

PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File



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CRA Public File Availability

This bank is required to make this file available for public inspection under the Community Reinvestment Act (CRA). If you prefer a hard copy, please send your request to the address listed below.

Comments or questions about our CRA Performance may be addressed to:

Community Reinvestment Act Officer
PyraMax Bank
7001 W. Edgerton Avenue
Greenfield, WI 53220

The Banks CRA Public File is also available at www.pyramaxbank.com

As required by the Community Reinvestment Act, the information contained within this CRA Public File is current as of April 1 of each year.

Community Reinvestment Act Statement

PyraMax Bank has a long-standing policy of aiding the need of low and moderate income individuals within the communities in which it serves. PyraMax Bank has been involved in the Milwaukee community since 1895.

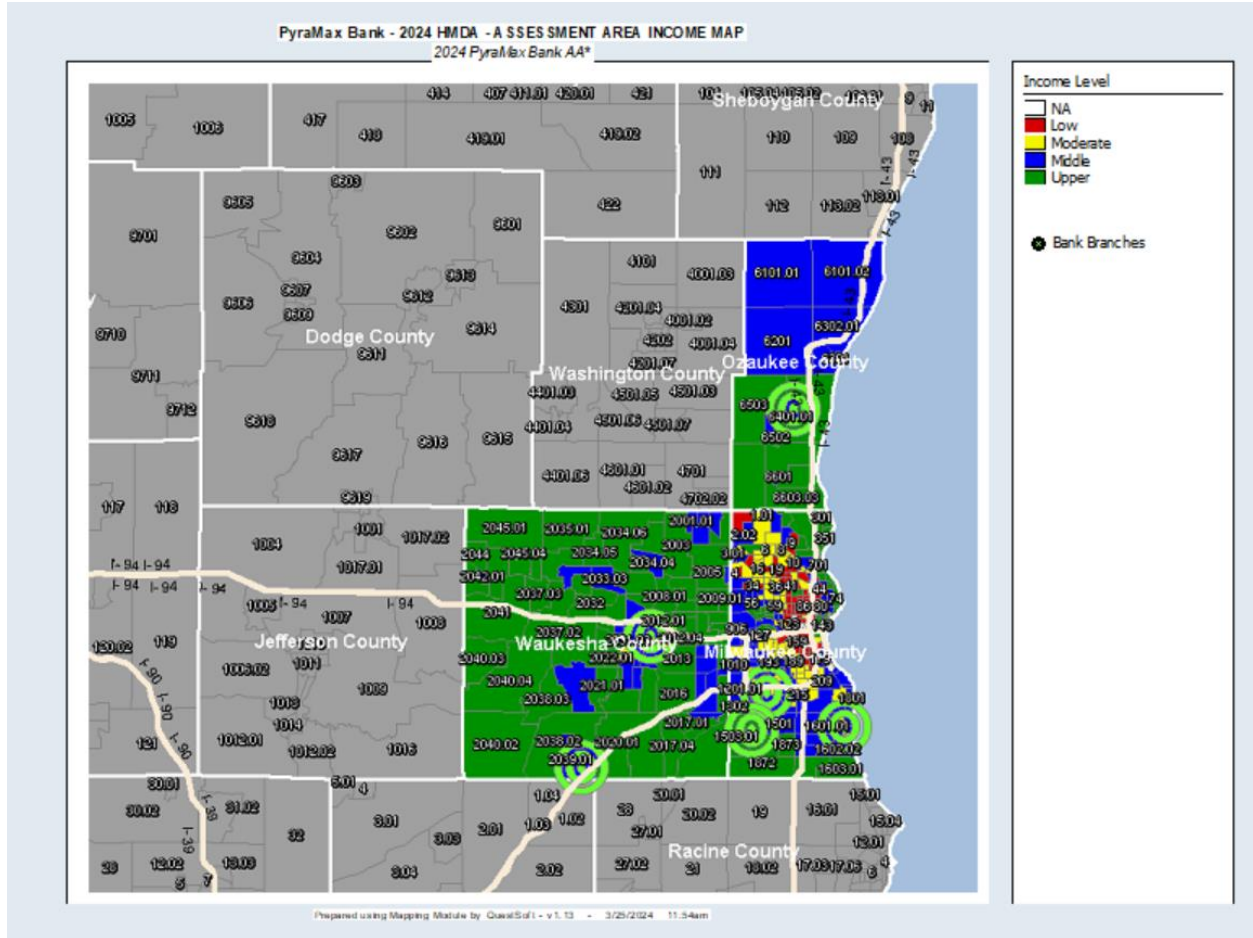
All loans are subject to federal and state regulations and the Bank's Lending Policy, Community Reinvestment Act Policy, Fairness in Lending Notice and Community Reinvestment Act Notice. It is the policy of PyraMax Bank to fully serve its communities to the best of its abilities within the limits of its financial, physical, and human resources, paying attention to sound banking practices and its obligation to depositors.

Assessment Area

PyraMax Bank identifies its assessment area by the communities we serve. The 2024 Assessment Area includes all census tracts in Milwaukee, Waukesha, and Ozaukee Counties.

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PyraMax Bank Assessment Area Map



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Milwaukee County Census Tracts

2023 FFIEC Census Report - Summary Census Demographic Information

State: 55 - WISCONSIN (WI)

County: 079 - MILWAUKEE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	079	0001.01	Moderate	No	74.98	\$100,600	\$75,430	\$63,605	4535	80.11	3633	415	922
55	079	0001.02	Moderate	No	62.03	\$100,600	\$62,402	\$52,625	3711	81.73	3033	759	876
55	079	0002.01	Low	No	36.48	\$100,600	\$36,699	\$30,952	5272	89.47	4717	364	680
55	079	0002.02	Middle	No	98.30	\$100,600	\$98,890	\$83,393	6109	72.37	4421	1278	1947
55	079	0003.01	Middle	No	97.11	\$100,600	\$97,693	\$82,379	1377	30.36	418	601	471
55	079	0003.02	Moderate	No	57.90	\$100,600	\$58,247	\$49,122	2874	90.12	2590	365	723
55	079	0003.03	Middle	No	81.04	\$100,600	\$81,526	\$68,750	1820	67.47	1228	345	575
55	079	0003.04	Upper	No	150.34	\$100,600	\$151,242	\$127,533	3435	73.54	2526	1013	1105
55	079	0004.00	Low	No	42.30	\$100,600	\$42,554	\$35,885	2555	74.17	1895	338	373
55	079	0005.01	Moderate	No	61.15	\$100,600	\$61,517	\$51,875	3343	71.04	2375	658	1139
55	079	0005.02	Low	No	44.38	\$100,600	\$44,646	\$37,652	4296	88.92	3820	453	1347
55	079	0006.00	Moderate	No	60.94	\$100,600	\$61,306	\$51,696	6158	82.88	5104	1107	1771
55	079	0007.00	Moderate	No	58.40	\$100,600	\$58,750	\$49,543	3572	80.07	2860	796	1206
55	079	0008.00	Moderate	No	63.15	\$100,600	\$63,529	\$53,574	4906	82.72	4058	786	1461
55	079	0009.00	Low	No	43.07	\$100,600	\$43,328	\$36,542	3534	86.33	3051	463	1269
55	079	0010.00	Low	No	43.58	\$100,600	\$43,841	\$36,970	3336	87.83	2930	595	1371
55	079	0011.00	Moderate	No	65.48	\$100,600	\$65,873	\$55,550	2648	93.01	2463	310	933
55	079	0012.00	Low	No	31.42	\$100,600	\$31,609	\$26,659	2888	95.81	2767	173	841
55	079	0013.00	Moderate	No	56.20	\$100,600	\$56,537	\$47,679	3684	92.32	3401	396	1474
55	079	0014.00	Moderate	No	57.04	\$100,600	\$57,382	\$48,393	2280	90.61	2066	158	695
55	079	0015.00	Moderate	No	52.06	\$100,600	\$52,372	\$44,167	3176	90.14	2863	538	1148
55	079	0016.00	Moderate	No	54.02	\$100,600	\$54,344	\$45,828	2786	90.20	2513	346	883
55	079	0017.00	Moderate	No	57.46	\$100,600	\$57,805	\$48,750	4399	86.47	3804	672	1205
55	079	0018.00	Low	No	32.29	\$100,600	\$32,484	\$27,398	2256	88.96	2007	299	864
55	079	0019.00	Low	No	46.88	\$100,600	\$47,161	\$39,770	3260	90.03	2935	428	1006
55	079	0020.00	Low	No	47.15	\$100,600	\$47,433	\$40,000	2319	93.66	2172	356	933

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55	079	0021.00	Low	No	40.52	\$100,600	\$40,763	\$34,375	2228	94.66	2109	132	749
55	079	0022.00	Moderate	No	63.43	\$100,600	\$63,811	\$53,810	1802	72.03	1298	442	758
55	079	0023.00	Low	No	43.29	\$100,600	\$43,550	\$36,723	3919	96.94	3799	677	1665
55	079	0024.00	Moderate	No	53.31	\$100,600	\$53,630	\$45,227	2150	97.02	2086	217	869
55	079	0025.00	Low	No	41.18	\$100,600	\$41,427	\$34,938	2041	94.90	1937	217	681
55	079	0026.00	Low	No	49.60	\$100,600	\$49,898	\$42,083	2659	96.65	2570	274	1089
55	079	0027.00	Low	No	31.21	\$100,600	\$31,397	\$26,479	1984	94.15	1868	181	738
55	079	0028.00	Low	No	36.32	\$100,600	\$36,538	\$30,818	2121	94.25	1999	225	783
55	079	0029.00	Low	No	29.31	\$100,600	\$29,486	\$24,866	2146	92.54	1986	190	751
55	079	0030.00	Moderate	No	52.90	\$100,600	\$53,217	\$44,881	3712	89.22	3312	802	1306
55	079	0031.00	Moderate	No	51.57	\$100,600	\$51,879	\$43,750	3415	92.59	3162	572	1340
55	079	0032.00	Moderate	No	72.80	\$100,600	\$73,237	\$61,759	2662	90.16	2400	587	1050
55	079	0033.00	Moderate	No	60.57	\$100,600	\$60,933	\$51,386	5117	86.52	4427	926	1525
55	079	0034.00	Low	No	49.71	\$100,600	\$50,008	\$42,173	5745	75.37	4330	953	1786
55	079	0035.00	Moderate	No	59.27	\$100,600	\$59,626	\$50,286	3213	90.91	2921	770	1288
55	079	0036.00	Moderate	No	71.46	\$100,600	\$71,889	\$60,625	1697	93.22	1582	261	673
55	079	0037.00	Middle	No	80.06	\$100,600	\$80,540	\$67,917	2305	88.55	2041	585	890
55	079	0038.00	Moderate	No	57.91	\$100,600	\$58,257	\$49,125	2060	94.32	1943	437	954
55	079	0039.00	Low	No	37.56	\$100,600	\$37,785	\$31,864	2587	97.10	2512	400	1017
55	079	0040.00	Low	No	36.44	\$100,600	\$36,659	\$30,915	2475	97.05	2402	241	871
55	079	0041.00	Low	No	40.44	\$100,600	\$40,683	\$34,307	2493	97.03	2419	374	1033
55	079	0042.00	Low	No	48.22	\$100,600	\$48,509	\$40,913	2689	98.21	2641	476	1335
55	079	0043.00	Moderate	No	51.95	\$100,600	\$52,262	\$44,069	4931	97.08	4787	927	2452
55	079	0044.00	Low	No	35.17	\$100,600	\$35,381	\$29,835	2682	82.29	2207	214	858
55	079	0045.00	Low	No	38.95	\$100,600	\$39,184	\$33,045	2179	98.30	2142	165	819
55	079	0046.00	Low	No	36.10	\$100,600	\$36,317	\$30,629	2683	98.25	2636	359	1312
55	079	0047.00	Upper	No	133.09	\$100,600	\$133,889	\$112,905	3599	98.78	3555	422	2139
55	079	0048.00	Low	No	44.29	\$100,600	\$44,556	\$37,576	3525	97.16	3425	476	1475
55	079	0049.00	Moderate	No	53.10	\$100,600	\$53,419	\$45,050	4256	85.93	3657	701	1804

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55	079	0050.00	Moderate	No	65.44	\$100,600	\$65,833	\$55,518	4591	79.31	3641	1074	2214
55	079	0051.00	Moderate	No	65.90	\$100,600	\$66,295	\$55,905	3369	89.85	3027	447	895
55	079	0052.00	Middle	No	85.62	\$100,600	\$86,134	\$72,639	1660	62.35	1035	441	674
55	079	0053.00	Moderate	No	74.83	\$100,600	\$75,279	\$63,482	2022	52.72	1066	507	900
55	079	0054.00	Middle	No	84.67	\$100,600	\$85,178	\$71,827	3660	42.98	1573	1039	1354
55	079	0055.00	Middle	No	103.24	\$100,600	\$103,859	\$87,578	3333	33.99	1133	1178	1430
55	079	0056.00	Upper	No	123.69	\$100,600	\$124,432	\$104,926	2065	21.94	453	659	903
55	079	0057.00	Middle	No	99.95	\$100,600	\$100,550	\$84,792	2393	31.68	758	769	1042
55	079	0058.00	Middle	No	86.07	\$100,600	\$86,586	\$73,013	3358	45.06	1513	790	1511
55	079	0059.00	Moderate	No	51.57	\$100,600	\$51,879	\$43,750	3408	78.52	2676	688	1462
55	079	0060.00	Low	No	39.98	\$100,600	\$40,220	\$33,919	2428	93.82	2278	159	1000
55	079	0061.00	Moderate	No	51.63	\$100,600	\$51,940	\$43,804	2216	91.34	2024	287	868
55	079	0062.00	Low	No	39.83	\$100,600	\$40,069	\$33,790	2339	98.03	2293	181	932
55	079	0063.00	Low	No	40.41	\$100,600	\$40,652	\$34,286	1910	98.22	1876	126	925
55	079	0064.00	Low	No	23.26	\$100,600	\$23,400	\$19,739	1962	98.52	1933	175	877
55	079	0065.00	Low	No	32.90	\$100,600	\$33,097	\$27,917	2068	98.31	2033	286	995
55	079	0066.00	Low	No	31.15	\$100,600	\$31,337	\$26,429	2292	98.08	2248	264	917
55	079	0067.00	Low	No	40.47	\$100,600	\$40,713	\$34,338	1094	95.43	1044	151	603
55	079	0068.00	Low	No	28.92	\$100,600	\$29,094	\$24,539	2164	96.21	2082	222	852
55	079	0069.00	Low	No	31.50	\$100,600	\$31,689	\$26,726	2147	96.18	2065	205	832
55	079	0070.00	Low	No	28.36	\$100,600	\$28,530	\$24,063	2507	91.66	2298	244	1060
55	079	0071.00	Moderate	No	70.65	\$100,600	\$71,074	\$59,940	1838	33.51	616	291	1000
55	079	0072.00	Middle	No	86.93	\$100,600	\$87,452	\$73,750	2727	38.36	1046	897	1417
55	079	0073.00	Middle	No	83.36	\$100,600	\$83,860	\$70,714	2949	21.19	625	272	756
55	079	0074.00	Upper	No	239.69	\$100,600	\$241,128	\$203,333	3512	17.94	630	376	536
55	079	0075.00	Upper	No	156.04	\$100,600	\$156,976	\$132,375	2669	17.23	460	589	1028
55	079	0076.00	Upper	No	143.22	\$100,600	\$144,079	\$121,500	3304	20.52	678	280	489
55	079	0077.00	Middle	No	108.27	\$100,600	\$108,920	\$91,845	4035	28.35	1144	388	1019

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55	079	0078.00	Middle	No	93.48	\$100,600	\$94,041	\$79,300	3475	21.18	736	249	945
55	079	0079.00	Moderate	No	64.73	\$100,600	\$65,118	\$54,910	2212	23.46	519	266	921
55	079	0080.00	Moderate	No	78.09	\$100,600	\$78,559	\$66,250	1792	33.98	609	239	854
55	079	0081.00	Low	No	42.78	\$100,600	\$43,037	\$36,297	1238	84.33	1044	86	381
55	079	0084.00	Low	No	38.21	\$100,600	\$38,439	\$32,417	951	95.58	909	98	454
55	079	0085.00	Low	No	32.83	\$100,600	\$33,027	\$27,857	1159	94.56	1096	96	400
55	079	0086.00	Moderate	No	57.96	\$100,600	\$58,308	\$49,167	1131	99.03	1120	112	481
55	079	0087.00	Low	No	26.35	\$100,600	\$26,508	\$22,356	1174	99.06	1163	101	468
55	079	0088.00	Low	No	31.41	\$100,600	\$31,598	\$26,650	1826	95.56	1745	165	668
55	079	0089.00	Low	No	31.32	\$100,600	\$31,508	\$26,574	1271	97.25	1236	104	452
55	079	0090.00	Low	No	35.58	\$100,600	\$35,793	\$30,188	2396	98.46	2359	121	853
55	079	0091.00	Low	No	23.16	\$100,600	\$23,299	\$19,653	2218	92.61	2054	185	743
55	079	0092.00	Moderate	No	61.06	\$100,600	\$61,426	\$51,800	1638	75.52	1237	234	636
55	079	0093.00	Middle	No	100.44	\$100,600	\$101,043	\$85,208	2368	50.63	1199	483	1061
55	079	0094.00	Middle	No	99.74	\$100,600	\$100,338	\$84,609	2421	26.52	642	761	1221
55	079	0095.00	Middle	No	101.51	\$100,600	\$102,119	\$86,111	1995	32.03	639	706	972
55	079	0096.00	Low	No	40.82	\$100,600	\$41,065	\$34,628	2187	95.75	2094	145	669
55	079	0097.00	Unknown	No	0.00	\$100,600	\$0	\$0	1785	97.76	1745	98	376
55	079	0098.00	Low	No	40.58	\$100,600	\$40,823	\$34,432	1575	98.73	1555	101	349
55	079	0099.00	Low	No	35.73	\$100,600	\$35,944	\$30,313	1162	96.90	1126	157	495
55	079	0106.00	Low	No	40.40	\$100,600	\$40,642	\$34,279	1114	67.68	754	233	534
55	079	0107.00	Middle	No	98.72	\$100,600	\$99,312	\$83,750	2341	30.84	722	493	1084
55	079	0108.00	Moderate	No	78.76	\$100,600	\$79,233	\$66,818	2660	23.23	618	297	474
55	079	0110.00	Upper	No	124.94	\$100,600	\$125,690	\$105,990	3418	28.76	983	330	770
55	079	0111.00	Middle	No	92.46	\$100,600	\$93,015	\$78,438	1641	21.76	357	85	313
55	079	0112.00	Upper	No	169.23	\$100,600	\$170,245	\$143,561	2711	26.30	713	460	772
55	079	0113.00	Upper	No	177.21	\$100,600	\$178,273	\$150,329	2941	24.69	726	238	233
55	079	0114.00	Upper	No	121.68	\$100,600	\$122,410	\$103,224	1500	32.67	490	336	247
55	079	0122.00	Middle	No	85.76	\$100,600	\$86,275	\$72,750	2149	91.76	1972	245	693

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55	079	0123.00	Low	No	11.70	\$100,600	\$11,770	\$9,931	1047	84.62	886	97	347
55	079	0124.00	Moderate	No	66.40	\$100,600	\$66,798	\$56,328	2478	50.93	1262	507	1023
55	079	0125.00	Middle	No	108.48	\$100,600	\$109,131	\$92,026	1904	23.27	443	530	822
55	079	0126.00	Moderate	No	63.30	\$100,600	\$63,680	\$53,698	2213	28.51	631	598	991
55	079	0127.00	Middle	No	97.25	\$100,600	\$97,834	\$82,500	1307	23.11	302	316	508
55	079	0128.00	Middle	No	104.08	\$100,600	\$104,704	\$88,292	3052	29.29	894	516	925
55	079	0129.00	Moderate	No	70.05	\$100,600	\$70,470	\$59,423	3002	42.80	1285	709	1186
55	079	0130.00	Moderate	No	72.64	\$100,600	\$73,076	\$61,625	1804	49.22	888	422	668
55	079	0133.00	Low	No	37.69	\$100,600	\$37,916	\$31,979	1002	66.47	666	185	399
55	079	0134.00	Unknown	No	0.00	\$100,600	\$0	\$0	2313	89.41	2068	242	574
55	079	0135.00	Low	No	17.97	\$100,600	\$18,078	\$15,250	1901	83.27	1583	51	186
55	079	0136.00	Low	No	24.23	\$100,600	\$24,375	\$20,556	2033	82.44	1676	103	298
55	079	0137.00	Low	No	23.19	\$100,600	\$23,329	\$19,677	1459	90.75	1324	75	220
55	079	0141.00	Low	No	23.67	\$100,600	\$23,812	\$20,083	2103	76.70	1613	7	345
55	079	0143.00	Upper	No	148.82	\$100,600	\$149,713	\$126,250	2549	21.42	546	405	97
55	079	0144.00	Upper	No	128.90	\$100,600	\$129,673	\$109,348	3282	26.93	884	261	203
55	079	0146.00	Unknown	No	0.00	\$100,600	\$0	\$0	3257	40.53	1320	36	142
55	079	0147.00	Unknown	No	0.00	\$100,600	\$0	\$0	3694	40.15	1483	25	159
55	079	0148.00	Unknown	No	0.00	\$100,600	\$0	\$0	2484	60.43	1501	6	193
55	079	0149.00	Unknown	No	0.00	\$100,600	\$0	\$0	1418	66.93	949	41	159
55	079	0157.00	Low	No	36.06	\$100,600	\$36,276	\$30,595	2943	90.35	2659	404	993
55	079	0158.00	Low	No	32.16	\$100,600	\$32,353	\$27,286	2631	89.78	2362	148	977
55	079	0159.00	Low	No	43.64	\$100,600	\$43,902	\$37,027	3590	87.05	3125	388	1070
55	079	0160.00	Low	No	48.27	\$100,600	\$48,560	\$40,949	3084	85.64	2641	310	943
55	079	0161.00	Moderate	No	51.89	\$100,600	\$52,201	\$44,022	3169	86.84	2752	474	1253
55	079	0162.00	Moderate	No	65.43	\$100,600	\$65,823	\$55,507	3296	82.71	2726	405	1002
55	079	0163.00	Low	No	41.99	\$100,600	\$42,242	\$35,625	4779	90.94	4346	408	1380
55	079	0164.00	Low	No	40.87	\$100,600	\$41,115	\$34,675	4220	92.87	3919	317	1104

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**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	079	0165.00	Low	No	29.89	\$100,600	\$30,069	\$25,363	2362	88.78	2097	189	724
55	079	0166.00	Low	No	29.79	\$100,600	\$29,969	\$25,278	1757	82.93	1457	85	613
55	079	0167.00	Low	No	35.62	\$100,600	\$35,834	\$30,222	3114	90.21	2809	201	880
55	079	0168.00	Low	No	39.39	\$100,600	\$39,626	\$33,419	3025	92.99	2813	313	1080
55	079	0169.00	Low	No	40.75	\$100,600	\$40,995	\$34,574	3823	88.94	3400	314	1018
55	079	0170.00	Low	No	44.43	\$100,600	\$44,697	\$37,692	5697	86.89	4950	803	1760
55	079	0171.00	Moderate	No	51.85	\$100,600	\$52,161	\$43,990	2780	88.13	2450	432	798
55	079	0172.00	Moderate	No	60.82	\$100,600	\$61,185	\$51,600	2589	86.52	2240	355	857
55	079	0173.00	Moderate	No	50.10	\$100,600	\$50,401	\$42,500	3706	86.32	3199	560	1115
55	079	0174.00	Low	No	31.79	\$100,600	\$31,981	\$26,971	2878	86.87	2500	236	836
55	079	0175.00	Low	No	36.85	\$100,600	\$37,071	\$31,266	4034	89.89	3626	324	1253
55	079	0176.00	Low	No	37.28	\$100,600	\$37,504	\$31,625	2798	87.42	2446	253	896
55	079	0179.00	Middle	No	112.35	\$100,600	\$113,024	\$95,313	2879	30.01	864	495	1224
55	079	0180.00	Middle	No	102.87	\$100,600	\$103,487	\$87,266	2726	26.38	719	448	1169
55	079	0181.00	Middle	No	110.93	\$100,600	\$111,596	\$94,107	1589	15.23	242	766	840
55	079	0182.00	Upper	No	138.95	\$100,600	\$139,784	\$117,875	1563	14.72	230	493	794
55	079	0183.00	Middle	No	90.37	\$100,600	\$90,912	\$76,667	2260	20.35	460	550	975
55	079	0184.00	Middle	No	98.50	\$100,600	\$99,091	\$83,563	1300	24.46	318	368	621
55	079	0185.00	Middle	No	92.29	\$100,600	\$92,844	\$78,295	1661	33.77	561	488	683
55	079	0186.00	Low	No	49.11	\$100,600	\$49,405	\$41,667	2672	86.45	2310	285	871
55	079	0187.00	Low	No	48.62	\$100,600	\$48,912	\$41,250	3597	87.99	3165	476	1074
55	079	0188.00	Moderate	No	53.14	\$100,600	\$53,459	\$45,081	2023	89.87	1818	299	580
55	079	0189.00	Moderate	No	77.46	\$100,600	\$77,925	\$65,714	1696	77.18	1309	283	533
55	079	0190.00	Middle	No	86.06	\$100,600	\$86,576	\$73,005	4758	51.98	2473	1152	1795
55	079	0191.00	Middle	No	88.78	\$100,600	\$89,313	\$75,313	3685	55.12	2031	767	1246
55	079	0192.00	Middle	No	87.73	\$100,600	\$88,256	\$74,423	3455	41.45	1432	1016	1229
55	079	0193.00	Middle	No	82.17	\$100,600	\$82,663	\$69,710	2806	35.28	990	989	1127
55	079	0194.00	Moderate	No	70.51	\$100,600	\$70,933	\$59,821	3679	31.29	1151	762	1126
55	079	0195.00	Middle	No	98.45	\$100,600	\$99,041	\$83,517	3243	29.73	964	867	1499

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Community Reinvestment Act (CRA)
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55	079	0196.00	Middle	No	99.17	\$100,600	\$99,765	\$84,130	3602	34.56	1245	936	1366
55	079	0197.00	Middle	No	91.65	\$100,600	\$92,200	\$77,750	5644	37.81	2134	1568	2052
55	079	0198.00	Middle	No	88.84	\$100,600	\$89,373	\$75,366	5158	41.57	2144	1366	1958
55	079	0199.00	Moderate	No	71.26	\$100,600	\$71,688	\$60,455	3802	40.87	1554	1070	1295
55	079	0200.00	Moderate	No	77.95	\$100,600	\$78,418	\$66,125	3658	70.69	2586	674	1047
55	079	0201.00	Moderate	No	59.09	\$100,600	\$59,445	\$50,129	3807	75.99	2893	672	1243
55	079	0202.00	Moderate	No	69.54	\$100,600	\$69,957	\$58,997	3483	66.18	2305	932	1189
55	079	0203.00	Moderate	No	75.02	\$100,600	\$75,470	\$63,640	4156	62.70	2606	996	1445
55	079	0204.00	Moderate	No	54.47	\$100,600	\$54,797	\$46,213	3266	83.16	2716	509	1029
55	079	0205.00	Low	No	48.01	\$100,600	\$48,298	\$40,729	3074	78.76	2421	485	1027
55	079	0206.00	Moderate	No	79.66	\$100,600	\$80,138	\$67,583	3325	26.65	886	985	1475
55	079	0207.00	Middle	No	91.15	\$100,600	\$91,697	\$77,324	4145	22.46	931	1337	1944
55	079	0208.00	Middle	No	119.07	\$100,600	\$119,784	\$101,012	2920	18.08	528	988	1468
55	079	0209.00	Middle	No	93.53	\$100,600	\$94,091	\$79,342	2559	27.63	707	777	978
55	079	0210.00	Middle	No	91.89	\$100,600	\$92,441	\$77,957	2122	30.73	652	648	860
55	079	0211.00	Middle	No	88.53	\$100,600	\$89,061	\$75,104	1385	27.44	380	442	600
55	079	0212.00	Moderate	No	70.15	\$100,600	\$70,571	\$59,511	2093	36.65	767	598	802
55	079	0213.00	Moderate	No	73.95	\$100,600	\$74,394	\$62,738	1670	50.90	850	303	569
55	079	0214.00	Low	No	30.54	\$100,600	\$30,723	\$25,913	3432	66.29	2275	350	1143
55	079	0215.00	Middle	No	110.28	\$100,600	\$110,942	\$93,556	2969	43.35	1287	893	1194
55	079	0216.00	Moderate	No	58.00	\$100,600	\$58,348	\$49,208	4686	48.66	2280	1139	1347
55	079	0217.00	Middle	No	94.72	\$100,600	\$95,288	\$80,357	6241	37.46	2338	1702	1952
55	079	0218.00	Moderate	No	71.46	\$100,600	\$71,889	\$60,625	2187	39.37	861	420	711
55	079	0301.00	Upper	No	155.76	\$100,600	\$156,695	\$132,137	4378	18.52	811	1398	1556
55	079	0351.00	Upper	No	230.85	\$100,600	\$232,235	\$195,833	2306	13.36	308	668	724
55	079	0352.00	Upper	No	176.82	\$100,600	\$177,881	\$150,000	4628	17.65	817	1255	1306
55	079	0401.00	Upper	No	191.93	\$100,600	\$193,082	\$162,813	1602	22.66	363	533	623
55	079	0501.01	Middle	No	106.30	\$100,600	\$106,938	\$90,179	6061	53.82	3262	2013	2253

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55	079	0501.03	Upper	No	122.19	\$100,600	\$122,923	\$103,661	3509	58.16	2041	679	829
55	079	0501.04	Middle	No	109.18	\$100,600	\$109,835	\$92,618	2937	57.68	1694	628	708
55	079	0601.01	Upper	No	156.71	\$100,600	\$157,650	\$132,936	4106	31.27	1284	1268	1432
55	079	0601.02	Upper	No	132.81	\$100,600	\$133,607	\$112,667	3262	26.61	868	1104	958
55	079	0602.00	Middle	No	110.34	\$100,600	\$111,002	\$93,607	5989	34.31	2055	1930	2334
55	079	0701.00	Upper	No	167.98	\$100,600	\$168,988	\$142,500	4666	12.90	602	1319	1534
55	079	0702.00	Upper	No	221.99	\$100,600	\$223,322	\$188,316	5389	12.12	653	1613	1720
55	079	0703.00	Upper	No	155.82	\$100,600	\$156,755	\$132,188	4899	25.05	1227	1260	1614
55	079	0801.00	Middle	No	100.57	\$100,600	\$101,173	\$85,313	2781	23.19	645	460	939
55	079	0802.00	Upper	No	124.43	\$100,600	\$125,177	\$105,556	3745	22.59	846	686	1070
55	079	0803.00	Upper	No	195.68	\$100,600	\$196,854	\$166,000	3900	15.49	604	1193	1511
55	079	0804.00	Middle	No	118.87	\$100,600	\$119,583	\$100,843	3433	24.73	849	601	692
55	079	0901.00	Middle	No	98.07	\$100,600	\$98,658	\$83,194	4118	27.51	1133	1235	1423
55	079	0902.00	Middle	No	119.82	\$100,600	\$120,539	\$101,645	2249	21.83	491	673	711
55	079	0903.00	Middle	No	112.66	\$100,600	\$113,336	\$95,573	3613	34.18	1235	700	987
55	079	0906.00	Middle	No	107.36	\$100,600	\$108,004	\$91,080	4647	19.97	928	1357	1579
55	079	0907.00	Upper	No	218.47	\$100,600	\$219,781	\$185,329	3234	9.80	317	1026	1152
55	079	0908.00	Upper	No	165.24	\$100,600	\$166,231	\$140,179	2351	11.70	275	834	1037
55	079	0909.00	Upper	No	121.39	\$100,600	\$122,118	\$102,981	3674	18.15	667	933	1452
55	079	0910.00	Upper	No	149.38	\$100,600	\$150,276	\$126,719	4402	17.11	753	1272	2022
55	079	0911.00	Upper	No	158.65	\$100,600	\$159,602	\$134,583	4252	9.41	400	1332	1646
55	079	0912.00	Middle	No	118.32	\$100,600	\$119,030	\$100,377	5371	18.62	1000	912	1468
55	079	0913.00	Upper	No	186.50	\$100,600	\$187,619	\$158,214	3703	11.42	423	1198	1363
55	079	0914.00	Upper	No	124.73	\$100,600	\$125,478	\$105,815	2124	15.82	336	593	938
55	079	1001.00	Moderate	No	58.16	\$100,600	\$58,509	\$49,340	3852	49.69	1914	775	1808
55	079	1002.00	Moderate	No	61.97	\$100,600	\$62,342	\$52,569	3821	47.11	1800	532	1262
55	079	1003.00	Moderate	No	55.25	\$100,600	\$55,582	\$46,875	2884	34.26	988	461	1018
55	079	1004.00	Moderate	No	73.88	\$100,600	\$74,323	\$62,679	2718	28.99	788	547	937
55	079	1005.00	Middle	No	93.57	\$100,600	\$94,131	\$79,375	3476	31.36	1090	833	1292

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55	079	1006.00	Middle	No	84.12	\$100,600	\$84,625	\$71,364	2033	23.66	481	659	800
55	079	1007.00	Middle	No	91.42	\$100,600	\$91,969	\$77,552	2857	22.40	640	1029	1357
55	079	1008.00	Middle	No	95.23	\$100,600	\$95,801	\$80,789	2914	15.58	454	867	1311
55	079	1009.00	Moderate	No	78.36	\$100,600	\$78,830	\$66,473	3744	34.38	1287	705	1027
55	079	1010.00	Middle	No	82.79	\$100,600	\$83,287	\$70,238	5161	28.31	1461	796	955
55	079	1011.00	Moderate	No	75.25	\$100,600	\$75,702	\$63,839	1779	25.07	446	392	471
55	079	1012.00	Middle	No	85.37	\$100,600	\$85,882	\$72,422	3040	17.04	518	779	1048
55	079	1013.00	Middle	No	87.67	\$100,600	\$88,196	\$74,375	3096	23.06	714	921	1217
55	079	1014.00	Middle	No	82.47	\$100,600	\$82,965	\$69,963	3686	26.64	982	909	1478
55	079	1015.00	Middle	No	89.57	\$100,600	\$90,107	\$75,987	4511	36.07	1627	1147	1953
55	079	1016.00	Moderate	No	79.13	\$100,600	\$79,605	\$67,132	4603	37.98	1748	1233	1595
55	079	1017.00	Middle	No	87.55	\$100,600	\$88,075	\$74,276	3468	33.30	1155	906	1444
55	079	1018.00	Middle	No	103.58	\$100,600	\$104,201	\$87,872	2682	25.47	683	851	1149
55	079	1101.00	Moderate	No	77.36	\$100,600	\$77,824	\$65,625	4114	57.41	2362	706	1342
55	079	1201.01	Upper	No	131.46	\$100,600	\$132,249	\$111,518	4482	20.84	934	1051	1154
55	079	1201.02	Middle	No	114.51	\$100,600	\$115,197	\$97,140	3930	17.30	680	971	1245
55	079	1202.01	Moderate	No	76.84	\$100,600	\$77,301	\$65,187	3666	21.36	783	951	1000
55	079	1202.02	Middle	No	82.19	\$100,600	\$82,683	\$69,722	3234	30.46	985	943	994
55	079	1202.03	Moderate	No	76.36	\$100,600	\$76,818	\$64,779	3916	30.75	1204	687	750
55	079	1203.00	Middle	No	94.07	\$100,600	\$94,634	\$79,803	2134	33.41	713	674	843
55	079	1204.00	Middle	No	111.62	\$100,600	\$112,290	\$94,688	6760	36.35	2457	1726	2078
55	079	1205.01	Middle	No	98.97	\$100,600	\$99,564	\$83,958	4076	31.31	1276	991	1155
55	079	1205.02	Middle	No	91.70	\$100,600	\$92,250	\$77,794	5350	28.02	1499	1905	1908
55	079	1301.00	Middle	No	108.80	\$100,600	\$109,453	\$92,295	4865	17.68	860	928	1448
55	079	1302.00	Upper	No	125.25	\$100,600	\$126,002	\$106,250	2855	11.73	335	750	906
55	079	1401.00	Upper	No	152.43	\$100,600	\$153,345	\$129,306	3197	13.20	422	978	998
55	079	1402.01	Middle	No	99.79	\$100,600	\$100,389	\$84,656	5694	17.74	1010	1366	1923
55	079	1402.02	Middle	No	116.22	\$100,600	\$116,917	\$98,590	5963	19.72	1176	1679	1939

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55	079	1501.00	Middle	No	114.48	\$100,600	\$115,167	\$97,114	9519	25.17	2396	2404	2660
55	079	1503.01	Upper	No	124.37	\$100,600	\$125,116	\$105,508	6039	14.69	887	2337	2339
55	079	1503.03	Upper	No	140.46	\$100,600	\$141,303	\$119,155	5010	14.21	712	1589	1493
55	079	1503.04	Upper	No	132.77	\$100,600	\$133,567	\$112,634	3991	20.92	835	1048	1144
55	079	1601.01	Middle	No	99.00	\$100,600	\$99,594	\$83,986	4344	18.92	822	1533	1679
55	079	1601.02	Middle	No	83.69	\$100,600	\$84,192	\$71,000	2595	32.76	850	538	630
55	079	1602.02	Middle	No	116.06	\$100,600	\$116,756	\$98,454	7596	23.04	1750	2055	2464
55	079	1602.03	Middle	No	91.04	\$100,600	\$91,586	\$77,233	6654	25.23	1679	1490	1715
55	079	1602.05	Middle	No	113.14	\$100,600	\$113,819	\$95,980	3368	28.77	969	427	406
55	079	1602.06	Middle	No	101.88	\$100,600	\$102,491	\$86,432	1942	42.95	834	156	156
55	079	1603.01	Upper	No	134.69	\$100,600	\$135,498	\$114,263	5523	16.62	918	1703	1799
55	079	1603.02	Upper	No	137.04	\$100,600	\$137,862	\$116,250	4475	19.58	876	1653	1728
55	079	1701.00	Middle	No	102.68	\$100,600	\$103,296	\$87,105	2595	17.42	452	738	1015
55	079	1702.00	Moderate	No	65.87	\$100,600	\$66,265	\$55,882	3750	22.59	847	898	1003
55	079	1703.00	Moderate	No	71.90	\$100,600	\$72,331	\$60,994	2713	21.42	581	596	1012
55	079	1704.00	Middle	No	100.20	\$100,600	\$100,801	\$85,000	3200	16.81	538	1061	1166
55	079	1705.00	Moderate	No	54.67	\$100,600	\$54,998	\$46,382	2420	23.14	560	432	723
55	079	1706.00	Moderate	No	71.05	\$100,600	\$71,476	\$60,278	3513	30.00	1054	574	1180
55	079	1707.00	Middle	No	88.56	\$100,600	\$89,091	\$75,128	2604	26.92	701	684	984
55	079	1801.00	Middle	No	82.25	\$100,600	\$82,744	\$69,773	2970	20.54	610	890	1076
55	079	1802.00	Middle	No	91.31	\$100,600	\$91,858	\$77,464	4503	30.51	1374	1226	1964
55	079	1803.00	Moderate	No	73.06	\$100,600	\$73,498	\$61,979	3534	36.19	1279	616	934
55	079	1804.00	Middle	No	85.54	\$100,600	\$86,053	\$72,568	2704	20.86	564	801	1126
55	079	1805.00	Middle	No	84.09	\$100,600	\$84,595	\$71,334	4493	22.48	1010	1418	1405
55	079	1851.00	Middle	No	87.51	\$100,600	\$88,035	\$74,239	4438	20.82	924	1247	1413
55	079	1852.00	Middle	No	98.89	\$100,600	\$99,483	\$83,889	4723	25.13	1187	1354	1835
55	079	1853.00	Middle	No	105.88	\$100,600	\$106,515	\$89,821	4649	22.39	1041	906	1228
55	079	1854.00	Low	No	39.87	\$100,600	\$40,109	\$33,824	1271	99.13	1260	143	506
55	079	1855.00	Low	No	44.36	\$100,600	\$44,626	\$37,632	1420	97.18	1380	84	537

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55	079	1856.00	Unknown	No	0.00	\$100,600	\$0	\$0	1636	82.09	1343	235	755
55	079	1857.00	Low	No	25.85	\$100,600	\$26,005	\$21,936	2158	91.61	1977	140	882
55	079	1858.00	Low	No	38.00	\$100,600	\$38,228	\$32,237	1410	98.44	1388	280	538
55	079	1859.00	Moderate	No	58.94	\$100,600	\$59,294	\$50,000	1031	96.61	996	160	305
55	079	1860.00	Low	No	28.83	\$100,600	\$29,003	\$24,457	1711	90.36	1546	32	468
55	079	1861.00	Low	No	22.07	\$100,600	\$22,202	\$18,725	2021	95.35	1927	116	568
55	079	1862.00	Low	No	32.19	\$100,600	\$32,383	\$27,308	1382	93.70	1295	162	375
55	079	1863.00	Middle	No	95.66	\$100,600	\$96,234	\$81,154	3749	44.39	1664	146	79
55	079	1864.00	Upper	No	154.17	\$100,600	\$155,095	\$130,781	1423	31.90	454	0	18
55	079	1865.00	Moderate	No	54.02	\$100,600	\$54,344	\$45,833	2217	66.44	1473	291	680
55	079	1866.00	Low	No	44.04	\$100,600	\$44,304	\$37,361	2310	68.79	1589	222	755
55	079	1868.00	Low	No	36.54	\$100,600	\$36,759	\$31,000	1736	71.37	1239	28	184
55	079	1869.00	Upper	No	120.52	\$100,600	\$121,243	\$102,241	2502	16.87	422	435	38
55	079	1870.00	Upper	No	161.29	\$100,600	\$162,258	\$136,823	3895	24.06	937	312	350
55	079	1872.00	Upper	No	140.68	\$100,600	\$141,524	\$119,338	5724	38.10	2181	1279	1343
55	079	1873.00	Upper	No	127.87	\$100,600	\$128,637	\$108,478	6533	19.96	1304	2104	2109
55	079	1874.00	Upper	No	235.91	\$100,600	\$237,325	\$200,125	3976	16.73	665	797	156
55	079	9800.00	Unknown	No	0.00	\$100,600	\$0	\$0	3	100.00	3	0	0
55	079	9900.00	Unknown	No	0.00	\$100,600	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2024 Distressed or Underserved Tract List

PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File

Waukesha County Census Tracts

2023 FFIEC Census Report - Summary Census Demographic Information

State: 55 - WISCONSIN (WI)

County: 133 - WAUKESHA COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	133	2001.01	Middle	No	111.03	\$100,600	\$111,696	\$94,188	4513	16.04	724	1470	1562
55	133	2001.02	Middle	No	119.26	\$100,600	\$119,976	\$101,169	5440	15.24	829	1633	1705
55	133	2001.03	Middle	No	109.09	\$100,600	\$109,745	\$92,548	3017	14.39	434	976	1103
55	133	2002.01	Middle	No	104.09	\$100,600	\$104,715	\$88,304	3639	10.80	393	827	931
55	133	2002.02	Upper	No	120.86	\$100,600	\$121,585	\$102,527	4493	18.07	812	1277	1295
55	133	2003.00	Upper	No	132.23	\$100,600	\$133,023	\$112,171	5288	17.34	917	1654	1730
55	133	2004.00	Upper	No	170.09	\$100,600	\$171,111	\$144,286	7375	18.81	1387	2016	2190
55	133	2005.00	Upper	No	186.45	\$100,600	\$187,569	\$158,169	6069	19.99	1213	2031	1988
55	133	2006.00	Middle	No	113.02	\$100,600	\$113,698	\$95,875	1787	19.47	348	354	550
55	133	2007.00	Upper	No	133.11	\$100,600	\$133,909	\$112,917	4168	21.81	909	1345	1473
55	133	2008.01	Upper	No	162.79	\$100,600	\$163,767	\$138,098	5308	12.74	676	1686	1686
55	133	2008.03	Upper	No	136.28	\$100,600	\$137,098	\$115,607	4806	19.23	924	1583	1653
55	133	2008.04	Upper	No	145.49	\$100,600	\$146,363	\$123,419	4192	25.21	1057	891	982
55	133	2009.01	Upper	No	137.22	\$100,600	\$138,043	\$116,406	4364	15.28	667	1253	1428
55	133	2009.02	Upper	No	152.86	\$100,600	\$153,777	\$129,676	4326	15.21	658	1355	1466
55	133	2010.01	Upper	No	157.98	\$100,600	\$158,928	\$134,018	2557	10.44	267	772	770
55	133	2010.02	Upper	No	154.50	\$100,600	\$155,427	\$131,064	4057	10.82	439	1221	1274
55	133	2011.01	Upper	No	151.67	\$100,600	\$152,580	\$128,664	5233	23.83	1247	1382	1568
55	133	2011.02	Upper	No	154.45	\$100,600	\$155,377	\$131,020	3167	17.15	543	1240	1257
55	133	2012.01	Upper	No	128.74	\$100,600	\$129,512	\$109,215	2064	18.27	377	528	753
55	133	2012.03	Upper	No	135.07	\$100,600	\$135,880	\$114,583	3485	24.96	870	1201	1186
55	133	2012.04	Upper	No	143.48	\$100,600	\$144,341	\$121,719	2736	30.37	831	984	1114
55	133	2012.05	Upper	No	195.70	\$100,600	\$196,874	\$166,014	4313	22.79	983	1081	1207
55	133	2013.00	Upper	No	136.00	\$100,600	\$136,816	\$115,375	4821	14.33	691	1606	1695
55	133	2014.02	Upper	No	123.39	\$100,600	\$124,130	\$104,671	4760	13.84	659	1422	1543
55	133	2014.03	Middle	No	113.58	\$100,600	\$114,261	\$96,351	4308	16.53	712	1284	1255

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**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	133	2014.04	Middle	No	118.04	\$100,600	\$118,748	\$100,139	3850	12.16	468	1215	1313
55	133	2015.04	Upper	No	130.31	\$100,600	\$131,092	\$110,549	6084	14.27	868	1907	2100
55	133	2015.05	Middle	No	113.73	\$100,600	\$114,412	\$96,484	2820	7.98	225	1065	1121
55	133	2015.06	Middle	No	116.69	\$100,600	\$117,390	\$98,994	5564	13.34	742	1881	1971
55	133	2015.07	Upper	No	141.12	\$100,600	\$141,967	\$119,718	3455	14.15	489	1116	1290
55	133	2015.08	Middle	No	113.41	\$100,600	\$114,090	\$96,211	2976	18.15	540	701	749
55	133	2016.00	Upper	No	128.41	\$100,600	\$129,180	\$108,935	5466	9.95	544	1899	1948
55	133	2017.01	Upper	No	122.42	\$100,600	\$123,155	\$103,856	4597	8.85	407	1662	1757
55	133	2017.03	Upper	No	139.98	\$100,600	\$140,820	\$118,750	5666	8.45	479	1655	1945
55	133	2017.04	Upper	No	134.21	\$100,600	\$135,015	\$113,854	5307	7.84	416	1902	2008
55	133	2018.00	Middle	No	114.20	\$100,600	\$114,885	\$96,875	1540	6.43	99	521	522
55	133	2019.00	Upper	No	161.65	\$100,600	\$162,620	\$137,130	6402	9.42	603	1939	2001
55	133	2020.01	Upper	No	136.05	\$100,600	\$136,866	\$115,417	5291	7.37	390	2044	2134
55	133	2020.02	Upper	No	142.93	\$100,600	\$143,788	\$121,250	4077	7.87	321	1542	1685
55	133	2021.01	Upper	No	145.36	\$100,600	\$146,232	\$123,309	4211	12.04	507	1392	1470
55	133	2021.02	Upper	No	129.59	\$100,600	\$130,368	\$109,938	4799	15.44	741	1539	1794
55	133	2021.03	Upper	No	150.70	\$100,600	\$151,604	\$127,841	3388	15.17	514	972	1057
55	133	2022.01	Upper	No	134.73	\$100,600	\$135,538	\$114,291	4211	14.89	627	1305	1465
55	133	2022.03	Moderate	No	51.02	\$100,600	\$51,326	\$43,288	2230	33.32	743	288	431
55	133	2022.04	Moderate	No	64.42	\$100,600	\$64,807	\$54,655	3437	26.13	898	565	747
55	133	2023.01	Middle	No	111.89	\$100,600	\$112,561	\$94,923	4576	18.60	851	1336	1530
55	133	2023.03	Middle	No	85.10	\$100,600	\$85,611	\$72,194	3398	42.41	1441	656	1076
55	133	2023.04	Middle	No	80.33	\$100,600	\$80,812	\$68,144	3134	36.60	1147	778	1156
55	133	2024.00	Middle	No	117.39	\$100,600	\$118,094	\$99,583	5018	22.22	1115	1281	1452
55	133	2025.00	Middle	No	87.64	\$100,600	\$88,166	\$74,350	4088	23.31	953	1146	1424
55	133	2026.00	Middle	No	87.52	\$100,600	\$88,045	\$74,250	2887	26.98	779	549	962
55	133	2027.00	Middle	No	89.72	\$100,600	\$90,258	\$76,111	1844	26.14	482	100	262
55	133	2028.00	Moderate	No	76.35	\$100,600	\$76,808	\$64,773	3827	40.03	1532	854	1377
55	133	2029.01	Middle	No	93.15	\$100,600	\$93,709	\$79,026	4250	30.47	1295	922	1145

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**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	133	2029.02	Moderate	No	50.10	\$100,600	\$50,401	\$42,500	3420	13.95	477	794	870
55	133	2030.00	Middle	No	80.40	\$100,600	\$80,882	\$68,203	2298	24.85	571	411	633
55	133	2031.03	Middle	No	86.09	\$100,600	\$86,607	\$73,036	4516	27.52	1243	1175	1641
55	133	2031.04	Middle	No	110.02	\$100,600	\$110,680	\$93,333	3164	22.03	697	655	1071
55	133	2031.05	Upper	No	138.26	\$100,600	\$139,090	\$117,292	3385	13.03	441	1011	1061
55	133	2031.06	Upper	No	139.84	\$100,600	\$140,679	\$118,631	3554	19.75	702	1089	1224
55	133	2031.07	Upper	No	122.76	\$100,600	\$123,497	\$104,141	3892	15.03	585	1016	1139
55	133	2032.00	Upper	No	184.07	\$100,600	\$185,174	\$156,150	4210	7.29	307	1648	1796
55	133	2033.03	Middle	No	110.92	\$100,600	\$111,586	\$94,097	3712	8.73	324	1608	1471
55	133	2033.04	Upper	No	175.18	\$100,600	\$176,231	\$148,611	5588	14.42	806	1607	1487
55	133	2033.05	Upper	No	139.28	\$100,600	\$140,116	\$118,158	4685	9.71	455	1400	1469
55	133	2033.07	Middle	No	108.08	\$100,600	\$108,728	\$91,688	3068	19.92	611	762	773
55	133	2033.08	Upper	No	140.00	\$100,600	\$140,840	\$118,765	3342	19.90	665	954	1231
55	133	2034.02	Upper	No	124.11	\$100,600	\$124,855	\$105,288	3941	11.60	457	1048	1145
55	133	2034.03	Upper	No	147.78	\$100,600	\$148,667	\$125,368	5770	9.62	555	2115	2140
55	133	2034.04	Middle	No	82.25	\$100,600	\$82,744	\$69,779	3587	14.11	506	577	805
55	133	2034.05	Upper	No	182.83	\$100,600	\$183,927	\$155,096	4252	8.75	372	1299	1416
55	133	2034.06	Upper	No	145.57	\$100,600	\$146,443	\$123,494	6885	7.89	543	2356	2570
55	133	2035.01	Upper	No	122.56	\$100,600	\$123,295	\$103,971	3921	6.68	262	1395	1655
55	133	2035.02	Upper	No	158.40	\$100,600	\$159,350	\$134,375	2676	7.51	201	932	1123
55	133	2036.01	Middle	No	117.33	\$100,600	\$118,034	\$99,531	4072	11.49	468	1021	1143
55	133	2036.02	Upper	No	129.52	\$100,600	\$130,297	\$109,875	5940	9.33	554	1442	1848
55	133	2037.02	Upper	No	152.07	\$100,600	\$152,982	\$129,006	4796	8.22	394	1619	1861
55	133	2037.03	Upper	No	170.12	\$100,600	\$171,141	\$144,313	3430	7.32	251	1140	1200
55	133	2037.04	Upper	No	135.56	\$100,600	\$136,373	\$115,000	4766	9.63	459	1596	1891
55	133	2038.02	Upper	No	147.70	\$100,600	\$148,586	\$125,293	6125	8.28	507	2153	2218
55	133	2038.03	Upper	No	139.46	\$100,600	\$140,297	\$118,304	4033	7.36	297	1323	1481
55	133	2038.05	Upper	No	130.52	\$100,600	\$131,303	\$110,720	4996	11.71	585	1454	1548

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**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
55	133	2038.06	Middle	No	116.25	\$100,600	\$116,948	\$98,618	2834	7.06	200	1026	1063
55	133	2039.01	Middle	No	119.44	\$100,600	\$120,157	\$101,321	4884	10.54	515	1492	1702
55	133	2039.02	Middle	No	119.35	\$100,600	\$120,066	\$101,250	4345	9.46	411	1046	1189
55	133	2040.02	Upper	No	130.96	\$100,600	\$131,746	\$111,094	5545	7.29	404	1884	2289
55	133	2040.03	Upper	No	134.53	\$100,600	\$135,337	\$114,125	3894	8.60	335	1200	1331
55	133	2040.04	Upper	No	129.75	\$100,600	\$130,529	\$110,069	4227	6.43	272	1539	1708
55	133	2041.00	Upper	No	170.73	\$100,600	\$171,754	\$144,833	5365	7.98	428	1873	2349
55	133	2042.01	Middle	No	109.92	\$100,600	\$110,580	\$93,250	2896	10.64	308	720	1021
55	133	2042.02	Upper	No	154.94	\$100,600	\$155,870	\$131,442	4294	8.29	356	1137	1279
55	133	2043.01	Upper	No	138.15	\$100,600	\$138,979	\$117,193	6697	8.94	599	1732	1931
55	133	2043.02	Upper	No	130.37	\$100,600	\$131,152	\$110,592	4030	11.46	462	1053	1297
55	133	2044.00	Upper	No	189.10	\$100,600	\$190,235	\$160,417	2242	5.53	124	698	811
55	133	2045.01	Upper	No	142.51	\$100,600	\$143,365	\$120,893	2664	6.57	175	891	976
55	133	2045.03	Upper	No	134.30	\$100,600	\$135,106	\$113,929	3466	6.15	213	1268	1594
55	133	2045.04	Upper	No	140.88	\$100,600	\$141,725	\$119,508	2892	6.09	176	810	1099

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PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File

Ozaukee County Census Tracts

2023 FFIEC Census Report - Summary Census Demographic Information
 State: 55 - WISCONSIN (WI)
 County: 089 - OZAUKEE COUNTY
 Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	089	6101.01	Middle	No	108.97	\$100,600	\$109,624	\$92,443	4357	8.40	366	1240	1552
55	089	6101.02	Middle	No	110.76	\$100,600	\$111,425	\$93,964	3871	10.57	409	1358	1661
55	089	6201.00	Middle	No	85.64	\$100,600	\$86,154	\$72,652	5796	9.63	558	1512	2158
55	089	6301.00	Middle	No	82.62	\$100,600	\$83,116	\$70,087	2664	10.36	276	798	1122
55	089	6302.01	Middle	No	104.34	\$100,600	\$104,966	\$88,514	4565	7.78	355	1576	1726
55	089	6302.02	Middle	No	102.04	\$100,600	\$102,652	\$86,563	6055	11.68	707	1143	1462
55	089	6401.01	Middle	No	87.84	\$100,600	\$88,367	\$74,519	3141	8.66	272	676	930
55	089	6401.02	Middle	No	98.64	\$100,600	\$99,232	\$83,681	2909	9.32	271	948	1125
55	089	6402.01	Upper	No	175.38	\$100,600	\$176,432	\$148,778	2460	10.53	259	725	992
55	089	6402.02	Upper	No	128.48	\$100,600	\$129,251	\$108,996	6357	10.22	650	2180	2320
55	089	6501.02	Middle	No	109.60	\$100,600	\$110,258	\$92,978	2721	8.27	225	829	1039
55	089	6501.03	Upper	No	137.53	\$100,600	\$138,355	\$116,667	2269	10.40	236	724	837
55	089	6501.04	Upper	No	137.39	\$100,600	\$138,214	\$116,554	4369	7.30	319	1686	1730
55	089	6502.00	Upper	No	148.66	\$100,600	\$149,552	\$126,111	5128	9.95	510	1329	1573
55	089	6503.00	Upper	No	154.23	\$100,600	\$155,155	\$130,833	6305	6.61	417	1866	1899
55	089	6601.00	Middle	No	115.67	\$100,600	\$116,364	\$98,125	3290	12.74	419	1078	1032
55	089	6602.01	Upper	No	184.19	\$100,600	\$185,295	\$156,250	4511	17.78	802	1482	1614
55	089	6602.02	Upper	No	167.71	\$100,600	\$168,716	\$142,273	6658	18.71	1246	1487	1962
55	089	6603.01	Upper	No	160.52	\$100,600	\$161,483	\$136,169	5787	12.60	729	1826	2149
55	089	6603.03	Upper	No	158.88	\$100,600	\$159,833	\$134,779	5133	13.25	680	1731	1819
55	089	6603.04	Upper	No	266.88	\$100,600	\$268,481	\$226,394	3157	12.26	387	1029	1084
55	089	9900.00	Unknown	No	0.00	\$100,600	\$0	\$0	0	0.00	0	0	0

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**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Branch Information

Branches Opened/Closed

No PyraMax Bank branch locations were closed within the last 2 calendar years.

Branch Locations, Hours of Operation, and Services Offered

Our branch network demonstrates the services we provide throughout the communities we serve.

Franklin Branch

Branch ID:	Branch Descr:	Service Type:
01FR	Franklin	Full Service Brick and Morta
Street:	City:	State: Zip-Code:
9000 W Drexel Avenue	Franklin	WI 53132
Established Date: // 31	Acquired Date: // 31	Closed Date: // 31
Hours of Operation		Services Offered
Sun: Closed to Closed	Thu: 09:00 to 17:00	<input checked="" type="checkbox"/> Consumer Loans
Mon: 09:00 to 17:00	Fri: 09:00 to 17:00	<input checked="" type="checkbox"/> Mortgage Loans
Tue: 09:00 to 17:00	Sat: 09:00 to 12:00	<input checked="" type="checkbox"/> Business/Commercial Loans
Wed: 09:00 to 17:00		<input type="checkbox"/> Private Banking
Geocoding		<input checked="" type="checkbox"/> Cashier Checks/Money Orders
State Code: 55	Assessment Area: 2024 PYRAMAX B	<input checked="" type="checkbox"/> Drop Box
County Code: 079	GC Method: M100	<input type="checkbox"/> Safe Deposit Box
MSA/MD Code: 33340	Tract Income Level: UPPER	<input checked="" type="checkbox"/> Notary Services
Census-Tract: 1503.04	Tract Minority Level: MIDDLE	<input type="checkbox"/> Video Teller
Latitude: 42.90185		<input checked="" type="checkbox"/> Drive thru
Longitude: -88.02671		<input checked="" type="checkbox"/> ATM
Demographics		

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Greenfield Branch

Branch ID: 03GF		Branch Descr: Greenfield		Service Type: Full Service Brick and Mortg	
Street: 7001 W. Edgerton Avenue		City: Greenfield		State: WI Zip-Code: 53220	
Established Date: / / 31		Acquired Date: / / 31		Closed Date: / / 31	
Hours of Operation			Services Offered		
Sun:	Closed to Closed	Thu:	09:00 to 17:00	<input checked="" type="checkbox"/>	Consumer Loans
Mon:	09:00 to 17:00	Fri:	09:00 to 17:00	<input checked="" type="checkbox"/>	Mortgage Loans
Tue:	09:00 to 17:00	Sat:	09:00 to 12:00	<input checked="" type="checkbox"/>	Business/Commercial Loans
Wed:	09:00 to 17:00			<input type="checkbox"/>	Private Banking
				<input checked="" type="checkbox"/>	Cashier Checks/Money Orders
				<input checked="" type="checkbox"/>	Drop Box
				<input type="checkbox"/>	Safe Deposit Box
				<input checked="" type="checkbox"/>	Notary Services
				<input type="checkbox"/>	Video Teller
				<input checked="" type="checkbox"/>	Drive thru
				<input checked="" type="checkbox"/>	ATM
Geocoding					
State Code:	55	Assessment Area:	2024 PYRAMAX B		
County Code:	079	GC Method:	M100		
MSA/MD Code:	33340	Tract Income Level:	MODERATE		
Census-Tract:	1202.03	Tract Minority Level:	MIDDLE		
Latitude:	42.95189	Demographics			
Longitude:	-88.00080				

Mukwonago Branch

Branch ID: 04MU		Branch Descr: Mukwonago		Service Type: Full Service Brick and Mortg	
Street: 405 Rivercrest Drive		City: Mukwonago		State: WI Zip-Code: 53149	
Established Date: / / 31		Acquired Date: / / 31		Closed Date: / / 31	
Hours of Operation			Services Offered		
Sun:	Closed to Closed	Thu:	09:00 to 17:00	<input checked="" type="checkbox"/>	Consumer Loans
Mon:	09:00 to 17:00	Fri:	09:00 to 17:00	<input checked="" type="checkbox"/>	Mortgage Loans
Tue:	09:00 to 17:00	Sat:	09:00 to 12:00	<input type="checkbox"/>	Business/Commercial Loans
Wed:	09:00 to 17:00			<input type="checkbox"/>	Private Banking
				<input checked="" type="checkbox"/>	Cashier Checks/Money Orders
				<input checked="" type="checkbox"/>	Drop Box
				<input type="checkbox"/>	Safe Deposit Box
				<input checked="" type="checkbox"/>	Notary Services
				<input type="checkbox"/>	Video Teller
				<input checked="" type="checkbox"/>	Drive thru
				<input checked="" type="checkbox"/>	ATM
Geocoding					
State Code:	55	Assessment Area:	2024 PYRAMAX B		
County Code:	133	GC Method:	M95		
MSA/MD Code:	33340	Tract Income Level:	MIDDLE		
Census-Tract:	2039.01	Tract Minority Level:	MODERATE		
Latitude:	42.85452	Demographics			
Longitude:	-88.33131				

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South Milwaukee Branch

Branch ID: 05SM		Branch Descr: South Milwaukee		Service Type: Full Service Brick and Mortg	
Street: 1015 Marquette Avenue		City: South Milwaukee		State: Zip-Code: WI 53172	
Established Date: // 31		Acquired Date: // 31		Closed Date: // 31	
Hours of Operation			Services Offered		
Sun:	Closed to Closed	Thu:	09:00 to 17:00	<input checked="" type="checkbox"/>	Consumer Loans
Mon:	09:00 to 17:00	Fri:	09:00 to 17:00	<input checked="" type="checkbox"/>	Mortgage Loans
Tue:	09:00 to 17:00	Sat:	09:00 to 12:00	<input checked="" type="checkbox"/>	Business/Commercial Loans
Wed:	09:00 to 17:00			<input type="checkbox"/>	Private Banking
				<input checked="" type="checkbox"/>	Cashier Checks/Money Orders
				<input checked="" type="checkbox"/>	Drop Box
				<input checked="" type="checkbox"/>	Safe Deposit Box
				<input checked="" type="checkbox"/>	Notary Services
				<input type="checkbox"/>	Video Teller
				<input checked="" type="checkbox"/>	Drive thru
				<input checked="" type="checkbox"/>	ATM
Geocoding					
State Code: 55		Assessment Area: 2024 PYRAMAX B			
County Code: 079		GC Method: M100			
MSA/MD Code: 33340		Tract Income Level: MODERATE			
Census-Tract: 1706.00		Tract Minority Level: MIDDLE			
Latitude: 42.90775		Demographics			
Longitude: -87.86223					

Waukesha Branch

Branch ID: 06WA		Branch Descr: Waukesha		Service Type: Full Service Brick and Mortg	
Street: 1500 E. Moreland Road		City: Waukesha		State: Zip-Code: WI 53186	
Established Date: // 31		Acquired Date: // 31		Closed Date: // 31	
Hours of Operation			Services Offered		
Sun:	Closed to Closed	Thu:	09:00 to 17:00	<input checked="" type="checkbox"/>	Consumer Loans
Mon:	09:00 to 17:00	Fri:	09:00 to 17:00	<input checked="" type="checkbox"/>	Mortgage Loans
Tue:	09:00 to 17:00	Sat:	09:00 to 12:00	<input checked="" type="checkbox"/>	Business/Commercial Loans
Wed:	09:00 to 17:00			<input type="checkbox"/>	Private Banking
				<input checked="" type="checkbox"/>	Cashier Checks/Money Orders
				<input checked="" type="checkbox"/>	Drop Box
				<input checked="" type="checkbox"/>	Safe Deposit Box
				<input checked="" type="checkbox"/>	Notary Services
				<input type="checkbox"/>	Video Teller
				<input checked="" type="checkbox"/>	Drive thru
				<input checked="" type="checkbox"/>	ATM
Geocoding					
State Code: 55		Assessment Area: 2024 PYRAMAX B			
County Code: 133		GC Method: M90			
MSA/MD Code: 33340		Tract Income Level: MIDDLE			
Census-Tract: 2029.01		Tract Minority Level: MIDDLE			
Latitude: 43.02500		Demographics			
Longitude: -88.20680					

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Grafton Branch

Branch ID: 10GR	Branch Descr: Grafton	Service Type: Full Service Brick and Morta
Street: 1150 Washington Street	City: Grafton	State: Zip-Code: WI 53024
Established Date: / / 31	Acquired Date: / / 31	Closed Date: / / 31
Hours of Operation Sun: Closed to Closed Thu: 09:00 to 17:00 Mon: 09:00 to 17:00 Fri: 09:00 to 17:00 Tue: 09:00 to 17:00 Sat: Closed to Closed Wed: 09:00 to 17:00		Services Offered <input checked="" type="checkbox"/> Consumer Loans <input checked="" type="checkbox"/> Mortgage Loans <input checked="" type="checkbox"/> Business/Commercial Loans <input type="checkbox"/> Private Banking <input checked="" type="checkbox"/> Cashier Checks/Money Orders <input checked="" type="checkbox"/> Drop Box <input type="checkbox"/> Safe Deposit Box <input checked="" type="checkbox"/> Notary Services <input type="checkbox"/> Video Teller <input type="checkbox"/> Drive thru <input checked="" type="checkbox"/> ATM
Geocoding State Code: 55 Assessment Area: 2024 PYRAMAX B County Code: 089 GC Method: M100 MSA/MD Code: 33340 Tract Income Level: MIDDLE Census-Tract: 6401.02 Tract Minority Level: LOW Latitude: 43.320152 Longitude: -87.951942		
<input type="button" value="Demographics"/>		
<input type="button" value="Save Record As..."/>		

Non-Deposit Taking ATM Locations

1150 Washington Street
Grafton, WI 53024

405 River Crest Ct.
Mukwonago, WI 53149

9000 W. Drexel Avenue
Franklin, WI 53132

1015 Marquette Avenue
South Milwaukee, WI 53172

1500 E. Moreland Boulevard
Waukesha, WI 53186

7001 W Edgerton Ave
Greenfield, WI 53220

PyraMax Bank Products and Services

PyraMax Bank offers the following products and services to its customers:

Retail Loan Services

- One to four family residential loans
- Non - owner occupied residential loans
- Lot loans
- Home equity loans
- Home Equity Lines of Credit

PyraMax Bank
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- Bridge loans
- Automobile loans
- Motorcycle loans
- RV and boat loans
- Secured and Unsecured personal loans
- Build Your Credit loans

Special Purpose Credit and other programs

PyraMax works with the various agencies/community organizations to fulfill the credit needs of our low-to-moderate income applicants.

Retail Deposit Accounts

- Checking accounts
- Money Market Accounts
- Savings accounts
- Certificates of Deposit
- Individual Retirement Accounts
- Health Savings Accounts

Retail Banking Access & Convenience Products and Services

- Debit Cards
- Internet Banking
- Mobile Banking & Deposit
- On-line Bill Payment
- Wire Transfers
- Apple Pay/Samsung Pay
- Zelle®
- Transfer Now

Other Banking Services Available through Partner Companies

- Reloadable Gift Cards
- Visa Cards

Other Non-Deposit Product Services Available through Partner Companies

- Investment Accounts

*Investment products are: *not FDIC insured *may lose value *not financial institution guaranteed *not a deposit *not insured by any government agency.*

PyraMax Bank
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Commercial Loan Services

- Commercial Real Estate
- Commercial Machinery & Equipment
- Commercial Start Up
- Commercial Expansion
- Commercial Investment
- Multi-family residential loans
- Commercial Lines of Credit for Cash Flow and Working Capital
- Letters of Credit

Special purpose credit and other programs for small businesses include:

- SBA Loans
- WWBIC Loans
- MEDC Loans

Commercial Deposit Accounts

- Business Checking
- Business Savings
- Business CD's
- Business Money Market

Commercial Banking Services

- Business e-Banking Services
- Business Bill Payment Service
- Commercial Debit Cards
- Domestic and International Wire Transfers
- ACH Origination
- Remote Deposit Capture
- Mobile Deposit Capture
- ACH Blocks & Filters
- Standard and Payee Positive Pay
- Lockbox
- EDI Reporting
- Sweeps
- Treasury Management Services

Other Commercial Banking Services Available through Partner Companies

- Business Credit Cards
- Business Investments
- Merchant Credit Card Services

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Consumer Deposit Account Fee Schedule

FEE SCHEDULE

Deposit Account Fee Schedule Effective April 1, 2024

**PyraMax Bank FSB
7001 West Edgerton Avenue
Greenfield, Wisconsin 53220
(414)421-8200
www.pyramaxbank.com**

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account closed within 90 days of opening	\$25.00
Account Research Fee (per hour)	\$30.00
ATM Withdrawal - International Service Charge	2.000% of withdrawal amount
ATM Withdrawal excluding Money Pass ATM's	\$1.00
Check Copies (3 free per month then per item charge)	\$3.00
Checking Account Inactivity Fee (charged monthly after 6 months of inactivity)	\$5.00
Copy of Account Statement	\$6.00
Copy of Government Reporting Form	\$5.00
Counter Checks for Checking Accounts (per check issued)	\$1.00
Debit Card or ATM Card Replacement Fee	\$10.00
Debit Card POS Transaction - International Service Charge	2.000% of transaction amount
Escheat Fees	\$50.00
Foreign Checks Deposited (per item)	\$30.00
Foreign Currency Ordered - Charge in Addition to Currency	\$10.00
Garnishment/Levies	\$100.00
Gift Card Purchase	\$5.00
HSA Outgoing Direct Transfer Fee	\$25.00
In-Branch coin counting machine usage coins in excess of \$250.00	2.000% of coins counted
IRA Outgoing Direct Transfer Fee	\$25.00
Money Market Inactivity Fee (charged monthly after 18 months of inactivity)	\$5.00
Money Orders	\$5.00
Nonsufficient Funds (NSF) Returned Item	\$35.00
Official Check	\$5.00
On Us Check cashed for non-client	\$10.00
Online and/or mobile funds transfer services may be subject to fees disclosed for customer acceptance/declination at the time of the transaction.	
Overdraft Fee	\$35.00
Overdraft Protection Draw - Per Occurrence	\$10.00
Reload Fee (Waived with monthly direct deposit)	\$3.00
Reloadable Card Purchase	\$5.00
Return Mail Handling Fee	\$5.00
Savings Account Inactivity Fee (charged quarterly after 18 months of inactivity)	\$5.00
Stop Payments	\$35.00
Wire Transfers - Incoming	\$15.00
Wire Transfers Domestic - Outgoing	\$25.00

Notice regarding ATM Fees by others: If you use an Automated Teller Machine (ATM) not operated by PyraMax Bank, you may be charged a fee by the operator of the machine and/or the automated transfer network.

PyraMax Bank Community Reinvestment Act (CRA) 2024 Public File

Business Banking Fees



BUSINESS ACCOUNT FEES Effective February 1, 2024

Small Business Checking— Includes 60 Items/month**

Minimum deposit to open	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$50.00
Monthly Maintenance Fee – balance < \$10	\$15.00
Monthly Maintenance Fee if transaction volume is exceeded	\$5.00
Monthly Maintenance Fee per transaction if transaction volume is exceeded	\$0.35
Imaged Check Return with Paper Statement	\$4.00
Business Mobile Capture	FREE

BusinessMax – Includes 300 Items per month**

Minimum deposit to open	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$2,500.00
Monthly Maintenance Fee – balance < \$2,500	\$20.00
Monthly Maintenance Fee if transaction volume is exceeded	\$5.00
Monthly Maintenance Fee per transaction if transaction volume is exceeded	\$0.35
Imaged Check Return with Paper Statement	\$4.00

Commercial Savings Account

Minimum deposit to open	\$250.00
No Monthly Maintenance Fee if minimum daily balance in checking is	\$25.00
Monthly Maintenance Fee – balance < \$250	\$15.00
Quarterly Inactivity Fee after 18 months	\$5.00

Commercial Money Market Accounts

Please contact your Treasury Management Officer for more information.

Special Purpose Accounts Including IOLTA/BRETA*

We offer Interest Bearing Trust Accounts (IOLTA), Interest Bearing Real Estate Trust Accounts (IBRETA) and business checking with interest accounts. These accounts offer no minimum balance, monthly fees are not allocated to this type, and interest earned is paid to state mandated non-profit agencies as required by law. Business Checking with Interest has the same opening amount, minimum balance and item requirements as Small Business Checking but pays interest.

*Contact your local bank office for business checking with interest, IOLTA/BRETA ACCOUNTS

**Charges for monthly items over designated amount, including checks, deposits, deposited items, and received electronic transactions – Debit card, ACH and wire transfers (combined).

Other fees (may be overridden/very per relationship)

Check Printing Fees vary by style ordered	
Account Statements – Mailed	\$10.00
Account Closed within 180 days of opening	\$25.00
Account research/Account balancing per hour	\$50.00
Account Reconciliation	\$15.00
ACH Origination Base Fee*	*
ACH Origination plus Same-Day ACH Base Fee*	*
ACH Origination Additional Acct	*
ACH Origination Items	*
ACH Returns	*
ACH NOC	*
ACH Cancellation (Manual)	*
Currency/Coin Processing	
Coin Deposited	\$0.25/roll
Coin Purchased	\$0.25/roll
Coin Counter	2.00%/total
Currency Deposited	\$0.65/strip
Currency Purchased	\$0.65/strip
Loose Coin/Currency	\$1.00 per \$100
Deposit Adjustments	\$4.00
Depository Locking Bags	\$20.00
Depository Zipper Bags	\$5.00

**PyraMax Bank
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Additional Key Replacement.....	\$5.00
Bank Checks.....	\$5.00
Bill Pay Online per month.....	Free (includes 20 payments per month)
Per bill/payment sent > 20.....	\$0.25
Business Online Banking.....	Free
Business Online Banking Additional Users (over 4).....	\$3.00
Check Copies Online.....	Free
Check Copies (w/ Safekeeping 5 free)(xxx).....	\$3.00 per check
Copy of Account Statement.....	\$5.00
Inactive charge after 6 months.....	\$5.00
Manually Posted Checks.....	\$1.00/check
Copy of Government Reporting Form.....	\$5.00
Counter checks for checking accounts.....	\$1.00 per check issued
Credit References.....	\$25.00
Deposited Item.....	
Special Mailing Address.....	\$10.00/month
Phone Call, Fax or Email Notification.....	\$8.00
Special Handling.....	\$15.00/month
Escheat fees.....	\$25.00
Foreign check collection.....	\$30.00
Fraud Protection Services*	
ACH Block.....	*
ACH Positive Pay.....	*
Check Block.....	*
Payee Positive Pay.....	*
Check Positive Pay.....	*
Reserve Positive Pay.....	*
Barcode Positive Pay.....	*
Barcode Per Issued Item.....	*
Check PP Per Issued Item.....	*
PP/Barcode Exception Item.....	*
PP/Barcode Retain Item.....	*
Legal Processing Fees (Gamblers/Lewies).....	\$100.00 + Cost
Business Loan Research.....	\$35.00 per half-hour
Mobile Deposit Captains.....	\$10.00/month
Money Order (client only) per item.....	\$5.00
Notary Service.....	
Customer.....	Free
Non-Customer.....	\$10.00
Return Mail Handling Fee.....	\$5.00
Non-sufficient Funds (NSF) Returned Item Fee.....	\$35.00/item
Overdraft Fee.....	\$35.00/item
Overdraft Protection.....	
Transfer Fee from Checking or Savings.....	\$10.00
Transfer Fee from Line of Credit.....	Subject to Interest
Photocopies.....	
Customer.....	\$0.50/copy
Non-Customer.....	\$1.00/copy
Remote Deposit Captains*	
Additional Location.....	*
Single-Fixed Scanner Fee.....	*
Multi-Fixed Scanner Fee.....	*
Safe Deposit Boxes.....	Varies by size
Drilling Charge.....	\$25.00 + Cost
Replace Key.....	\$25.00
Late Fee.....	\$5.00/month
Sight Drafts.....	
Sent.....	Free
Received.....	\$15.00

**PyraMax Bank
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Signature Guarantees	
Customer	Free
Statements	
Special Cutoff Statement	\$20.00
Copy	\$10.00
Stop Payments	\$35.00
Sweeps	
Loan Sweep*	*
Sweep Protection Transfer Fee from Deposit Account	\$40.00/month
Sweep Protection Transfer Fee from Line of Credit	\$50.00/month
Transition and Account Closure Services per hour	\$50.00
Zero Balance Account	\$35.00/month
Wire Services:	
Incoming:	
Wire Base Fee Online	\$10.00/month
Incoming Domestic Wire	\$16.50/wire
Incoming International	\$40.00/wire
Outgoing:	
Outgoing Domestic Wire	\$21.00/wire
Outgoing International Wire	\$40.00/wire
Outgoing International Wire SWIFT	\$45.00/wire
Outgoing International Wire SWIFT FX	\$55.00/wire
Order Down Wire Request	\$15.00/wire
Wire Notifications	\$5.00/month
Business Debit Card Replacement Fee	\$10.00
Business Debit Card Pin Call 1-800-862-3306	n/a
ATM Withdrawal at ATM owned by another	\$1.00
Debit Card Transaction Dispute Process Fee	\$30.00
Unclaimed Property/Dormant Account Search	\$75.00
Verification of Account Information	\$5.00

*Contact your Treasury Management representative for pricing.

Notice regarding ATM Fees by others: If you use an Automated Teller Machine (ATM) not operated by PyraMax Bank, you may be charged a fee by the operator of the machine and/or the automated transfer network.

Public Comments

We welcome public comments as we strive to improve our level of quality and performance in the communities we serve. The Act requires us to publish, all written comments received (the current year and two previous years) from the public on “how the bank is helping meet community credit needs.”

The bank has received no public comments during the two previous years regarding its CRA performance.

**PyraMax Bank
Community Reinvestment Act (CRA)
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Disclosure Statements



**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.

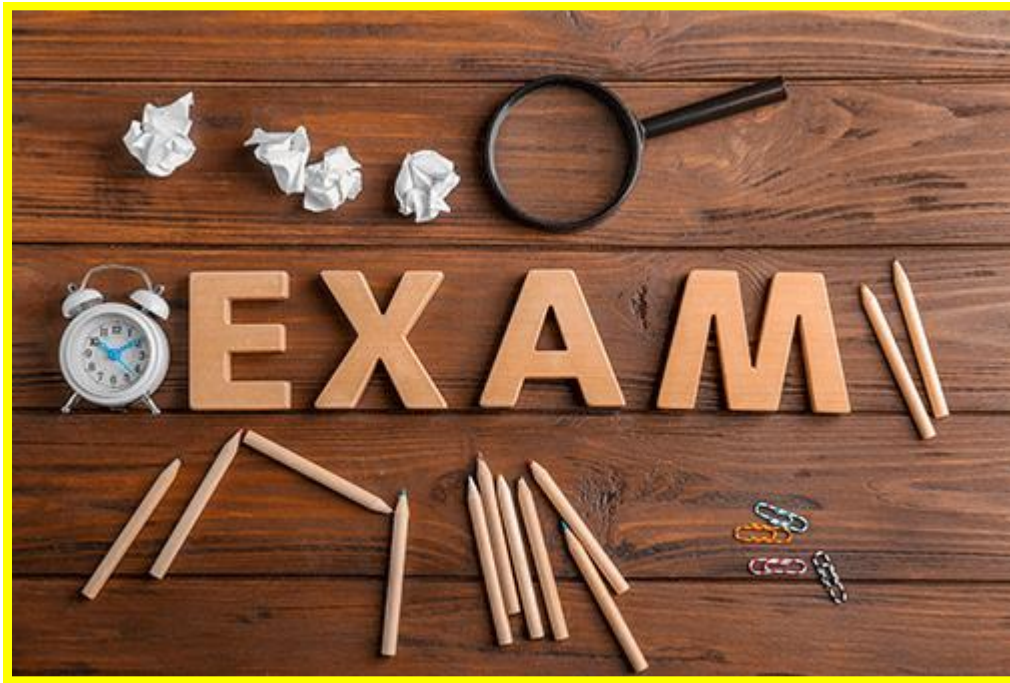
HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

PyraMax Bank – Loan to Deposit Ratios 2023

2023 Q1	95.6%
2023 Q2	98.4%
2023 Q3	94.6%
2023 Q4	96.7%

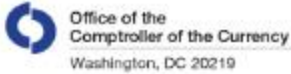
PyraMax Bank
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CRA Performance Evaluation -Public Disclosure February 2024



SATISFACTORY

**PyraMax Bank
Community Reinvestment Act (CRA)
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INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

February 12, 2024

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

PyraMax Bank, FSB
Charter Number: 717954

7001 W. Edgerton Avenue
Greenfield, WI 53220

Office of the Comptroller of the Currency

1200 N Mayfair Road, Suite 200
Wauwatosa, WI 53226

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is more than reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- The geographic distribution of loans across geographies of different income levels is reasonable.
- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- Community development (CD) activities reflect reasonable responsiveness to CD needs.

Loan-to-Deposit Ratio

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

The bank's quarterly LTD ratio averaged 86.46 percent, ranging from a quarterly low of 69.63 percent to a quarterly high of 97.42 percent, over a period of 13 quarters from December 31, 2020, through December 31, 2023. The bank ranks ninth out of 15 similarly situated banks with LTD ratios ranging from 60.16 percent to 128.41 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

2020-2021

The bank originated and purchased 78.1 percent of its total loans by number and 78.6 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

**PyraMax Bank
Community Reinvestment Act (CRA)
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Charter Number: 717954

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$ (000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	760	77.1	226	22.9	986	195,968	78.6	53,393	21.4	249,361
2021	547	78.9	146	21.1	693	134,496	78.0	37,887	22.0	172,383
Subtotal	1,307	77.8	372	22.2	1,679	330,464	78.4	91,280	21.6	421,744
Small Business										
2020-2021	36	90.0	4	10.0	40	7,901	91.6	722	8.4	8,623
Subtotal	36	90.0	4	10.0	40	7,901	91.6	722	8.4	8,623
Total	1,343	78.1	376	21.9	1,719	338,365	78.6	92,002	21.4	430,367

*Source: Bank Data
Due to rounding, totals may not equal 100.0%
Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.*

2022

The bank originated and purchased 80.5 percent of its total loans by number and 70.6 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2022	115	78.2	32	21.8	147	37,220	68.0	17,480	32.0	54,700
Subtotal	115	78.2	32	21.8	147	37,220	68.0	17,480	32.0	54,700
Small Business										
2022	21	95.5	1	4.6	22	6,025	92.3	500	7.7	6,525
Subtotal	21	95.5	1	4.6	22	6,025	92.3	500	7.7	6,525
Total	136	80.5	33	19.5	169	43,245	70.6	17,980	29.4	61,225

*Source: Bank Data
Due to rounding, totals may not equal 100.0%
Dollar amounts for Small Business, Small Farm and Consumer loans are multiplied by 1000.*

PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File

Charter Number: 717954

Description of Institution

PyraMax Bank, FSB (PyraMax) is a stock thrift headquartered in Greenfield, WI. The bank is wholly owned by 1895 Bancorp of Wisconsin Inc., a single bank holding company. The bank was founded in 1895 and took on the PyraMax name in 2000 after a merger between South Milwaukee Savings Bank and Mitchell Savings Bank. The institution offers traditional products and services at six full-service locations in Grafton, Franklin, Mukwonago, Waukesha, South Milwaukee, and Greenfield, Wisconsin. Each branch has a non-deposit taking ATM.

The bank's assessment area consists of Milwaukee, Waukesha, and Ozaukee counties and contains census tracts (CTs) only within the Milwaukee-Waukesha metropolitan statistical area (MSA). The number of CTs within the bank's AA represents 100 percent of the total number of CTs in the Milwaukee-Waukesha MSA, which is appropriate for the bank's asset size, available resources, and branch locations.

PyraMax historically operated primarily as a one-to four-family lender but has since adjusted strategy to operate more as a traditional commercial bank. The bank has experienced continued growth in commercial real estate and commercial and industrial loans. Operations are funded primarily by retail deposits with some reliance on Federal Home Loan Bank advances. The bank also offers non-deposit investment products.

As of December 31, 2022, PyraMax has total assets of \$541 million. The loan portfolio totals \$363 million and represents 67.10 percent of total assets. The loan portfolio based on dollar volume outstanding is composed of 69.89 percent commercial loans, 30.06 percent consumer loans and .05 percent residential loans. Of the total loans, 30.06 percent are one-to four-family real estate loans.

PyraMax received an outstanding rating at its prior CRA examination, dated November 9, 2020. There are no financial, legal, or other factors impeding the bank's ability to help meet the credit needs in the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated PyraMax's performance under the Intermediate Small Bank Lending Test. The Lending Test assesses the bank's record of meeting the credit needs of its AA through lending activities. We reviewed data for the bank's primary loan products, home mortgage and business loans, to evaluate the bank's lending performance.

This evaluation covers the period since the last CRA examination, November 9, 2020, through February 12, 2024. The evaluation period for the Lending Test is January 1, 2020, through December 31, 2022. We relied on Home Mortgage Disclosure Act (HMDA) data to complete our analysis of home mortgage loans.

The evaluation period for the CD Test is January 1, 2020, to December 31, 2022. We reviewed CD loans, investments, donations, and services submitted by bank management. The activities that meet the

PyraMax Bank
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definition of CD are included in this evaluation.

Due to updated 2020 Census data and census tract income level designation changes that became effective January 1, 2022, the OCC conducted a separate analysis of PyraMax's lending performance during the January 1, 2020, through December 31, 2021, period (2020-2021 period) from the January 1, 2022 through December 31, 2022 period (2022 period). The OCC analyzed the bank's home mortgage lending, small loans to businesses, small loans to farms, and performance for the 2020-2021 period using the 2015 American Community Survey (ACS) demographic information. For the 2022 period, the OCC used the 2020 Census demographic information to analyze the bank's lending performance. Except where noted, the OCC provided more consideration to the bank's lending performance during the 2020-2021 period as it represented a longer period of performance. The OCC evaluated the bank's lending performance for the 2022 period in comparison to the 2020-2021 period and, where applicable, discussed the factors contributing to differences in lending performance between the two periods.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on those areas that received full-scope reviews.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

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State Rating

State of Wisconsin

CRA rating for the State of Wisconsin¹: Satisfactory
The Lending Test is rated: Satisfactory
The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The LTD ratio is more than reasonable.
- A substantial majority of the bank's loans are inside its AAs.
- The geographic distribution of loans across geographies of different income levels is reasonable.
- The borrower distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect reasonable responsiveness to community development needs.

Description of Institution's Operations in Wisconsin

PyraMax has one AA that is considered in the Wisconsin rating area: the Milwaukee-Waukesha, WI MSA AA. The AA received a full-scope review.

Milwaukee-Waukesha, WI MSA AA

The Milwaukee-Waukesha, WI MSA AA consists of Milwaukee, Waukesha, and Ozaukee counties. The number of CTs within the AA represent 100 percent of the total number of CTs in the MSA. PyraMax operates all six branches in the AA as of December 31, 2023. Two branches are in moderate-income CTs, three branches are located in middle-income CTs, and one branch is located in an upper-income CT.

According to FDIC Deposit Market Share Report, as of June 30, 2022, there is strong competition within the Milwaukee-Waukesha, WI MSA AA. PyraMax ranks 21st among 44 deposit-taking institutions with 0.47 percent of the deposit market share. U.S. Bank holds 42.3 percent of the market share, with BMO being the next highest at 12.89 percent of the deposit market share.

Employment and Economic Factors

The economy in the AA is considered stable. Health care continues to be a major employer in the AA. Major employers in the AA include Aurora Health Care, Ascension Wisconsin, and Froedert Health in

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

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Milwaukee County; Kohl's, Quad Graphics, and GE Healthcare Technologies in Waukesha County; and Concordia University and Rockwell Automation Inc., in Ozaukee County.

The unemployment rate as of December 2022 for Milwaukee County was 2.6 percent, Waukesha County was 1.8 percent, and Ozaukee County was 1.8 percent. The unemployment rate for the state of Wisconsin was 2.2 percent for the same time period.

Community Contact

Examiners reached out to a community contact within the AA to gain an understanding of the CD needs and credit opportunities of the AA. The community organization focused on economic development and community services to low- and moderate-income individuals. The contact we spoke with stated that there is a lack of housing inventory and rental options are minimal. There are several nonprofit organizations that are there to assist individuals with down payment programs and financial education. Local nonprofit organizations collaborated to find the housing for purchase or rentals for the people in the community. Another concern in the AA is that new jobs are created in the suburbs versus the city with a lack of public transportation to get to the areas with new jobs.

Demographic Information of the Assessment Area						
Assessment Area: 2022 Milwaukee Waukesha MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	422	19.2	18.7	31.0	28.7	2.4
Population by Geography	1,437,970	14.0	17.1	32.7	35.1	1.2
Housing Units by Geography	623,736	13.9	17.6	34.4	33.1	1.0
Owner-Occupied Units by Geography	337,426	6.1	13.5	36.3	43.9	0.2
Occupied Rental Units by Geography	242,223	21.7	23.1	33.4	19.9	1.8
Vacant Units by Geography	44,087	29.8	18.6	25.2	23.4	2.9
Businesses by Geography	117,008	11.5	16.7	32.0	39.1	0.8
Farms by Geography	2,296	8.4	10.9	33.1	47.2	0.3
Family Distribution by Income Level	347,039	23.5	16.8	19.9	39.7	0.0
Household Distribution by Income Level	579,649	25.8	15.8	17.2	41.1	0.0
Median Family Income MSA - 33340 Milwaukee-Waukesha, WI MSA	\$84,829	Median Housing Value				\$206,834
		Median Gross Rent				\$950
		Families Below Poverty Level				9.4%
<small>Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (* The NA category consists of geographies that have not been assigned an income classification.</small>						

Scope of Evaluation in Wisconsin

The Wisconsin state rating is based on the results of the Milwaukee-Waukesha MSA AA since this is the only AA and received a full-scope review.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WISCONSIN

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

2020 – 2021 Analysis

The bank exhibited reasonable geographic distribution in its AA.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans reflected a reasonable distribution among geographies. The bank originated 2.1 percent of home loan mortgages in low-income geographies. The percentage of the bank's originated loans was significantly below demographics that show 8.2 percent of owner-occupied housing is in low-income geographies. The percentage of bank loans is below peer lending data, which shows 4.2 percent of peer home mortgage lending was in low-income geographies. The bank originated 7.4 percent of home loan mortgages in moderate-income geographies. The percentage of the bank's originated loans was well below the demographics that show 13.4 percent of owner-occupied housing is in moderate-income geographies. The percentage of bank loans was well below peer lending data, which show 11.4 percent of peer home mortgage lending was in moderate-income geographies.

Small Loans to Businesses

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

The geographic distribution of business loans was reasonable. The bank originated 5.2 percent of loans in low-income geographies, which falls significantly below the percent of AA business in low-income geographies of 12.7 percent. The bank's lending also fell significantly below the aggregate peer data which shows 11.4 percent of peer lending was to businesses in low-income geographies.

The bank originated 18.7 percent of loans in moderate-income geographies, which exceeds the demographic of 13.1 percent. The bank's lending also exceeded the aggregate peer data which shows 11.8 percent of peer lending was to businesses in moderate-income geographies.

2022 Analysis

The bank exhibited reasonable geographic distribution in its AA.

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Home Mortgage Loans

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

The geographic distribution of home mortgage loans reflected a reasonable distribution among geographies. The bank originated 1.7 percent of home loan mortgages in low-income geographies. The percentage of the bank's originated loans is below demographics that show 6.1 percent of owner-occupied housing is in low-income geographies. The percentage of bank loans is below peer lending data, which shows 6.3 percent of peer home mortgage lending was in low-income geographies. The bank originated 19.1 percent of home loan mortgages in moderate-income geographies. The percentage of the bank's originated loans is above the demographics that show 13.5 percent of owner-occupied housing is in moderate-income geographies. The percentage of bank loans was above peer lending data, which show 13.9 percent of peer home mortgage lending was in moderate-income geographies.

Small Loans to Businesses

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

The geographic distribution of business loans is reasonable. The bank originated 7.7 percent of loans in low-income geographies, which falls below the percent of AA business of 11.5 percent. The bank's lending was slightly below the aggregate peer data which shows 8.0 percent of peer lending was to businesses in low-income geographies.

The bank originated 15.0 percent of loans in moderate-income geographies, which slightly fell below the demographic of 16.7 percent. The bank's lending exceeded the aggregate peer data which shows 14.8 percent of peer lending was to businesses in moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

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

2020 – 2021 Analysis

Home Mortgage Loans

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

The borrower distribution of home mortgage loans within the AA reflected reasonable distribution among borrowers for different incomes. The bank originated 6.7 percent of its home mortgages to low-income families, which is significantly below the demographics that show 24.6 percent of families in the AA are low-income. The percentage of bank loans to low-income families matches the aggregate peer lending data, which show 6.6 percent of peer lending within the AA was to low-income families. The bank originated 17.0 percent of home mortgages to moderate-income families, which slightly exceeds

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the demographics that show 16.1 percent of families in the AA are moderate-income. The bank's lending is below the aggregate peer lending data, which show 17.9 percent of peer lending within the AA was to moderate-income families.

Small Loans to Businesses

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

The bank's borrower distributions of small loans to businesses is poor. The percentage of small loans to small businesses (businesses with gross annual income of \$1.0 million or less), at 26.2 percent, is significantly below the percentage of small businesses in the AA, at 80.7 percent. The percentage of small loans to small businesses is well below the aggregate lending which is 51.8 percent of business less than one million.

2022 Analysis

Home Mortgage Loans

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

The borrower distribution of home mortgage loans within the AA reflects reasonable distribution among borrowers of different incomes. The bank originated 14.8 percent of its home mortgages to low-income families, which is below the demographics that show 23.5 percent of families are in the AA are low-income. The percentage of bank loans to low-income families exceeds the aggregate peer lending data, which show 9.7 percent of peer lending within the AA was to low-income families. The bank originated 22.6 percent of home mortgages to moderate-income families, which exceeds the demographics that show 16.8 percent of families in the AA are moderate-income. The bank's lending exceeds the aggregate peer lending data, which show 20.4 percent of peer lending within the AA was to moderate-income families.

Small Loans to Businesses

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

The bank's borrower distributions of small loans to businesses is poor. The percentage of small loans to small businesses (businesses with gross annual income of \$1.0 million or less), at 29.6 percent, is significantly below the percentage of small businesses in the AA, at 85.9 percent. The percentage of small loans to small businesses is well below the aggregate lending which is 53.4 percent of business less than one million.

Responses to Complaints

PyraMax did not receive any consumer complaints regarding the bank's CRA performance, nor any indicating illegal or discriminatory lending practices during this evaluation.

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COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of Wisconsin is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to community development needs in the state through community development loans and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Milwaukee Waukesha, WI MSA	35	100%	9,484	100%

PyraMax originated 35 CD loans totaling \$9.5 million during the evaluation period in the bank’s AA. Some examples included, but are not limited to, the following:

- A loan totaling \$150,000 to a small business that qualifies in a HUBZone that is in a low- or moderate-income to help the distressed areas in the City of Milwaukee.
- A loan totaling \$1.0 million to a community based nonprofit organization that provides opportunities for low-income people to achieve full social and economic participation in society.

Not included in the totals above, PyraMax made use of responsive flexible lending during the COVID-19 pandemic by originating loans to stabilize small businesses and communities through the SBA Payday Protection Program (PPP). The bank originated 230 PPP loans totaling \$10.4 million across all AAs as well a broader statewide area.

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Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Milwaukee - Waukesha, WI MSA	0	0	30	615	30	100%	615	100%	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

PyraMax made 30 qualifying donations or sponsorships to organizations that help provide community services to LMI individuals and families, totaling \$204 thousand during the evaluation period.

The bank administered grants for down payment assistance totaling \$319 thousand. PyraMax works with local organizations to provide grants in the Homeward Bound Program and other Affordable Housing Programs.

PyraMax 1895 Bancorp of WI Community Foundation invested \$92 thousand over the evaluation period to provide financial support to charitable and community service organizations in the communities in which PyraMax Bank operates. The foundation will focus on supporting affordable housing, education, health and human services, youth programs, and general community improvement.

Extent to Which the Bank Provides Community Development Services

The level of qualified CD services reflects an adequate responsiveness to the CD needs of the AA. The bank's main office is in a moderate-income CT. Many of the CD services targeted community services and activities that promote economic development by providing other essential community needs of LMI individuals and families. Examples of organizations for which the bank provides CD services include organizations formed to advocate, educate, and collaborate for economic growth and assist in the creation of new jobs in all areas, including LMI areas.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2020 to December 31, 2022.	
Bank Products Reviewed:	Home mortgage, small business Community development loans, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Milwaukee-Waukesha, WI MSA AA	Full-scope	Milwaukee, Waukesha, Ozaukee Counties

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Appendix B: Summary of MMSA and State Ratings

RATINGS		PYRAMAX BANK, FSB	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
PyraMax Bank, FSB	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

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

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-2

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
2020-2021 Milwaukee Waukesha MSA AA	1,307	330,464,223	100.0	81,718	8.2	2.1	4.2	13.4	7.4	11.4	32.5	29.2	31.7	45.9	61.3	52.7	0.0	0.0	0.0		
Total	1,307	330,464,223	100.0	81,718	8.2	2.1	4.2	13.4	7.4	11.4	32.5	29.2	31.7	45.9	61.3	52.7	0.0	0.0	0.0		

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data; 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-3

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
2022 Milwaukee Waukesha MSA AA	115	37,219,561	100.0	44,566	6.1	1.7	6.3	13.5	19.1	13.9	36.3	35.7	35.4	43.9	43.5	44.2	0.2	0.0	0.2
Total	115	37,219,561	100.0	44,566	6.1	1.7	6.3	13.5	19.1	13.9	36.3	35.7	35.4	43.9	43.5	44.2	0.2	0.0	0.2

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-4

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
2020-2021 Milwaukee Waukesha MSA AA	1,307	330,464,223	100.0	81,718	24.6	6.7	6.6	16.1	17.0	17.9	19.0	26.1	22.1	40.2	46.3	39.8	0.0	4.0	13.6		
Total	1,307	330,464,223	100.0	81,718	24.6	6.7	6.6	16.1	17.0	17.9	19.0	26.1	22.1	40.2	46.3	39.8	0.0	4.0	13.6		

Source: 2015 ACS ; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "-" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-5

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
2022 Milwaukee Waukesha MSA AA	115	37,219,561	100.0	44,566	23.5	14.8	9.7	16.8	22.6	20.4	19.9	23.5	22.2	39.7	30.4	35.9	0.0	8.7	11.7		
Total	115	37,219,561	100.0	44,566	23.5	14.8	9.7	16.8	22.6	20.4	19.9	23.5	22.2	39.7	30.4	35.9	0.0	8.7	11.7		

Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-6

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2020-21

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
2020-2021 Milwaukee Waukesha MSA AA	40	8,623,000	100.0	33,569	12.7	5.2	11.4	13.1	18.7	11.8	31.6	24.4	30.6	42.5	51.8	45.7	0.0	--	0.6
Total	40	8,623,000	100.0	33,569	12.7	5.2	11.4	13.1	18.7	11.8	31.6	24.4	30.6	42.5	51.8	45.7	0.0	--	0.6

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-7

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
2022 Milwaukee Waukesha MSA AA	22	625	100.0	31,424	11.5	7.7	8.0	16.7	15.0	14.8	32.0	17.0	31.3	39.1	60.4	44.9	0.8	--	1.1		
Total	22	625	100.0	31,424	11.5	7.7	8.0	16.7	15.0	14.8	32.0	17.0	31.3	39.1	60.4	44.9	0.8	--	1.1		

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

PyraMax Bank (10000717954) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-8

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2020-2021 Milwaukee Waukesha MSA AA	40	8,623	100.0	33,569	80.7	26.2	51.8	7.8	73.8	11.4	--
Total	40	8,623	100.0	33,569	80.7	26.2	51.8	7.8	73.8	11.4	--
<small>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</small>											
<small>PyraMax Bank (10000717954) excluded from Aggregate</small>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-9

**PyraMax Bank
Community Reinvestment Act (CRA)
2024 Public File**

Charter Number: 717954

2022											
Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2022 Milwaukee Waukesha MSA AA	22	625	100.0	31,424	85.9	29,6	53.4	5.5	70.4	8.6	--
Total	22	625	100.0	31,424	85.9	29,6	53.4	5.5	70.4	8.6	--
<small>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</small>											
<small>PyraMax Bank (10000717954) excluded from Aggregate</small>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Appendix D-10