specifically, the community development lending performance of six similarly situated banks ranged from 1.9 percent to 8.4 percent of average assets and 2.4 percent to 10.4 percent of average net loans. The bank's level of community development loans is at the top end of the range by average assets and exceeds the range by average net loans. The following table illustrates the bank's community development lending activity by year and purpose.

Community Development Loans										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Total**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2022	-	-	-	-	1	2,943	4	7,069	**5**	**10,012**
2023	8	6,109	1	750	-	-	8	15,617	**17**	**22,476**
2024	6	4,643	1	7,500	4	3,671	8	3,433	**19**	**19,247**
2025	4	8,081	-	-	-	-	2	900	**6**	**8,981**
Total	**18**	**18,833**	**2**	**8,250**	**5**	**6,614**	**22**	**27,019**	**47**	**60,716**
Source: Bank records										

Notable examples of the bank's community development loans follow.

- The bank made a loan for $7.5 million to construct a new YMCA in Watertown. The YMCA offers a full range of family-oriented programs and uses a sliding scale to charge for services. No one is excluded based on income.
- The bank made two loans for $13.5 million for the purchase and rehabilitation of several housing units in low- and moderate-income census tracts in Milwaukee. The units are rented out at affordable prices. These loans help stabilize and revitalize the City of Milwaukee.
- The bank provided two loans for $1.5 million to fund two letters of credit for a 50-unit low-income housing tax credit project in Elkhart Lake.

<u>Qualified Investments</u>

Ixonia Bank made 19 qualified investments and donations totaling $7.7 million in the assessment area during the evaluation period. The total level of activity represents 1.0 percent of average assets, 12.6 percent of average equity capital, and 5.3 percent of average securities in the 12 quarters since the prior evaluation. This performance is in line with six similarly situated Wisconsin banks, whose performance ranged from 0.3 percent to 2.7 percent of average assets, 3.2 percent to 17.1 percent of average equity capital, and 1.9 percent to 9.1 percent of average securities. The following table illustrates the bank's investments and donations.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Total**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	2	2,000	-	-	5	5,374	-	-	**7**	**7,374**
2022	-	-	-	-	-	-	-	-	**-**	**-**
2023	-	-	-	-	-	-	-	-	**-**	**-**
2024	-	-	1	250	-	-	-	-	**1**	**250**
2025	-	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**2**	**2,000**	**1**	**250**	**5**	**5,374**	**-**	**-**	**8**	**7,624**
Qualified Grants and Donations	-	-	7	51	2	24	2	6	**11**	**81**
Total	**2**	**2,000**	**8**	**301**	**7**	**5,398**	**2**	**6**	**19**	**7,705**
Source: Bank records										

Notable examples of the bank's qualified investments follow.

- The bank made one investment in the current period, which is a one-year certificate of deposit for $250,000 in a minority-owned depository institution in the City of Milwaukee.
- The bank made an equity investment for $1.0 million in the Wisconsin Women's Business Initiative Corporation (WWBIC) in April 2019. This investment remains on the bank's books. WWBIC is a Community Development Financial Institution (CDFI) whose mission is to promote economic development by providing direct lending, access to capital, quality business education, and business assistance to entrepreneurs with an emphasis on serving low- and moderate-income individuals throughout Wisconsin.
- The bank made two investments in Small Business Investment Corporation (SBIC) debentures during the prior evaluation period that remain outstanding for $3.3 million. 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. See the definition of SBIC in the Appendix for further details.

Community Development Services

Ixonia Bank provided community development services that benefited the assessment area and were consistent with the capacity of the institution and the need and availability of such opportunities. Employees, management, and Board members actively participate in providing services to various organizations, which specifically target low- and moderate-income individuals within the assessment area. During the evaluation period, bank representatives provided 28 instances of financial expertise to community development-related organizations in the assessment area. The bank's performance is comparable to other institutions. Six similarly situated banks had community development services ranging from 12 to 117 instances over a similar timeframe. The table below illustrates the bank's number of community development services by year and purpose. The second table illustrates the hours spent on these activities.

Community Development Services by Number of Activities					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
2022	-	2	-	-	**2**
2023	-	3	-	-	**3**
2024	-	7	2	-	**9**
2025	-	12	2	-	**14**
Total	**-**	**24**	**4**	**-**	**28**
Source: Bank records					

Community Development Services by Hours Spent on the Activities					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	**#**	**#**	**#**	**#**
2022	-	26	-	-	**26**
2023	-	110	-	-	**110**
2024	-	268	20	-	**288**
2025	-	322	20	-	**342**
Total	**-**	**726**	**40**	**-**	**766**
Source: Bank records					

Notable examples of the bank's community development services follow.

- A bank officer is on the Board of a non-profit organization focusing on supporting youth in Milwaukee's inner city and near suburbs. The goal of the organization is to transform Milwaukee into a more equitable region through education, sports, and inclusion. Programming is free and geared towards youth in the underserved parts of the City.
- A bank officer is on the loan committee of an economic development entity that helps businesses establish, expand, and prosper.
- A bank officer is on the finance committee of an organization that operates as a work-based learning intermediary that helps increase graduation rates and work-readiness rates.

Additionally, the bank assisted numerous borrowers in obtaining down payment assistance grants during the evaluation period. Descriptions of these assistance programs follow.

Federal Home Loan Bank (FHLB) of Chicago's Down-Payment Plus Program

The FHLB's Down-Payment Plus Program provides down payment and closing cost assistance for income-eligible homebuyers. The assistance is provided in the form of a forgivable grant paid on behalf of the borrower at the time the borrower closes on a mortgage with a participating FHLB member financial institution, like Ixonia Bank. Grants are forgiven on a monthly basis over a five-year retention period. Bank employees assist customers with the completion and submission of the application for grant funds of up to $10,000 per household. The bank assisted 307 borrowers with obtaining funds through this grant program during the evaluation period nationwide. Of these, 50 borrowers reside in Wisconsin.

Fannie Mae Home Ready with Grant Assistance
The Fannie Mae Home Ready program provides $2,500 for very low-income borrowers and can help overcome two of the greatest barriers to homeownership, which are down payment and closing costs. The bank assisted five borrowers with obtaining grant funds during the evaluation period. One of the five borrowers resides in Wisconsin.

Freddie Mac Home Possible with Grant Assistance
The Freddie Mac Home Possible program also provides $2,500 for very low-income borrowers. The bank assisted 31 borrowers with obtaining grant funds during the evaluation period. Of these, 14 borrowers reside in Wisconsin.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDICES

INTERMEDIATE SMALL 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) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution 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 institution:
    (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution'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 institution's assessment area(s) or a broader statewide or regional area including the institution'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 <u>financial</u> services; and
(3) Has not been considered in the evaluation of the institution'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 (e.g, geographic distribution, borrower profile, 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 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 (e.g, 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.

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.

Distribution of Branches

Ixonia Bank has seven full-service facilities, all within our assessment area. Ixonia Bank has seven ATMs similarly positioned at the facilities. The distribution of Ixonia Bank branches/ATMs in respect to income-level areas is reasonable considering the overall distribution of middle- and upper-income geographies in our assessment area.

Branch/ATM Address	Drive Up	ATMs	Census Tract/MSA/Income
Main Bank W1046 Marietta Avenue Ixonia, WI 53036 *Serving Ixonia's market area*	Yes	Drive Up (24 hr accessible) Not deposit taking	1017.02 NA Upper
109 Oakridge Court Watertown, WI 53094 *Serving the Watertown area*	Yes	Drive Up (24 hr accessible) Not deposit taking	1001.00 NA Middle
1725 Church Street Watertown, WI 53094 *Serving the Watertown area*	Yes	Drive Up (24 hr accessible) Not deposit taking	1003.01 NA Middle
1223 East Summit Avenue Oconomowoc, WI 53066 *Serving the Oconomowoc area*	Yes	Drive Up (24 hr accessible) Not deposit taking	2043.02 MILWAUKEE-WAUKESHA, WI Upper
491 North Main Street Dousman, WI 53118 *Serving the Dousman area*	Yes	Drive Up (24 hr accessible) Not deposit taking	2040.03 MILWAUKEE-WAUKESHA, WI Upper
W359N5002 Brown Street Oconomowoc, WI 53066 *Serving the Oconomowoc area*	Yes	Drive Up (24 hr accessible) Not deposit taking	2045.03 MILWAUKEE-WAUKESHA, WI Upper
611 E Wisconsin Ave, Suite #101 Milwaukee, WI 53202 *Serving the Milwaukee area*	No	Building Lobby/Vestibule Not deposit taking	1874.00 MILWAUKEE-WAUKESHA, WI Upper

BRANCH OPENINGS AND CLOSINGS

Closed

Hartland Branch – Closed July 26, 2019, census tract 2035.02
3201 Village Square Drive
Hartland, WI 53029

Opened

Milwaukee Branch – Opened January 2020, census tract 1874.00
611 E Wisconsin Ave, Suite #101
Milwaukee, WI 53202

The bank does not have any ITMs or deposit-taking ATMs.

FEE SCHEDULE—Consumer

Beginning January 1, 2026 **— Changes are noted in bold**

Ixonia Bank

GENERAL ACCOUNT CHARGES & USAGE

	Paper statement charge	$3.00	per statement[1]

DEPOSIT SERVICES

	Foreign check processing	$10.00	per check
	New account closing	$25.00	within 90 days of opening
	Inactive Fee (no activity for 12 months)	**$5.00**	**per month, when balance falls below $100[1]**
Overdraft Related Charges and NSF	**Returned item fee**	**$24.00**	per item, maximum of two fees per day
	Overdraft fee	**$24.00**	per item, maximum of two fees per day
	Continuous overdraft charge	$8.00	per day
	Continuous overdraft charge is applied each business day beginning at the end of the 5th business day. This charge applies to overdrafts created by check, in-person withdrawal, or ACH debit. Continues until a positive balance is retained in the account.		
	Overdraft protection (from another Ixonia Bank account)	$10.00	

1 . Fee not charged on Cashus Kids Savings Account

MISCELLANEOUS FEES

Miscellaneous Fees	Account Research/Reconciliation (copy charges apply)	$30.00	per hour
	ATM/Debit Card replacement	$7.00	per card
	Cashiers Check	$3.00	per check
	Check Cashing (Checks drawn on us for non-customers)	$10.00	per check
	Check Printing	Varies	
	Fax Service - outgoing	$5.00	up to 3 pages
		$2.50	each after 3 pages
	Fax service - incoming	$1.00	per page
	Foreign ATM / Debit Card Transaction Fee	Up to 1%	Assessed by Mastercard
	Foreign draft	$20.00	
	Photo copies / Account printouts	$3.00	per printout
	Stop payment	$32.50	per occurrence
	Tax Levy or garnishment	$70.00	per request unless directed otherwise
	Telephone Banking 24/7/365	No charge	Call 1-800-522-4116
	Telephone transfer (non-automated)	$2.00	each transaction
Wire Transfers	**Domestic incoming**	**$20.00**	**per wire**
	Domestic outgoing	**$25.00**	**per wire**
	International incoming	**$25.00**	**per wire**
	International outgoing	**$55.00**	**per wire**
Safe Deposit Box	Rental Fee - 3 x 5x 24 or 4 x 5 x 24	$27.00	per year
	Rental Fee - 3 x 10 x 24	$42.00	per year
	Rental Fee - 5 x 10 x 24	$52.00	per year
	Rental Fee - 9 x 10 x 24	$82.00	per year
	Safe Deposit Box Drilling	$180.00	per occurrence
	Safe Deposit Box Key Replacement	$20.00	each

Some products and services are not available at some locations.

Revised November 5, 2025

Member FDIC
Equal Housing LENDER

HOW TO CONTACT US

IXONIA - MAIN OFFICE

W1046 Marietta Avenue | PO Box 110
Ixonia, WI 53036
920-262-6959 or 262-567-7509

DOUSMAN

491 N Main Street
Dousman, WI 53118
262-965-2570

MILWAUKEE

611 E Wisconsin Avenue, Suite 101
Milwaukee, WI 53202
414-763-2428

OCONOMOWOC

1223 E Summit Avenue
Oconomowoc, WI 53066
262-567-2881

OCONOMOWOC

W359N5002 Brown Street, Suite 104
Oconomowoc, WI 53066
262-468-4449

WATERTOWN

109 Oakridge Court | PO Box 499
Watertown, WI 53094
920-262-6949

WATERTOWN

1725 S Church Street | PO Box 499
Watertown, WI 53094
920-206-2000

Customer Solutions Department 920-262-6952 or 262-567-5295	**Commercial Loan Department** 262-560-7320	**Online Banking Support** 920-206-4357
Loan Processing Department 920-262-6940	**24-Hour Telephone Banking** 800-522-4116	**Online Banking** www.IxoniaBank.com

Member FDIC
Equal Housing LENDER

FEE SCHEDULE—Business

Beginning January 1, 2026 — **Changes are noted in bold**

Ixonia Bank

DEPOSIT SERVICES

Business Basic Plus	Monthly maintenance charge	N/A	per account
	Checks paid and Other debits	**$0.25**	**per item, after 50 items[2]**
	Deposits and Other credits	**$0.25**	**per item, after 50 items[2]**
	Items deposited	**$0.25**	**per item, after 50 items[2]**
Business Select Plus	Monthly maintenance charge	$15.00	per account[1]
	Checks paid and Other debits	**$0.25**	**per item, after 500 items[2]**
	Deposits and Other credits	**$0.25**	**per item, after 500 items[2]**
	Items deposited	**$0.25**	**per item, after 500 items[2]**
Business Elite Plus	Monthly maintenance charge	$20.00	per account
	Checks paid and Other debits	**$0.20**	**per item**
	Deposits and Other credits	**$0.30**	**per item**
	Items deposited	**$0.13 / $0.15**	**On-us, per item / Not On-Us, per item[2]**
Overdraft Related Charges and NSF	**Returned item fee**	**$44.00**	per item, maximum of two fees per day
	Overdraft fee	**$44.00**	per item, maximum of two fees per day
	Continuous overdraft charge	$8.00	per day
	Continuous overdraft charge is applied each business day beginning at the end of the 5th business day. This charge applies to overdrafts created by check, in-person withdrawal, or ACH debit. Continues until a positive balance is retained in the account.		
	Overdraft protection (from another Ixonia Bank account)	$10.00	

1. No monthly maintenance charge for Business Select Plus if minimum daily balance of $2,500 is maintained or if a $100,000 savings or loan relationship(s) is maintained.
2. Items include: checks paid, items deposited, online banking transfers (excluding automatic loan payments), debit card transactions, ATM withdrawals, & ACH transactions.

BUSINESS ONLINE BANKING

Business Online Banking	Base Module Charge	N/A	Business Basic Plus, per month
		N/A	Business Select Plus, per month
		$25.00	Business Elite Plus, per month
	Business Mobile Banking	No additional charge	

TREASURY MANAGEMENT SOLUTIONS

Automatic Clearing House (ACH)	ACH Monthly base fee	$40.00	per month
	ACH Initial set-up fee	$25.00	
	ACH file fee	$3.00	per month, after first four files
	ACH per item in file fee	**$0.13**	**per item**
	ACH returns	$5.00	per item
Fraud Prevention Solutions	ACH Block/Filter Monthly base fee	$5.00	Business Basic Plus, per month
		$10.00	Business Select Plus, per month
		$25.00	Business Elite Plus, per month
	ACH Block/Filter per exception fee	No charge	
	Positive Pay Monthly base fee	$5.00	Business Basic Plus, per month
		$10.00	Business Select Plus, per month
		$25.00	Business Elite Plus, per month
	Positive Pay per exception fee	No charge	

Member FDIC
Equal Housing LENDER

TREASURY MANAGEMENT SOLUTIONS			
Remote Deposit Capture (RDC)	RDC Monthly base fee	$50.00	per month
	RDC Rental fee	**$25.00**	**per month**
	RDC Deposits	**$0.30**	**per item**
	RDC Items deposited	**$0.13**	**per item**
Sweep Processing	**Loan Account Sweep**	**$175.00**	**per month**
	Zero Balance Account (ZBA)	$100.00	per month
	Insured Cash Sweep (ICS)	$50.00	per month
Wire Transfers	Online wire module	$10.00	per month
	Domestic incoming	$20.00	per wire
	Domestic outgoing	$25.00	per wire
	- initiated thru online wire module	$20.00	per wire
	International incoming	$25.00	per wire
	International outgoing	$55.00	per wire
	- initiated thru online wire module	$50.00	per wire

GENERAL ACCOUNT CHARGES & USAGE			
	Paper statement charge	$4.00	per statement
	Coin rolls	$0.15	per roll
	Currency straps	$0.30	per strap
	Foreign check processing	$10.00	per check
	New account closing	$25.00	within 90 days of opening

MISCELLANEOUS FEES			
Miscellaneous Fees	Account Research/Reconciliation (copy charges apply)	$30.00	per hour
	ATM/Debit Card replacement	$7.00	per card
	Cashiers Check	$3.00	per check
	Check Cashing (Checks drawn on us for non-customers)	$10.00	per check
	Check Printing	Varies	
	Fax Service - outgoing	$5.00	up to 3 pages
		$2.50	each after 3 pages
	Fax service - incoming	$1.00	per page
	Foreign ATM / Debit Card Transaction Fee	Up to 1%	Assessed by Mastercard
	Foreign draft	$20.00	
	Photo copies / Account printouts	$3.00	per printout
	Stop payment	**$35.00**	**per occurrence**
	Tax Levy or garnishment	**$100.00**	**per request unless directed otherwise**
	Telephone Banking 24/7/365	No charge	Call 1-800-522-4116
	Telephone transfer (non-automated)	$2.00	each transaction
Safe Deposit Box	Rental Fee	Varies	by size
	Safe Deposit Box Drilling	$180.00	per occurrence
	Safe Deposit Box Key Replacement	$20.00	each

We're here for you.

If you have questions about your Ixonia Bank business account or any other Ixonia Bank product or solution, please visit your nearest branch or contact our **Business Services Team at bizservicesteam@ixoniabank.com or 262-560-7327, Monday-Friday, 8AM — 5PM.**

Available Loan, Deposit, Investment Products

Ixonia Bank Loan Services

- Residential Mortgage Loans for 1 – 4 dwelling units
- Construction Loans
- Lot Loans
- Home Equity Loans and Lines of Credit
- Consumer Loans
- Government Loans
- Executive Line of Credit
- Automobile Loans
- Small Business Loans and Lines of Credit
- Community Development Loans
- Commercial and Industrial Real Estate Loans and Lines of Credit
- Recreational Vehicle/Mobile Home/Boat Loans

Ixonia Bank Deposit Services

- Personal Checking Accounts
    - Freedom Checking
    - Patriot Checking
    - Ultimate Interest Checking
    - Star Checking
- Money Market Accounts
- Savings Accounts
    - Statement Savings
    - Platinum Personal Savings
    - Escrow Accounts
    - Cashus Kids Club Savings Accounts
- Certificates of Deposit (CDs)
    - Young Savers CD
- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs)
- Business Checking Accounts
    - Business Basic Plus
    - Business Select Plus
    - Business Elite Plus
- Ixonia Bank Consumer and Business Visa Cards
- Ixonia Bank ATM/Debit Cards
- Card Valet & Alerts
- Merchant Credit Card Services
- CDARs
- ICS
- Business Money Market and Savings Accounts
- Commercial Banking
- Mobile Banking Services
- Online Account Opening

The bank discontinued offering Non-Deposit Financial Products and Services in 2023.

<u>Hours of Operation</u>

Facility	Lobby Hours	Drive-In Hours
W1046 Marietta Avenue Ixonia, WI 53036	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
1725 Church Street Watertown, WI 53094	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
109 Oakridge Court Watertown, WI 53094	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
491 North Main Street Dousman, WI 53118	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
1223 East Summit Avenue Oconomowoc, WI 53066	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
W539N5002 Brown Street Oconomowoc, WI 53066	8:30am – 5:00pm M-F 9:00am – 12:00pm Sat	8:00am – 5:00pm M-F 8:30am – 12:00pm Sat
611 E Wisconsin Ave Suite 101 Milwaukee, WI 53202	9:00am -5:00pm M-F	N/A

Delivery Systems

- Ixonia Bank offers the capability to perform banking functions through various channels. Some or all of these channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by **24-hour night drops** that are available at all facilities for after-hour and bank-by-mail transactions.

- **Telephone banking services** are available to all customers 24 hours a day and offer an array of services including the ability to retrieve balances and transfer funds.

- **Online banking services** are offered to all Ixonia Bank customers 24 hours a day. The system allows customers to retrieve balances, transfer funds, print statements, access account histories, view check images, and utilize bill payment services. Customers can obtain information about their Ixonia Bank accounts including checking, money market, savings, certificates of deposit and loans.

- **Mobile Banking** is available to all customers with a mobile phone. These services include, but are not limited to, balance inquiries and histories, transfers between accounts, person-to-person payments, mobile bill pay, and mobile deposit capabilities.

- **Online account opening** is available for certain types of deposit accounts. Through a simple and secure online application process, customers can open a variety of checking or savings accounts without ever having to step inside the bank.

- Mortgage loan customers can **apply for a loan online**. This feature is available for in-house loan types, such as HELOCs, as well a large number of mortgage loan types offered through Novus Home Mortgage.

- Ixonia Bank offers **ATM/debit cards** with no annual fee that allow our customers to make purchases anywhere that MasterCard is accepted as well as the added convenience of performing balance transfers and obtaining cash at ATMs.

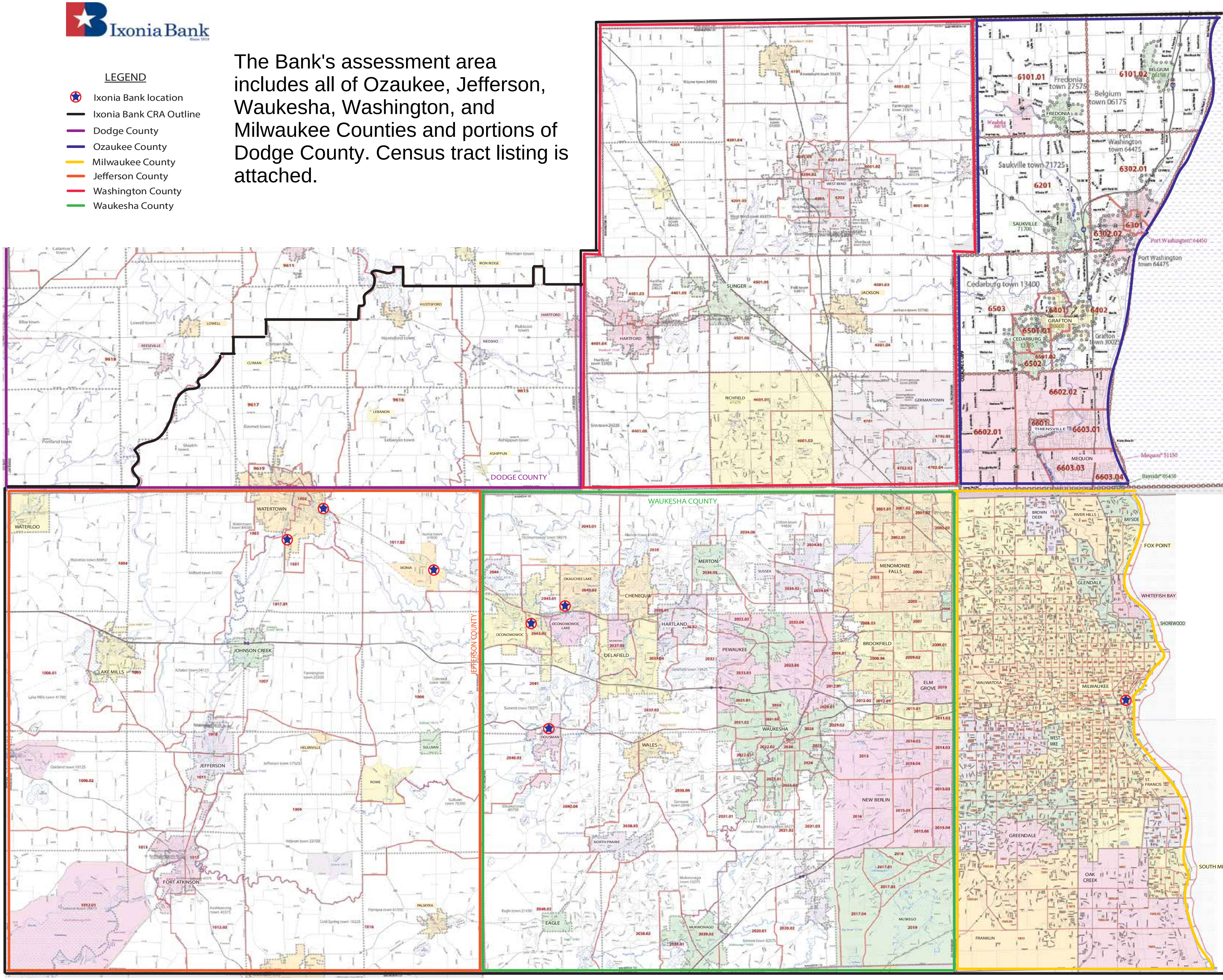
- **Safe Deposit Boxes** are available in a variety of sizes at every location except the Milwaukee branch.

Ixonia Bank

The Bank's assessment area includes all of Ozaukee, Jefferson, Waukesha, Washington, and Milwaukee Counties and portions of Dodge County. Census tract listing is attached.

LEGEND

- Ixonia Bank location
- Ixonia Bank CRA Outline
- Dodge County
- Ozaukee County
- Milwaukee County
- Jefferson County
- Washington County
- Waukesha County



Ixonia Bank Assessment Area

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0001.01	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0001.02	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0002.01	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0002.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0003.01	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0003.02	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0003.03	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0003.04	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0004.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0005.01	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0005.02	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0006.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0007.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0008.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0009.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0010.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0011.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0012.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0013.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0014.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0015.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0016.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0017.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0018.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0019.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0020.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0021.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0022.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0023.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0024.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0025.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0026.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0027.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0028.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0029.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0030.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0031.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0032.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0033.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0034.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0035.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0036.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0037.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0038.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0039.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0040.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0041.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0042.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0043.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0044.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0045.00	Low

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0046.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0047.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0048.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0049.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0050.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0051.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0052.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0053.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0054.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0055.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0056.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0057.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0058.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0059.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0060.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0061.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0062.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0063.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0064.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0065.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0066.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0067.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0068.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0069.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0070.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0071.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0072.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0073.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0074.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0075.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0076.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0077.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0078.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0079.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0080.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0081.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0084.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0085.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0086.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0087.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0088.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0089.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0090.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0091.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0092.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0093.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0094.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0095.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0096.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0097.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0098.00	Low

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0099.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0106.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0107.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0108.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0110.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0111.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0112.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0113.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0114.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0122.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0123.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0124.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0125.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0126.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0127.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0128.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0129.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0130.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0133.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0134.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0135.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0136.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0137.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0141.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0143.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0144.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0146.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0147.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0148.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0149.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0157.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0158.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0159.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0160.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0161.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0162.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0163.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0164.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0165.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0166.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0167.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0168.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0169.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0170.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0171.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0172.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0173.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0174.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0175.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0176.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0179.00	Middle

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0180.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0181.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0182.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0183.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0184.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0185.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0186.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0187.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0188.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0189.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0190.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0191.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0192.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0193.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0194.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0195.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0196.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0197.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0198.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0199.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0200.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0201.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0202.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0203.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0204.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0205.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0206.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0207.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0208.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0209.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0210.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0211.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0212.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0213.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0214.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0215.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0216.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0217.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0218.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0301.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0351.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0352.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0401.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0501.01	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0501.03	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0501.04	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0601.01	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0601.02	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0602.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0701.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0702.00	Upper

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0703.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0801.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0802.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0803.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0804.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0901.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0902.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0903.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0906.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0907.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0908.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0909.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0910.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0911.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0912.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0913.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	0914.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1001.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1002.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1003.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1004.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1005.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1006.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1007.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1008.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1009.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1010.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1011.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1012.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1013.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1014.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1015.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1016.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1017.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1018.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1101.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1201.01	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1201.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1202.01	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1202.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1202.03	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1203.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1204.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1205.01	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1205.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1301.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1302.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1401.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1402.01	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1402.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1501.00	Middle

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1503.01	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1503.03	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1503.04	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1601.01	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1601.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1602.02	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1602.03	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1602.05	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1602.06	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1603.01	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1603.02	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1701.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1702.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1703.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1704.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1705.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1706.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1707.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1801.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1802.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1803.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1804.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1805.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1851.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1852.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1853.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1854.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1855.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1856.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1857.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1858.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1859.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1860.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1861.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1862.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1863.00	Middle
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1864.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1865.00	Moderate
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1866.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1868.00	Low
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1869.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1870.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1872.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1873.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	1874.00	Upper
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	9800.00	Unknown
WI	MILWAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	9900.00	Unknown
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6101.01	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6101.02	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6201.00	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6301.00	Middle

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6302.01	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6302.02	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6401.01	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6401.02	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6402.01	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6402.02	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6501.02	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6501.03	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6501.04	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6502.00	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6503.00	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6601.00	Middle
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6602.01	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6602.02	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6603.01	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6603.03	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	6603.04	Upper
WI	OZAUKEE COUNTY	33340	MILWAUKEE-WAUKESHA, WI	9900.00	Unknown
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4001.02	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4001.03	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4001.04	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4101.00	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4201.04	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4201.05	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4201.06	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4201.07	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4201.08	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4202.00	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4203.00	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4204.01	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4204.02	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4301.00	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4401.03	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4401.04	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4401.05	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4401.06	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4402.00	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4501.03	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4501.05	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4501.06	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4501.07	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4501.08	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4601.01	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4601.02	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4701.00	Upper
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4702.02	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4702.03	Middle
WI	WASHINGTON COUNTY	33340	MILWAUKEE-WAUKESHA, WI	4702.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2001.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2001.02	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2001.03	Middle

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2002.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2002.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2003.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2004.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2005.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2006.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2007.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2008.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2008.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2008.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2009.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2009.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2010.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2010.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2011.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2011.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2012.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2012.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2012.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2012.05	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2013.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2014.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2014.03	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2014.04	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2015.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2015.05	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2015.06	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2015.07	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2015.08	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2016.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2017.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2017.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2017.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2018.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2019.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2020.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2020.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2021.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2021.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2021.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2022.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2022.03	Moderate
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2022.04	Moderate
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2023.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2023.03	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2023.04	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2024.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2025.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2026.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2027.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2028.00	Moderate

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2029.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2029.02	Moderate
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2030.00	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2031.03	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2031.04	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2031.05	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2031.06	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2031.07	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2032.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2033.03	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2033.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2033.05	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2033.07	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2033.08	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2034.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2034.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2034.04	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2034.05	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2034.06	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2035.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2035.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2036.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2036.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2037.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2037.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2037.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2038.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2038.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2038.05	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2038.06	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2039.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2039.02	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2040.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2040.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2040.04	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2041.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2042.01	Middle
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2042.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2043.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2043.02	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2044.00	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2045.01	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2045.03	Upper
WI	WAUKESHA COUNTY	33340	MILWAUKEE-WAUKESHA, WI	2045.04	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1001.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1002.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1003.01	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1003.02	Moderate
WI	JEFFERSON COUNTY	N/A	N/A	1004.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1005.00	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1006.01	Upper

State	County name	MSA/MD code	MSA/MD name	Tract	Tract income level
WI	JEFFERSON COUNTY	N/A	N/A	1006.02	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1007.00	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1008.00	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1009.00	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1010.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1011.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1012.01	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1012.02	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1013.00	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1014.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1015.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1016.00	Middle
WI	JEFFERSON COUNTY	N/A	N/A	1017.01	Upper
WI	JEFFERSON COUNTY	N/A	N/A	1017.02	Upper
WI	DODGE COUNTY	N/A	N/A	9615.00	Upper
WI	DODGE COUNTY	N/A	N/A	9616.00	Upper
WI	DODGE COUNTY	N/A	N/A	9617.00	Middle
WI	DODGE COUNTY	N/A	N/A	9619.00	Upper
WI	DODGE COUNTY	N/A	N/A	9620.00	Moderate

Lending Activity

Ixonia Bank's overall lending activity reflects responsiveness to the needs of our market.

Ratios are calculated using FFIEC Call Reports.

$$\frac{\textbf{RC 4a} \text{ (Loans and leases held for sale)} + \textbf{RC 4b} \text{ (Loans and leases net of earned income)} - \textbf{RC 4c} \text{ (Allowance for loan and lease losses)}}{\textbf{RC 13a} \text{ (Deposits)}}$$

Loan-to Deposit Ratio	**Quarter Ending**
120.51%	12/31/2025
117.03%	09/30/2025
118.39%	06/30/2025
113.16%	03/31/2025
108.88%	12/31/2024
103.00%	09/30/2024
100.02%	06/30/2024
93.56%	03/31/2024
96.80%	12/31/2023
75.99%	09/30/2023
93.15%	06/30/2023
92.72%	03/31/2023
78.90%	12/31/2022
71.00%	09/30/2022
67.90%	06/30/2022
56.10%	03/31/2022

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)

HMDA data for many other financial institutions are also available at this website.