Chippewa Valley Bank

0000779650

3 Agenc

Name of Reporting Institution City, State, ZIP RSSD ID Number Agency

Priest County Constant County Constant County Constant County Constant County Co										Population									Income					
NA 26	MSA/MD					Federally Targeted	FFIEC Underserved	FFIEC Distressed				ajority Mixed	Majority Minority Single Race	High Minority Mixed Race	Σŝ				Estimated MSA/MD Median	MSA/MD Median	Tract Median	Tract / MSA/MD Median	Decennial Census Tract	
NA 26	Geograp	Geographic Area: Chippewa Valley Bank - F					ire AA	١																
NA 56 DOS 9600.00 No No No No C 2,065 1,282 26,059 Ne Yes No No No Indian or Allstapanic Not Hispanic N	NA	2	26	053	9503.00	No	Yes	No	2,313	171	7.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,800	\$64,965	\$66,818	102.85%	Middle	
NA 55 003 9604.00 No No No No No No 2,735 480 17,572% No No No White-Not Hispanic No Hispanic Female	NA	2	26	053	9505.00	No	No	No	2,272	202	8.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$79,800	\$64,965	\$47,132	72.54%	Moderate	
NA 55 003 9503.00 No No No No 2,2735 440 17.55% No No No No No White-Not Hispanic Not Hispanic Penale													No		No	White-Not Hispanic	Not Hispanic	Female						
NA 55 003 99504.00 No Yes No 2,227 447 19.72% No No No No No No No N	1								· · · · · · · · · · · · · · · · · · ·	,							•							
NA 55 003 9505.00 No	1								,											. ,	. ,			
NA 55 0.03 9506.00 No Yes No 1,356 75 5,53% No No No No No White-Nort Hispanic Not Hispanic	1															•								
NA 55 03 9507.00 No Yes No	1															•	•							
NA 55 003 9508.00 No	1								,							•	•							
NA 55 007 9800.00 No	1								,							•	•							
NA 55 007 9601.00 No No No No No No No	1								· · · · · · · · · · · · · · · · · · ·							•	•		. ,					
NA 55 007 9602 00 No No No No No No No	1								3.241	1.596														
NA 55 007 9604 012 No No No 0 2,080 198 9,52% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$66,042 \$90,00% No No No No No No No N									,	,										. ,				
NA 55 0.07 9604 0.02 No No No 0.3 0.094 279 9.02% No No No No White-Not Hispanic Not Hispanic S86,000 \$71,740 \$68,023 96,77% Middle \$86,000 \$71,740 \$86,023 96,77% Middle \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,				007	9603.00	No	No	No		469	12.78%	No	No	No	No	•	•					111.62%	Middle	
Na	NA	Ę	55	007	9604.01	No	No	No	2,080	198	9.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$67,143	93.59%	Middle	
20260 55 031 0203.00 No No No No No No No	NA	Ę	55	007	9604.02	No	No	No	3,094	279	9.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$69,423	96.77%	Middle	
20260 55 031 0205.00 No No No No No No No	NA	Ę	55	007	9606.00	No	No	No	2,232	92	4.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$68,083	94.90%	Middle	
20260 55 031 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0205 03 0301 02 03 03 03 03 03 03 03	20260	Ę	55	031	0203.00	No	No	No	2,918	542	18.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$93,900	\$77,796	\$52,068	66.92%	Moderate	
20260 55 031 0207 0	20260			031	0204.00	No	No	No	3,228	338	10.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$93,900	\$77,796	\$71,217	91.54%	Middle	
20260 55 031 0208.00 No No No No No No No	20260			031	0205.00	No	No	No	2,906	466	16.04%	No	No	No	No		Not Hispanic	Female	\$93,900	\$77,796	\$89,659	115.24%	Middle	
20260 55 031 0209.00 No No No No No No No									,				No		No	White-Not Hispanic	Not Hispanic	Female						
20260 55 031 0210.00 No No No No No No No									,							•	•							
20260 55 031 0210.00									,										. ,	. ,	. ,			
20260 55 031 0301.01 No No No No No No No N									, -										,					
20260 55 031 0301.01 No No No No No No No N																•	•							
20260 55 031 0301.02 No No No No No S,247 366 6.98% No No No No No No No N																					. ,			
20260 55 031 0302.00									,							•	•							
20260 55 031 0303.01 No No No No No No No N									· · · · · · · · · · · · · · · · · · ·								•							
20260 55 031 0303.02 No No No No No No No N									· · · · · · · · · · · · · · · · · · ·											. ,	. ,			
20260 55 031 9900.00																								
NA 55 051 1801.00																•	•							
NA 55 051 1802.00 No Yes Yes 1,352 71 5.25% No No No No White-Not Hispanic Not Hispanic Not Hispanic Male NA 55 051 1803.00 No Yes Yes 2,169 101 4.66% No No No No No White-Not Hispanic Not Hispanic Not Hispanic Male NA 55 107 9601.00 No	1								_															
NA 55 051 1803.00 No Yes Yes 2,169 101 4.66% No	1								,							•	•							
NA 55 107 9601.00 No	1															•			. ,					
NA 55 107 9602.00 No	1								,															
NA 55 107 9603.00 No	1																							
NA 55 107 9604.00 No																•	•							
NA 55 113 1003.00 No Yes No 4,925 921 18.70% No No No No No No White-Not Hispanic Not Hispanic Female \$86,000 \$71,740 \$68,382 95.31% Middle \$86,000 \$71,740 \$68,382 95.31% Middle \$86,000 \$71,740 \$75,417 105.12% Middle \$86,000 \$71,740 \$74,000 103.15% Middle \$86,000 \$71,740 \$74,583 103.96% Middle \$86,000 \$71,740 \$74,583 103.96% Middle \$86,000 \$71,740 \$74,583 103.96% Middle \$86,000 \$71,740 \$45,417 63.30% Moderate \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,000 \$71,740 \$86,	NA	ţ	55	107	9604.00	No	No	No	2,905	162	5.58%	No	No	No	No	White-Not Hispanic	•	Male				81.49%	Middle	
NA 55 113 1004.00 No Yes No 2,557 236 9.23% No No No No No White-Not Hispanic Not Hispanic Male 86,000 \$71,740 \$75,417 105.12% Middle 86,000 \$71,740 \$75,417 105.12% Middle NA 55 113 1005.01 No Yes No 2,204 158 7.17% No No No No White-Not Hispanic Not Hispanic Male 86,000 \$71,740 \$74,000 103.15% Middle NA 55 113 1007.00 No White-Not Hispanic Not Hispanic Male 86,000 \$71,740 \$74,000 103.15% Middle 86,000 \$71,740 \$74,583 103.96% Middle NA 55 113 1007.00 No White-Not Hispanic Not Hispanic Male 86,000 \$71,740 \$74,583 103.96% Middle NA 55 113 1008.00 No Yes No 1,753 183 10.44% No No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$45,417 63.30% Moderate NA 55 113 1008.00 No Yes No 1,753 183 10.44% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$45,417 63.30% Moderate \$86,000 \$71,740 \$60,972 84.99% Middle	NA	ţ	55	107	9605.00	No	No	No	3,507	305	8.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$86,000	\$71,740	\$52,210	72.77%	Moderate	
NA 55 113 1005.01 No Yes No 1,647 119 7.23% No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$74,000 103.15% Middle NA 55 113 1007.00 No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$74,583 103.96% Middle NA 55 113 1007.00 No No No No No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$74,583 103.96% Middle NA 55 113 1008.00 No No No No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$45,417	NA			113	1003.00	No	Yes	No	4,925	921	18.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$86,000	\$71,740	\$68,382	95.31%	Middle	
NA 55 113 1005.02 No Yes No 2,204 158 7.17% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$74,583 103.96% Middle NA 55 113 1007.00 No	NA			113	1004.00	No	Yes	No	2,557	236		No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$75,417			
NA 55 113 1007.00 No No No 1,767 230 13.02% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$45,417 63.30% Moderate NA 55 113 1008.00 No Yes No 1,753 183 10.44% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$60,972 84.99% Middle	1												No		No	•	•							
NA 55 113 1008.00 No Yes No 1,753 183 10.44% No No No No White-Not Hispanic Not Hispanic Male \$86,000 \$71,740 \$60,972 84.99% Middle	1															•	•							
									,								•							
NA 55 113 9400.01 NO Yes NO 2,045 1,645 80.44% Yes Yes Yes No Indian or Alaskan Not Hispanic Female \$86,000 \$71,740 \$62,969 87.77% Middle	1															•	•							
	NA_		55	113	9400.01	No	Yes	No	2,045	1,645	80.44%	Yes	Yes	Yes	No	Indian or Alaskan	Not Hispanic	Female	\$86,000	\$71,740 	\$62,969	87.77% 	Middle	



DEMOGRAPHICS GEOGRAPHIC AREA (DETAIL), 2023

Page 2 of 2

Chippewa Valley Bank

Name of Reporting Institution

City, State, ZIP

0000779650 RSSD ID Number 3 Agency

									Population											Income					
MSA/MI		County Code	Census Tract	Federally Tarreted	FFIEC	ي ڇ	Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level			
NA	55	113	9400.02	No	Ye	s N	0	1,176	765	65.05%	Yes	Yes	No	No	Indian or Alaskan	Not Hispanic	Male	\$86,000	\$71,740	\$60,662	84.55%	Middle			
NA	55	125	9400.00	No	No	o N	0	3,573	2,234	62.52%	Yes	Yes	No	No	Indian or Alaskan	Not Hispanic	Male	\$86,000	\$71,740	\$51,955	72.42%	Moderate			
NA	55	125	9502.01	No	Ye	s N	0	2,952	170	5.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$60,489	84.31%	Middle			
NA	55	125	9502.02	No	Ye	s N	0	1,481	104	7.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$70,938	98.88%	Middle			
NA	55	125	9505.01	No	Ye	s N	0	3,060	208	6.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$60,217	83.93%	Middle			
NA	55	125	9505.02	No	Ye	s N	0	3,191	270	8.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$64,643	90.10%	Middle			
NA	55	125	9506.01	No	Ye	s N	0	2,693	119	4.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$74,250	103.49%	Middle			
NA	55	125	9506.02	No	Ye	s N	0	1,738	71	4.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$68,393	95.33%	Middle			
NA	55	125	9507.00	No	Ye	s N	0	4,359	302	6.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$75,066	104.63%	Middle			
				(Grand	Tota	ls:	145,345	20,592	14.17%															

Notes: 1, Federal Financial Institutions Examination Council Demographic Data: 2023

- 2. Census Tracts in Designated Disaster Areas qualify for additional Community Developement consideration under the CRA revsions as published in the Federal Register dated March 10, 2006.
- 3. Census Tracts in Federally Targeted Area's are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
- 4. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (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 five-year period preceding the most recent census. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC. FRB and OCC in the CRA Q&A documentation.
- 5. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
- 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
- 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
- 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
- 9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.

