

PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 Public File



**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

**Table of Contents**

CRA Public File Availability .....	2
Community Reinvestment Act Statement .....	2
Assessment Area .....	3
2025 PyraMax Bank Assessment Area Map.....	3
PyraMax Bank – Loan to Deposit Ratios 2024 .....	3
Milwaukee County Census Tracts .....	4
Waukesha County Census Tracts .....	22
Ozaukee County Census Tracts .....	28
Branch Information.....	29
Branches Opened/Closed .....	29
Branch Locations, Hours of Operation, and Services Offered .....	29
Non-Deposit Taking ATM Locations.....	32
PyraMax Bank Products and Services .....	33
Retail Loan Services .....	33
Special Purpose Credit and other programs.....	33
Retail Deposit Accounts .....	33
Retail Banking Access & Convenience Products and Services .....	33
Other Banking Services Available through Partner Companies.....	34
Other Non-Deposit Product Services Available through Partner Companies .....	34
Commercial Loan Services .....	34
Commercial Deposit Accounts .....	34
Commercial Banking Services .....	34
Other Commercial Banking Services Available through Partner Companies .....	34
Consumer Deposit Account Fee Schedule .....	35
Business Banking Fees .....	36
Public Comments .....	39
Disclosure Statements .....	39
CRA Performance Evaluation -Public Disclosure February 2024 .....	40

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

### **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](http://www.pyramaxbank.com)

### **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.

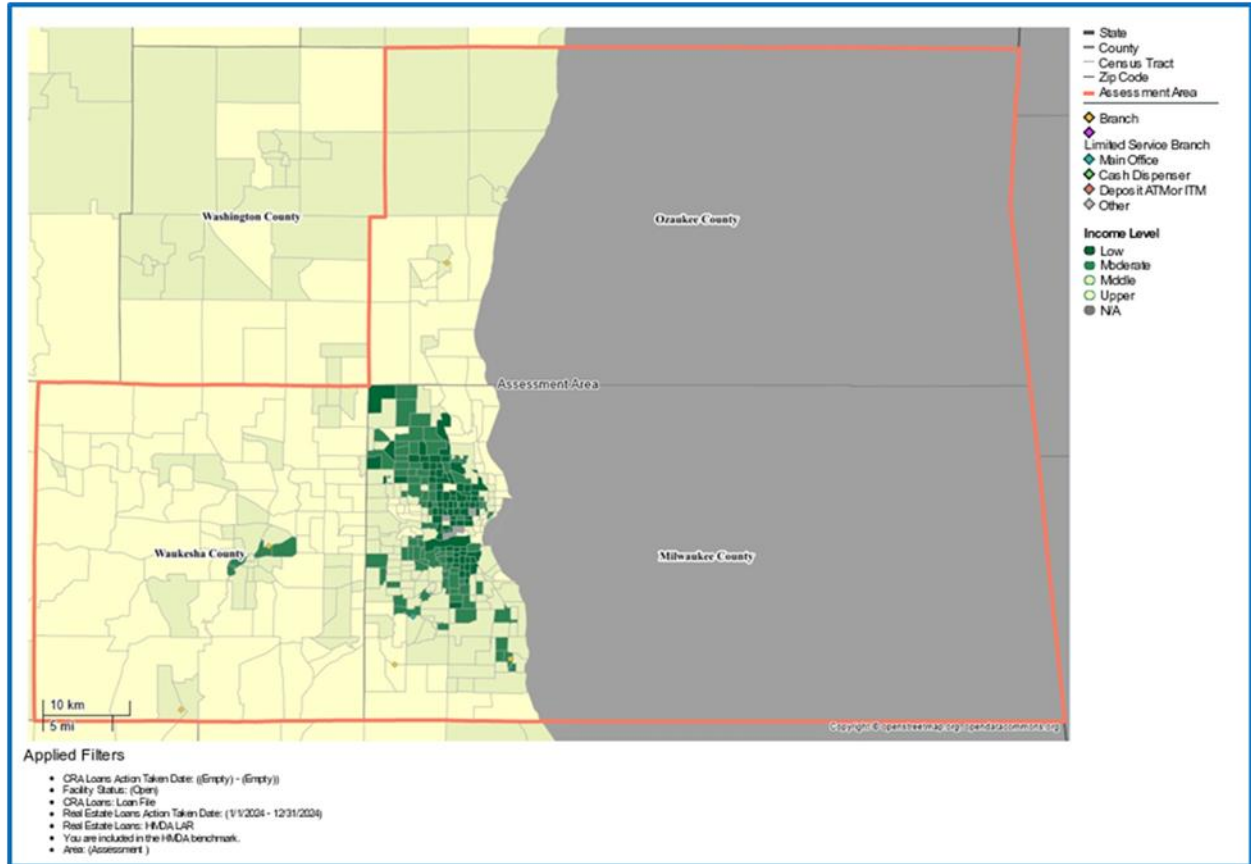
All loans are subject to federal and state regulations and the Bank's Lending Policy, Community Reinvestment Act Policy, Fairness in Lending Notice and Community Reinvestment Act Notice. It is the policy of PyraMax Bank to fully serve its communities to the best of its abilities within the limits of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

# PyraMax Bank Community Reinvestment Act (CRA) 2026 Public File

## Assessment Area

PyraMax Bank identifies its assessment area by the communities we serve. The 2025 Assessment Area includes all census tracts in Milwaukee, Waukesha, and Ozaukee Counties.

## 2026 PyraMax Bank Assessment Area Map



## PyraMax Bank – Loan to Deposit Ratios 2024

2025 Q1	107.89%
2025 Q2	105.92%
2025 Q3	105.06%
2025 Q4	106.89%

# PyraMax Bank Community Reinvestment Act (CRA) 2026 Public File

## Milwaukee County Census Tracts

2025 FFIEC Census Report - Summary Census Overview Information  
MSA/MD: 33340 - MILWAUKEE-WAUKESHA, WI  
State: WISCONSIN  
County: 079 - MILWAUKEE COUNTY  
All Tracts: 302



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4- Family Units
WI	MILWAUKEE COUNTY	0001.01	2 - Moderate	74.98	No	\$110,700	\$63,605	4635	3633	80.11	415	922
WI	MILWAUKEE COUNTY	0001.02	2 - Moderate	62.03	No	\$110,700	\$52,625	3711	3033	81.73	759	876
WI	MILWAUKEE COUNTY	0002.01	1 - Low	36.48	No	\$110,700	\$30,952	5272	4717	89.47	364	680
WI	MILWAUKEE COUNTY	0002.02	3 - Middle	98.30	No	\$110,700	\$83,393	6109	4421	72.37	1278	1947
WI	MILWAUKEE COUNTY	0003.01	3 - Middle	97.11	No	\$110,700	\$82,379	1377	418	30.36	601	471
WI	MILWAUKEE COUNTY	0003.02	2 - Moderate	57.90	No	\$110,700	\$49,122	2874	2590	90.12	365	723
WI	MILWAUKEE COUNTY	0003.03	3 - Middle	81.04	No	\$110,700	\$68,750	1820	1228	67.47	345	575
WI	MILWAUKEE COUNTY	0003.04	4 - Upper	150.34	No	\$110,700	\$127,533	3435	2526	73.54	1013	1105
WI	MILWAUKEE COUNTY	0004.00	1 - Low	42.30	No	\$110,700	\$35,885	2555	1895	74.17	338	373
WI	MILWAUKEE COUNTY	0005.01	2 - Moderate	61.15	No	\$110,700	\$51,875	3343	2375	71.04	658	1139
WI	MILWAUKEE COUNTY	0005.02	1 - Low	44.38	No	\$110,700	\$37,652	4296	3820	88.92	453	1347
WI	MILWAUKEE COUNTY	0006.00	2 - Moderate	60.94	No	\$110,700	\$51,696	6158	5104	82.88	1107	1771
WI	MILWAUKEE COUNTY	0007.00	2 - Moderate	58.40	No	\$110,700	\$49,543	3572	2860	80.07	796	1206
WI	MILWAUKEE COUNTY	0008.00	2 - Moderate	63.15	No	\$110,700	\$53,574	4906	4058	82.72	786	1461

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0009.00	1 - Low	43.07	No	\$110,700	\$36,542	3534	3051	86.33	463	1269
WI	MILWAUKEE COUNTY	0010.00	1 - Low	43.58	No	\$110,700	\$36,970	3336	2930	87.83	595	1371
WI	MILWAUKEE COUNTY	0011.00	2 - Moderate	65.48	No	\$110,700	\$55,550	2648	2463	93.01	310	933
WI	MILWAUKEE COUNTY	0012.00	1 - Low	31.42	No	\$110,700	\$26,659	2888	2767	95.81	173	841
WI	MILWAUKEE COUNTY	0013.00	2 - Moderate	56.20	No	\$110,700	\$47,679	3664	3401	92.32	396	1474
WI	MILWAUKEE COUNTY	0014.00	2 - Moderate	57.04	No	\$110,700	\$48,393	2280	2066	90.61	158	695
WI	MILWAUKEE COUNTY	0015.00	2 - Moderate	52.06	No	\$110,700	\$44,167	3176	2863	90.14	538	1148
WI	MILWAUKEE COUNTY	0016.00	2 - Moderate	54.02	No	\$110,700	\$45,828	2786	2513	90.20	346	883
WI	MILWAUKEE COUNTY	0017.00	2 - Moderate	57.46	No	\$110,700	\$48,750	4399	3804	86.47	672	1205
WI	MILWAUKEE COUNTY	0018.00	1 - Low	32.29	No	\$110,700	\$27,398	2256	2007	88.96	299	864
WI	MILWAUKEE COUNTY	0019.00	1 - Low	46.88	No	\$110,700	\$39,770	3260	2935	90.03	428	1006
WI	MILWAUKEE COUNTY	0020.00	1 - Low	47.15	No	\$110,700	\$40,000	2319	2172	93.66	356	933
WI	MILWAUKEE COUNTY	0021.00	1 - Low	40.52	No	\$110,700	\$34,375	2228	2109	94.66	132	749
WI	MILWAUKEE COUNTY	0022.00	2 - Moderate	63.43	No	\$110,700	\$53,810	1802	1298	72.03	442	758
WI	MILWAUKEE COUNTY	0023.00	1 - Low	43.29	No	\$110,700	\$36,723	3919	3799	96.94	677	1665
WI	MILWAUKEE COUNTY	0024.00	2 - Moderate	53.31	No	\$110,700	\$45,227	2150	2086	97.02	217	869
WI	MILWAUKEE COUNTY	0025.00	1 - Low	41.18	No	\$110,700	\$34,938	2041	1937	94.90	217	681

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0026.00	1 - Low	49.60	No	\$110,700	\$42,083	2699	2570	96.65	274	1089
WI	MILWAUKEE COUNTY	0027.00	1 - Low	31.21	No	\$110,700	\$26,479	1984	1868	94.15	181	738
WI	MILWAUKEE COUNTY	0028.00	1 - Low	36.32	No	\$110,700	\$30,818	2121	1999	94.25	225	783
WI	MILWAUKEE COUNTY	0029.00	1 - Low	29.31	No	\$110,700	\$24,866	2146	1986	92.54	190	751
WI	MILWAUKEE COUNTY	0030.00	2 - Moderate	52.90	No	\$110,700	\$44,881	3712	3312	89.22	802	1306
WI	MILWAUKEE COUNTY	0031.00	2 - Moderate	51.57	No	\$110,700	\$43,750	3415	3162	92.59	572	1340
WI	MILWAUKEE COUNTY	0032.00	2 - Moderate	72.80	No	\$110,700	\$61,759	2662	2400	90.16	587	1050
WI	MILWAUKEE COUNTY	0033.00	2 - Moderate	60.57	No	\$110,700	\$51,386	5117	4427	86.52	926	1525
WI	MILWAUKEE COUNTY	0034.00	1 - Low	49.71	No	\$110,700	\$42,173	5745	4330	75.37	953	1786
WI	MILWAUKEE COUNTY	0035.00	2 - Moderate	59.27	No	\$110,700	\$50,286	3213	2921	90.91	770	1288
WI	MILWAUKEE COUNTY	0036.00	2 - Moderate	71.46	No	\$110,700	\$60,625	1697	1582	93.22	261	673
WI	MILWAUKEE COUNTY	0037.00	3 - Middle	80.06	No	\$110,700	\$67,917	2305	2041	88.55	585	890
WI	MILWAUKEE COUNTY	0038.00	2 - Moderate	57.91	No	\$110,700	\$49,125	2060	1943	94.32	437	954
WI	MILWAUKEE COUNTY	0039.00	1 - Low	37.56	No	\$110,700	\$31,864	2587	2512	97.10	400	1017
WI	MILWAUKEE COUNTY	0040.00	1 - Low	36.44	No	\$110,700	\$30,915	2475	2402	97.05	241	871
WI	MILWAUKEE COUNTY	0041.00	1 - Low	40.44	No	\$110,700	\$34,307	2493	2419	97.03	374	1033
WI	MILWAUKEE COUNTY	0042.00	1 - Low	48.22	No	\$110,700	\$40,913	2669	2641	98.21	476	1335

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4- Family Units
WI	MILWAUKEE COUNTY	0043.00	2 - Moderate	51.95	No	\$110,700	\$44,069	4931	4787	97.08	927	2452
WI	MILWAUKEE COUNTY	0044.00	1 - Low	35.17	No	\$110,700	\$29,835	2682	2207	82.29	214	858
WI	MILWAUKEE COUNTY	0045.00	1 - Low	38.95	No	\$110,700	\$33,045	2179	2142	98.30	165	819
WI	MILWAUKEE COUNTY	0046.00	1 - Low	36.10	No	\$110,700	\$30,629	2683	2636	98.25	359	1312
WI	MILWAUKEE COUNTY	0047.00	4 - Upper	133.09	No	\$110,700	\$112,905	3599	3555	98.78	422	2139
WI	MILWAUKEE COUNTY	0048.00	1 - Low	44.29	No	\$110,700	\$37,576	3525	3425	97.16	476	1475
WI	MILWAUKEE COUNTY	0049.00	2 - Moderate	53.10	No	\$110,700	\$45,050	4256	3657	85.93	701	1804
WI	MILWAUKEE COUNTY	0050.00	2 - Moderate	65.44	No	\$110,700	\$55,518	4591	3641	79.31	1074	2214
WI	MILWAUKEE COUNTY	0051.00	2 - Moderate	65.90	No	\$110,700	\$55,905	3369	3027	89.85	447	895
WI	MILWAUKEE COUNTY	0052.00	3 - Middle	85.62	No	\$110,700	\$72,639	1660	1035	62.35	441	674
WI	MILWAUKEE COUNTY	0053.00	2 - Moderate	74.83	No	\$110,700	\$63,482	2022	1066	52.72	507	900
WI	MILWAUKEE COUNTY	0054.00	3 - Middle	84.67	No	\$110,700	\$71,827	3660	1573	42.98	1039	1354
WI	MILWAUKEE COUNTY	0055.00	3 - Middle	103.24	No	\$110,700	\$87,578	3333	1133	33.99	1178	1430
WI	MILWAUKEE COUNTY	0056.00	4 - Upper	123.69	No	\$110,700	\$104,926	2065	453	21.94	659	903
WI	MILWAUKEE COUNTY	0057.00	3 - Middle	99.95	No	\$110,700	\$84,792	2393	758	31.68	769	1042
WI	MILWAUKEE COUNTY	0058.00	3 - Middle	86.07	No	\$110,700	\$73,013	3358	1513	45.06	790	1511
WI	MILWAUKEE COUNTY	0059.00	2 - Moderate	51.57	No	\$110,700	\$43,750	3408	2676	78.52	688	1462

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0060.00	1 - Low	39.98	No	\$110,700	\$33,919	2428	2278	93.82	159	1000
WI	MILWAUKEE COUNTY	0061.00	2 - Moderate	51.63	No	\$110,700	\$43,804	2216	2024	91.34	287	868
WI	MILWAUKEE COUNTY	0062.00	1 - Low	39.83	No	\$110,700	\$33,790	2339	2293	98.03	181	932
WI	MILWAUKEE COUNTY	0063.00	1 - Low	40.41	No	\$110,700	\$34,286	1910	1876	98.22	126	925
WI	MILWAUKEE COUNTY	0064.00	1 - Low	23.26	No	\$110,700	\$19,739	1962	1933	98.52	175	877
WI	MILWAUKEE COUNTY	0065.00	1 - Low	32.90	No	\$110,700	\$27,917	2068	2033	98.31	286	995
WI	MILWAUKEE COUNTY	0066.00	1 - Low	31.15	No	\$110,700	\$26,429	2292	2248	98.08	264	917
WI	MILWAUKEE COUNTY	0067.00	1 - Low	40.47	No	\$110,700	\$34,338	1094	1044	95.43	151	603
WI	MILWAUKEE COUNTY	0068.00	1 - Low	28.92	No	\$110,700	\$24,539	2164	2082	96.21	222	852
WI	MILWAUKEE COUNTY	0069.00	1 - Low	31.50	No	\$110,700	\$26,726	2147	2065	96.18	205	832
WI	MILWAUKEE COUNTY	0070.00	1 - Low	28.36	No	\$110,700	\$24,063	2507	2298	91.66	244	1060
WI	MILWAUKEE COUNTY	0071.00	2 - Moderate	70.65	No	\$110,700	\$59,940	1838	616	33.51	291	1000
WI	MILWAUKEE COUNTY	0072.00	3 - Middle	86.93	No	\$110,700	\$73,750	2727	1046	38.36	897	1417
WI	MILWAUKEE COUNTY	0073.00	3 - Middle	83.36	No	\$110,700	\$70,714	2849	625	21.19	272	756
WI	MILWAUKEE COUNTY	0074.00	4 - Upper	239.69	No	\$110,700	\$203,333	3512	630	17.94	376	536
WI	MILWAUKEE COUNTY	0075.00	4 - Upper	156.04	No	\$110,700	\$132,375	2669	460	17.23	589	1028
WI	MILWAUKEE COUNTY	0076.00	4 - Upper	143.22	No	\$110,700	\$121,500	3304	678	20.52	280	489

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0077.00	3 - Middle	108.27	No	\$110,700	\$91,845	4035	1144	28.35	388	1019
WI	MILWAUKEE COUNTY	0078.00	3 - Middle	93.48	No	\$110,700	\$79,300	3475	736	21.18	249	945
WI	MILWAUKEE COUNTY	0079.00	2 - Moderate	64.73	No	\$110,700	\$54,910	2212	519	23.46	266	921
WI	MILWAUKEE COUNTY	0080.00	2 - Moderate	78.09	No	\$110,700	\$66,250	1792	609	33.98	239	854
WI	MILWAUKEE COUNTY	0081.00	1 - Low	42.78	No	\$110,700	\$36,297	1238	1044	84.33	86	381
WI	MILWAUKEE COUNTY	0084.00	1 - Low	38.21	No	\$110,700	\$32,417	951	909	95.58	98	454
WI	MILWAUKEE COUNTY	0085.00	1 - Low	32.83	No	\$110,700	\$27,857	1159	1096	94.56	96	400
WI	MILWAUKEE COUNTY	0086.00	2 - Moderate	57.96	No	\$110,700	\$49,167	1131	1120	99.03	112	481
WI	MILWAUKEE COUNTY	0087.00	1 - Low	26.35	No	\$110,700	\$22,356	1174	1163	99.06	101	468
WI	MILWAUKEE COUNTY	0088.00	1 - Low	31.41	No	\$110,700	\$26,650	1826	1745	95.56	165	668
WI	MILWAUKEE COUNTY	0089.00	1 - Low	31.32	No	\$110,700	\$26,574	1271	1236	97.25	104	452
WI	MILWAUKEE COUNTY	0090.00	1 - Low	35.58	No	\$110,700	\$30,188	2396	2399	98.46	121	853
WI	MILWAUKEE COUNTY	0091.00	1 - Low	23.16	No	\$110,700	\$19,653	2218	2054	92.61	185	743
WI	MILWAUKEE COUNTY	0092.00	2 - Moderate	61.06	No	\$110,700	\$51,800	1638	1237	75.52	234	636
WI	MILWAUKEE COUNTY	0093.00	3 - Middle	100.44	No	\$110,700	\$85,208	2368	1199	50.63	483	1061
WI	MILWAUKEE COUNTY	0094.00	3 - Middle	99.74	No	\$110,700	\$84,609	2421	642	26.52	761	1221
WI	MILWAUKEE COUNTY	0095.00	3 - Middle	101.51	No	\$110,700	\$86,111	1995	639	32.03	706	972

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0096.00	1 - Low	40.82	No	\$110,700	\$34,628	2187	2094	95.75	145	669
WI	MILWAUKEE COUNTY	0097.00	0 - Unknown	0.00	No	\$110,700	\$0	1785	1745	97.76	98	376
WI	MILWAUKEE COUNTY	0098.00	1 - Low	40.58	No	\$110,700	\$34,432	1675	1555	98.73	101	349
WI	MILWAUKEE COUNTY	0099.00	1 - Low	35.73	No	\$110,700	\$30,313	1162	1126	96.90	157	495
WI	MILWAUKEE COUNTY	0106.00	1 - Low	40.40	No	\$110,700	\$34,279	1114	754	67.68	233	534
WI	MILWAUKEE COUNTY	0107.00	3 - Middle	98.72	No	\$110,700	\$83,750	2341	722	30.84	493	1084
WI	MILWAUKEE COUNTY	0108.00	2 - Moderate	78.76	No	\$110,700	\$66,818	2660	618	23.23	297	474
WI	MILWAUKEE COUNTY	0110.00	4 - Upper	124.94	No	\$110,700	\$105,990	3418	983	28.76	330	770
WI	MILWAUKEE COUNTY	0111.00	3 - Middle	92.46	No	\$110,700	\$78,438	1641	357	21.76	85	313
WI	MILWAUKEE COUNTY	0112.00	4 - Upper	169.23	No	\$110,700	\$143,561	2711	713	26.30	460	772
WI	MILWAUKEE COUNTY	0113.00	4 - Upper	177.21	No	\$110,700	\$150,329	2941	726	24.69	238	233
WI	MILWAUKEE COUNTY	0114.00	4 - Upper	121.68	No	\$110,700	\$103,224	1500	490	32.67	336	247
WI	MILWAUKEE COUNTY	0122.00	3 - Middle	85.76	No	\$110,700	\$72,750	2149	1972	91.76	245	693
WI	MILWAUKEE COUNTY	0123.00	1 - Low	11.70	No	\$110,700	\$9,931	1047	886	84.62	97	347
WI	MILWAUKEE COUNTY	0124.00	2 - Moderate	66.40	No	\$110,700	\$56,328	2478	1262	50.93	507	1023
WI	MILWAUKEE COUNTY	0125.00	3 - Middle	108.48	No	\$110,700	\$92,026	1904	443	23.27	530	822
WI	MILWAUKEE COUNTY	0126.00	2 - Moderate	63.30	No	\$110,700	\$53,698	2213	631	28.51	598	991

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4- Family Units
WI	MILWAUKEE COUNTY	0127.00	3 - Middle	97.25	No	\$110,700	\$82,500	1307	302	23.11	316	508
WI	MILWAUKEE COUNTY	0128.00	3 - Middle	104.08	No	\$110,700	\$88,292	3052	894	29.29	516	925
WI	MILWAUKEE COUNTY	0129.00	2 - Moderate	70.05	No	\$110,700	\$59,423	3002	1285	42.80	709	1186
WI	MILWAUKEE COUNTY	0130.00	2 - Moderate	72.64	No	\$110,700	\$61,625	1804	888	49.22	422	668
WI	MILWAUKEE COUNTY	0133.00	1 - Low	37.69	No	\$110,700	\$31,979	1002	666	66.47	185	399
WI	MILWAUKEE COUNTY	0134.00	0 - Unknown	0.00	No	\$110,700	\$0	2313	2068	89.41	242	574
WI	MILWAUKEE COUNTY	0135.00	1 - Low	17.97	No	\$110,700	\$15,250	1901	1583	83.27	51	186
WI	MILWAUKEE COUNTY	0136.00	1 - Low	24.23	No	\$110,700	\$20,556	2033	1676	82.44	103	298
WI	MILWAUKEE COUNTY	0137.00	1 - Low	23.19	No	\$110,700	\$19,677	1459	1324	90.75	75	220
WI	MILWAUKEE COUNTY	0141.00	1 - Low	23.67	No	\$110,700	\$20,083	2103	1613	76.70	7	345
WI	MILWAUKEE COUNTY	0143.00	4 - Upper	148.82	No	\$110,700	\$126,250	2549	546	21.42	405	97
WI	MILWAUKEE COUNTY	0144.00	4 - Upper	128.90	No	\$110,700	\$109,348	3282	884	26.93	261	203
WI	MILWAUKEE COUNTY	0146.00	0 - Unknown	0.00	No	\$110,700	\$0	3257	1320	40.53	36	142
WI	MILWAUKEE COUNTY	0147.00	0 - Unknown	0.00	No	\$110,700	\$0	3694	1483	40.15	25	159
WI	MILWAUKEE COUNTY	0148.00	0 - Unknown	0.00	No	\$110,700	\$0	2484	1501	60.43	6	193
WI	MILWAUKEE COUNTY	0149.00	0 - Unknown	0.00	No	\$110,700	\$0	1418	949	66.93	41	159
WI	MILWAUKEE COUNTY	0157.00	1 - Low	36.06	No	\$110,700	\$30,595	2943	2659	90.35	404	993

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0158.00	1 - Low	32.16	No	\$110,700	\$27,286	2631	2362	89.78	148	977
WI	MILWAUKEE COUNTY	0159.00	1 - Low	43.64	No	\$110,700	\$37,027	3590	3125	87.05	388	1070
WI	MILWAUKEE COUNTY	0160.00	1 - Low	48.27	No	\$110,700	\$40,949	3084	2641	85.64	310	943
WI	MILWAUKEE COUNTY	0161.00	2 - Moderate	51.89	No	\$110,700	\$44,022	3169	2752	86.84	474	1253
WI	MILWAUKEE COUNTY	0162.00	2 - Moderate	65.43	No	\$110,700	\$55,507	3296	2726	82.71	405	1002
WI	MILWAUKEE COUNTY	0163.00	1 - Low	41.99	No	\$110,700	\$35,625	4779	4346	90.94	408	1380
WI	MILWAUKEE COUNTY	0164.00	1 - Low	40.87	No	\$110,700	\$34,675	4220	3919	92.87	317	1104
WI	MILWAUKEE COUNTY	0165.00	1 - Low	29.89	No	\$110,700	\$25,363	2362	2097	88.78	189	724
WI	MILWAUKEE COUNTY	0166.00	1 - Low	29.79	No	\$110,700	\$25,278	1757	1457	82.93	85	613
WI	MILWAUKEE COUNTY	0167.00	1 - Low	35.62	No	\$110,700	\$30,222	3114	2809	90.21	201	880
WI	MILWAUKEE COUNTY	0168.00	1 - Low	39.39	No	\$110,700	\$33,419	3025	2813	92.99	313	1080
WI	MILWAUKEE COUNTY	0169.00	1 - Low	40.75	No	\$110,700	\$34,574	3823	3400	88.94	314	1018
WI	MILWAUKEE COUNTY	0170.00	1 - Low	44.43	No	\$110,700	\$37,692	5697	4950	86.89	803	1760
WI	MILWAUKEE COUNTY	0171.00	2 - Moderate	51.85	No	\$110,700	\$43,990	2780	2450	88.13	432	798
WI	MILWAUKEE COUNTY	0172.00	2 - Moderate	60.82	No	\$110,700	\$51,600	2589	2240	86.52	355	857
WI	MILWAUKEE COUNTY	0173.00	2 - Moderate	50.10	No	\$110,700	\$42,500	3706	3199	86.32	560	1115
WI	MILWAUKEE COUNTY	0174.00	1 - Low	31.79	No	\$110,700	\$26,971	2878	2500	86.87	236	836

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0175.00	1 - Low	36.85	No	\$110,700	\$31,266	4034	3626	89.89	324	1253
WI	MILWAUKEE COUNTY	0176.00	1 - Low	37.28	No	\$110,700	\$31,625	2798	2446	87.42	253	896
WI	MILWAUKEE COUNTY	0179.00	3 - Middle	112.35	No	\$110,700	\$96,313	2879	864	30.01	495	1224
WI	MILWAUKEE COUNTY	0180.00	3 - Middle	102.87	No	\$110,700	\$87,266	2726	719	26.38	448	1169
WI	MILWAUKEE COUNTY	0181.00	3 - Middle	110.93	No	\$110,700	\$94,107	1589	242	15.23	766	840
WI	MILWAUKEE COUNTY	0182.00	4 - Upper	138.95	No	\$110,700	\$117,875	1563	230	14.72	493	794
WI	MILWAUKEE COUNTY	0183.00	3 - Middle	90.37	No	\$110,700	\$76,667	2260	460	20.35	550	975
WI	MILWAUKEE COUNTY	0184.00	3 - Middle	98.50	No	\$110,700	\$83,563	1300	318	24.46	368	621
WI	MILWAUKEE COUNTY	0185.00	3 - Middle	92.29	No	\$110,700	\$78,295	1661	561	33.77	488	683
WI	MILWAUKEE COUNTY	0186.00	1 - Low	49.11	No	\$110,700	\$41,667	2672	2310	86.45	285	871
WI	MILWAUKEE COUNTY	0187.00	1 - Low	48.62	No	\$110,700	\$41,250	3597	3165	87.99	476	1074
WI	MILWAUKEE COUNTY	0188.00	2 - Moderate	53.14	No	\$110,700	\$45,081	2023	1818	89.87	299	580
WI	MILWAUKEE COUNTY	0189.00	2 - Moderate	77.46	No	\$110,700	\$65,714	1696	1309	77.18	283	533
WI	MILWAUKEE COUNTY	0190.00	3 - Middle	86.06	No	\$110,700	\$73,005	4758	2473	51.98	1152	1795
WI	MILWAUKEE COUNTY	0191.00	3 - Middle	88.78	No	\$110,700	\$75,313	3685	2031	55.12	767	1246
WI	MILWAUKEE COUNTY	0192.00	3 - Middle	87.73	No	\$110,700	\$74,423	3455	1432	41.45	1016	1229
WI	MILWAUKEE COUNTY	0193.00	3 - Middle	82.17	No	\$110,700	\$69,710	2806	990	35.28	989	1127

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0194.00	2 - Moderate	70.51	No	\$110,700	\$59,821	3679	1151	31.29	762	1126
WI	MILWAUKEE COUNTY	0195.00	3 - Middle	98.45	No	\$110,700	\$83,517	3243	964	29.73	867	1499
WI	MILWAUKEE COUNTY	0196.00	3 - Middle	99.17	No	\$110,700	\$84,130	3802	1245	34.56	936	1366
WI	MILWAUKEE COUNTY	0197.00	3 - Middle	91.65	No	\$110,700	\$77,750	5644	2134	37.81	1568	2052
WI	MILWAUKEE COUNTY	0198.00	3 - Middle	88.84	No	\$110,700	\$75,366	5158	2144	41.57	1386	1958
WI	MILWAUKEE COUNTY	0199.00	2 - Moderate	71.26	No	\$110,700	\$60,455	3802	1554	40.87	1070	1295
WI	MILWAUKEE COUNTY	0200.00	2 - Moderate	77.95	No	\$110,700	\$66,125	3658	2586	70.69	674	1047
WI	MILWAUKEE COUNTY	0201.00	2 - Moderate	59.09	No	\$110,700	\$50,129	3807	2893	75.99	672	1243
WI	MILWAUKEE COUNTY	0202.00	2 - Moderate	69.54	No	\$110,700	\$58,997	3483	2305	66.18	932	1189
WI	MILWAUKEE COUNTY	0203.00	2 - Moderate	75.02	No	\$110,700	\$63,640	4156	2606	62.70	996	1445
WI	MILWAUKEE COUNTY	0204.00	2 - Moderate	54.47	No	\$110,700	\$46,213	3266	2716	83.16	509	1029
WI	MILWAUKEE COUNTY	0205.00	1 - Low	48.01	No	\$110,700	\$40,729	3074	2421	78.76	485	1027
WI	MILWAUKEE COUNTY	0206.00	2 - Moderate	79.66	No	\$110,700	\$67,583	3325	886	26.65	985	1475
WI	MILWAUKEE COUNTY	0207.00	3 - Middle	91.15	No	\$110,700	\$77,324	4145	931	22.46	1337	1944
WI	MILWAUKEE COUNTY	0208.00	3 - Middle	119.07	No	\$110,700	\$101,012	2920	528	18.08	988	1468
WI	MILWAUKEE COUNTY	0209.00	3 - Middle	93.53	No	\$110,700	\$79,342	2559	707	27.63	777	978
WI	MILWAUKEE COUNTY	0210.00	3 - Middle	91.89	No	\$110,700	\$77,957	2122	652	30.73	648	860

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0211.00	3 - Middle	88.53	No	\$110,700	\$75,104	1385	380	27.44	442	600
WI	MILWAUKEE COUNTY	0212.00	2 - Moderate	70.15	No	\$110,700	\$59,511	2093	767	36.65	598	802
WI	MILWAUKEE COUNTY	0213.00	2 - Moderate	73.95	No	\$110,700	\$62,738	1670	850	50.90	303	569
WI	MILWAUKEE COUNTY	0214.00	1 - Low	30.54	No	\$110,700	\$25,913	3432	2275	66.29	350	1143
WI	MILWAUKEE COUNTY	0215.00	3 - Middle	110.28	No	\$110,700	\$93,556	2969	1287	43.35	893	1194
WI	MILWAUKEE COUNTY	0216.00	2 - Moderate	58.00	No	\$110,700	\$49,208	4686	2280	48.66	1139	1347
WI	MILWAUKEE COUNTY	0217.00	3 - Middle	94.72	No	\$110,700	\$80,357	6241	2338	37.46	1702	1952
WI	MILWAUKEE COUNTY	0218.00	2 - Moderate	71.46	No	\$110,700	\$60,625	2187	861	39.37	420	711
WI	MILWAUKEE COUNTY	0301.00	4 - Upper	155.76	No	\$110,700	\$132,137	4378	811	18.52	1398	1556
WI	MILWAUKEE COUNTY	0351.00	4 - Upper	230.85	No	\$110,700	\$195,833	2306	308	13.36	668	724
WI	MILWAUKEE COUNTY	0352.00	4 - Upper	176.82	No	\$110,700	\$150,000	4628	817	17.65	1255	1306
WI	MILWAUKEE COUNTY	0401.00	4 - Upper	191.93	No	\$110,700	\$162,813	1602	363	22.66	533	623
WI	MILWAUKEE COUNTY	0501.01	3 - Middle	106.30	No	\$110,700	\$90,179	6061	3262	53.82	2013	2253
WI	MILWAUKEE COUNTY	0501.03	4 - Upper	122.19	No	\$110,700	\$103,661	3509	2041	58.16	679	829
WI	MILWAUKEE COUNTY	0501.04	3 - Middle	109.18	No	\$110,700	\$92,618	2937	1694	57.68	628	708
WI	MILWAUKEE COUNTY	0601.01	4 - Upper	156.71	No	\$110,700	\$132,936	4106	1284	31.27	1288	1432
WI	MILWAUKEE COUNTY	0601.02	4 - Upper	132.81	No	\$110,700	\$112,667	3262	868	26.61	1104	958

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0602.00	3 - Middle	110.34	No	\$110,700	\$93,607	5989	2055	34.31	1930	2334
WI	MILWAUKEE COUNTY	0701.00	4 - Upper	167.98	No	\$110,700	\$142,500	4666	602	12.90	1319	1534
WI	MILWAUKEE COUNTY	0702.00	4 - Upper	221.99	No	\$110,700	\$188,316	5389	653	12.12	1613	1720
WI	MILWAUKEE COUNTY	0703.00	4 - Upper	155.82	No	\$110,700	\$132,188	4899	1227	25.05	1280	1614
WI	MILWAUKEE COUNTY	0801.00	3 - Middle	100.57	No	\$110,700	\$85,313	2781	645	23.19	480	939
WI	MILWAUKEE COUNTY	0802.00	4 - Upper	124.43	No	\$110,700	\$105,556	3745	846	22.59	686	1070
WI	MILWAUKEE COUNTY	0803.00	4 - Upper	195.68	No	\$110,700	\$166,000	3900	604	15.49	1193	1511
WI	MILWAUKEE COUNTY	0804.00	3 - Middle	118.87	No	\$110,700	\$100,843	3433	849	24.73	601	692
WI	MILWAUKEE COUNTY	0901.00	3 - Middle	98.07	No	\$110,700	\$83,194	4118	1133	27.51	1235	1423
WI	MILWAUKEE COUNTY	0902.00	3 - Middle	119.82	No	\$110,700	\$101,645	2249	491	21.83	673	711
WI	MILWAUKEE COUNTY	0903.00	3 - Middle	112.66	No	\$110,700	\$95,573	3613	1235	34.18	700	987
WI	MILWAUKEE COUNTY	0906.00	3 - Middle	107.36	No	\$110,700	\$91,080	4647	928	19.97	1357	1579
WI	MILWAUKEE COUNTY	0907.00	4 - Upper	218.47	No	\$110,700	\$185,329	3234	317	9.80	1026	1152
WI	MILWAUKEE COUNTY	0908.00	4 - Upper	165.24	No	\$110,700	\$140,179	2351	275	11.70	834	1037
WI	MILWAUKEE COUNTY	0909.00	4 - Upper	121.39	No	\$110,700	\$102,981	3674	667	18.15	933	1452
WI	MILWAUKEE COUNTY	0910.00	4 - Upper	149.38	No	\$110,700	\$126,719	4402	753	17.11	1272	2022
WI	MILWAUKEE COUNTY	0911.00	4 - Upper	158.65	No	\$110,700	\$134,583	4252	400	9.41	1332	1646

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	0912.00	3 - Middle	118.32	No	\$110,700	\$100,377	5371	1000	18.62	912	1468
WI	MILWAUKEE COUNTY	0913.00	4 - Upper	186.50	No	\$110,700	\$158,214	3703	423	11.42	1198	1363
WI	MILWAUKEE COUNTY	0914.00	4 - Upper	124.73	No	\$110,700	\$106,815	2124	336	15.82	593	938
WI	MILWAUKEE COUNTY	1001.00	2 - Moderate	58.16	No	\$110,700	\$49,340	3852	1914	49.69	775	1808
WI	MILWAUKEE COUNTY	1002.00	2 - Moderate	61.97	No	\$110,700	\$52,569	3821	1800	47.11	532	1262
WI	MILWAUKEE COUNTY	1003.00	2 - Moderate	55.25	No	\$110,700	\$46,875	2884	988	34.26	461	1018
WI	MILWAUKEE COUNTY	1004.00	2 - Moderate	73.88	No	\$110,700	\$62,679	2718	788	28.99	547	937
WI	MILWAUKEE COUNTY	1005.00	3 - Middle	93.57	No	\$110,700	\$79,375	3476	1090	31.36	833	1292
WI	MILWAUKEE COUNTY	1006.00	3 - Middle	84.12	No	\$110,700	\$71,364	2033	481	23.66	659	800
WI	MILWAUKEE COUNTY	1007.00	3 - Middle	91.42	No	\$110,700	\$77,552	2857	640	22.40	1029	1357
WI	MILWAUKEE COUNTY	1008.00	3 - Middle	95.23	No	\$110,700	\$80,789	2914	454	15.58	867	1311
WI	MILWAUKEE COUNTY	1009.00	2 - Moderate	78.36	No	\$110,700	\$66,473	3744	1287	34.38	705	1027
WI	MILWAUKEE COUNTY	1010.00	3 - Middle	82.79	No	\$110,700	\$70,238	5161	1461	28.31	796	955
WI	MILWAUKEE COUNTY	1011.00	2 - Moderate	75.25	No	\$110,700	\$63,839	1779	446	25.07	392	471
WI	MILWAUKEE COUNTY	1012.00	3 - Middle	85.37	No	\$110,700	\$72,422	3040	518	17.04	779	1048
WI	MILWAUKEE COUNTY	1013.00	3 - Middle	87.67	No	\$110,700	\$74,375	3096	714	23.06	921	1217
WI	MILWAUKEE COUNTY	1014.00	3 - Middle	82.47	No	\$110,700	\$69,963	3666	982	26.64	909	1478

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	1015.00	3 - Middle	89.57	No	\$110,700	\$75,987	4511	1627	36.07	1147	1953
WI	MILWAUKEE COUNTY	1016.00	2 - Moderate	79.13	No	\$110,700	\$67,132	4603	1748	37.98	1233	1595
WI	MILWAUKEE COUNTY	1017.00	3 - Middle	87.55	No	\$110,700	\$74,276	3468	1155	33.30	906	1444
WI	MILWAUKEE COUNTY	1018.00	3 - Middle	103.58	No	\$110,700	\$87,872	2682	683	25.47	851	1149
WI	MILWAUKEE COUNTY	1101.00	2 - Moderate	77.36	No	\$110,700	\$65,625	4114	2362	57.41	706	1342
WI	MILWAUKEE COUNTY	1201.01	4 - Upper	131.46	No	\$110,700	\$111,518	4482	934	20.84	1051	1154
WI	MILWAUKEE COUNTY	1201.02	3 - Middle	114.51	No	\$110,700	\$97,140	3930	680	17.30	971	1245
WI	MILWAUKEE COUNTY	1202.01	2 - Moderate	76.84	No	\$110,700	\$65,187	3666	783	21.36	951	1000
WI	MILWAUKEE COUNTY	1202.02	3 - Middle	82.19	No	\$110,700	\$69,722	3234	985	30.46	943	994
WI	MILWAUKEE COUNTY	1202.03	2 - Moderate	76.36	No	\$110,700	\$64,779	3916	1204	30.75	687	750
WI	MILWAUKEE COUNTY	1203.00	3 - Middle	94.07	No	\$110,700	\$78,803	2134	713	33.41	674	843
WI	MILWAUKEE COUNTY	1204.00	3 - Middle	111.62	No	\$110,700	\$94,688	6760	2457	36.35	1726	2078
WI	MILWAUKEE COUNTY	1205.01	3 - Middle	98.97	No	\$110,700	\$83,958	4076	1276	31.31	991	1155
WI	MILWAUKEE COUNTY	1205.02	3 - Middle	91.70	No	\$110,700	\$77,794	5350	1499	28.02	1905	1908
WI	MILWAUKEE COUNTY	1301.00	3 - Middle	108.80	No	\$110,700	\$92,295	4865	860	17.68	928	1448
WI	MILWAUKEE COUNTY	1302.00	4 - Upper	125.25	No	\$110,700	\$106,250	2855	335	11.73	750	906
WI	MILWAUKEE COUNTY	1401.00	4 - Upper	152.43	No	\$110,700	\$129,306	3197	422	13.20	978	998

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	1402.01	3 - Middle	99.79	No	\$110,700	\$84,656	5694	1010	17.74	1386	1923
WI	MILWAUKEE COUNTY	1402.02	3 - Middle	116.22	No	\$110,700	\$96,590	5963	1176	19.72	1679	1939
WI	MILWAUKEE COUNTY	1501.00	3 - Middle	114.48	No	\$110,700	\$97,114	9519	2396	25.17	2404	2660
WI	MILWAUKEE COUNTY	1503.01	4 - Upper	124.37	No	\$110,700	\$105,508	6039	887	14.69	2337	2339
WI	MILWAUKEE COUNTY	1503.03	4 - Upper	140.46	No	\$110,700	\$119,155	5010	712	14.21	1589	1493
WI	MILWAUKEE COUNTY	1503.04	4 - Upper	132.77	No	\$110,700	\$112,634	3991	835	20.92	1048	1144
WI	MILWAUKEE COUNTY	1601.01	3 - Middle	99.00	No	\$110,700	\$83,966	4344	822	18.92	1533	1679
WI	MILWAUKEE COUNTY	1601.02	3 - Middle	83.69	No	\$110,700	\$71,000	2595	850	32.76	538	630
WI	MILWAUKEE COUNTY	1602.02	3 - Middle	116.06	No	\$110,700	\$98,454	7596	1750	23.04	2055	2464
WI	MILWAUKEE COUNTY	1602.03	3 - Middle	91.04	No	\$110,700	\$77,233	6654	1679	25.23	1490	1715
WI	MILWAUKEE COUNTY	1602.05	3 - Middle	113.14	No	\$110,700	\$95,980	3368	969	28.77	427	406
WI	MILWAUKEE COUNTY	1602.06	3 - Middle	101.88	No	\$110,700	\$86,432	1942	834	42.95	156	156
WI	MILWAUKEE COUNTY	1603.01	4 - Upper	134.69	No	\$110,700	\$114,263	5523	918	16.62	1703	1799
WI	MILWAUKEE COUNTY	1603.02	4 - Upper	137.04	No	\$110,700	\$116,250	4475	876	19.58	1653	1728
WI	MILWAUKEE COUNTY	1701.00	3 - Middle	102.68	No	\$110,700	\$87,105	2595	452	17.42	738	1015
WI	MILWAUKEE COUNTY	1702.00	2 - Moderate	65.87	No	\$110,700	\$55,882	3750	847	22.59	898	1003
WI	MILWAUKEE COUNTY	1703.00	2 - Moderate	71.90	No	\$110,700	\$60,994	2713	581	21.42	596	1012

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	1704.00	3 - Middle	100.20	No	\$110,700	\$85,000	3200	538	16.81	1061	1166
WI	MILWAUKEE COUNTY	1705.00	2 - Moderate	54.67	No	\$110,700	\$46,382	2420	560	23.14	432	723
WI	MILWAUKEE COUNTY	1706.00	2 - Moderate	71.05	No	\$110,700	\$60,278	3513	1054	30.00	574	1180
WI	MILWAUKEE COUNTY	1707.00	3 - Middle	88.56	No	\$110,700	\$75,128	2604	701	26.92	684	984
WI	MILWAUKEE COUNTY	1801.00	3 - Middle	82.25	No	\$110,700	\$69,773	2970	610	20.54	890	1076
WI	MILWAUKEE COUNTY	1802.00	3 - Middle	91.31	No	\$110,700	\$77,464	4503	1374	30.51	1226	1964
WI	MILWAUKEE COUNTY	1803.00	2 - Moderate	73.06	No	\$110,700	\$61,979	3534	1279	36.19	616	934
WI	MILWAUKEE COUNTY	1804.00	3 - Middle	85.54	No	\$110,700	\$72,568	2704	564	20.86	801	1126
WI	MILWAUKEE COUNTY	1805.00	3 - Middle	84.09	No	\$110,700	\$71,334	4493	1010	22.48	1418	1405
WI	MILWAUKEE COUNTY	1851.00	3 - Middle	87.51	No	\$110,700	\$74,239	4438	924	20.82	1247	1413
WI	MILWAUKEE COUNTY	1852.00	3 - Middle	98.89	No	\$110,700	\$63,889	4723	1187	25.13	1354	1835
WI	MILWAUKEE COUNTY	1853.00	3 - Middle	105.88	No	\$110,700	\$89,821	4649	1041	22.39	906	1228
WI	MILWAUKEE COUNTY	1854.00	1 - Low	39.87	No	\$110,700	\$33,824	1271	1260	99.13	143	506
WI	MILWAUKEE COUNTY	1855.00	1 - Low	44.36	No	\$110,700	\$37,632	1420	1380	97.18	84	537
WI	MILWAUKEE COUNTY	1856.00	0 - Unknown	0.00	No	\$110,700	\$0	1636	1343	82.09	235	755
WI	MILWAUKEE COUNTY	1857.00	1 - Low	25.85	No	\$110,700	\$21,936	2158	1977	91.61	140	882
WI	MILWAUKEE COUNTY	1858.00	1 - Low	38.00	No	\$110,700	\$32,237	1410	1388	98.44	280	538

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	MILWAUKEE COUNTY	1859.00	2 - Moderate	58.94	No	\$110,700	\$50,000	1031	996	96.61	160	305
WI	MILWAUKEE COUNTY	1860.00	1 - Low	28.83	No	\$110,700	\$24,457	1711	1546	90.36	32	468
WI	MILWAUKEE COUNTY	1861.00	1 - Low	22.07	No	\$110,700	\$18,725	2021	1927	95.35	116	568
WI	MILWAUKEE COUNTY	1862.00	1 - Low	32.19	No	\$110,700	\$27,308	1382	1295	93.70	162	375
WI	MILWAUKEE COUNTY	1863.00	3 - Middle	95.66	No	\$110,700	\$81,154	3749	1664	44.39	146	79
WI	MILWAUKEE COUNTY	1864.00	4 - Upper	154.17	No	\$110,700	\$130,781	1423	454	31.90	0	18
WI	MILWAUKEE COUNTY	1865.00	2 - Moderate	54.02	No	\$110,700	\$45,833	2217	1473	66.44	291	680
WI	MILWAUKEE COUNTY	1866.00	1 - Low	44.04	No	\$110,700	\$37,361	2310	1589	68.79	222	755
WI	MILWAUKEE COUNTY	1868.00	1 - Low	36.54	No	\$110,700	\$31,000	1736	1239	71.37	28	184
WI	MILWAUKEE COUNTY	1869.00	4 - Upper	120.52	No	\$110,700	\$102,241	2502	422	16.87	435	38
WI	MILWAUKEE COUNTY	1870.00	4 - Upper	161.29	No	\$110,700	\$136,823	3895	937	24.06	312	350
WI	MILWAUKEE COUNTY	1872.00	4 - Upper	140.68	No	\$110,700	\$119,338	5724	2181	38.10	1279	1343
WI	MILWAUKEE COUNTY	1873.00	4 - Upper	127.87	No	\$110,700	\$108,478	6533	1304	19.96	2104	2109
WI	MILWAUKEE COUNTY	1874.00	4 - Upper	235.91	No	\$110,700	\$200,125	3976	665	16.73	797	156
WI	MILWAUKEE COUNTY	9800.00	0 - Unknown	0.00	No	\$110,700	\$0	3	3	100.00	0	0
WI	MILWAUKEE COUNTY	9900.00	0 - Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

**Waukesha County Census Tracts**

2025 FFIEC Census Report - Summary Census Overview Information  
 MSA/MD: 33340 - MILWAUKEE-WAUKESHA, WI  
 State: WISCONSIN  
 County: 133 - WAUKESHA COUNTY  
 All Tracts: 98



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4- Family Units
WI	WAUKESHA COUNTY	2001.01	3 - Middle	111.03	No	\$110,700	\$94,188	4513	724	16.04	1470	1562
WI	WAUKESHA COUNTY	2001.02	3 - Middle	119.26	No	\$110,700	\$101,169	5440	829	15.24	1633	1705
WI	WAUKESHA COUNTY	2001.03	3 - Middle	109.09	No	\$110,700	\$92,548	3017	434	14.39	976	1103
WI	WAUKESHA COUNTY	2002.01	3 - Middle	104.09	No	\$110,700	\$88,304	3639	393	10.80	827	931
WI	WAUKESHA COUNTY	2002.02	4 - Upper	120.86	No	\$110,700	\$102,527	4493	812	18.07	1277	1295
WI	WAUKESHA COUNTY	2003.00	4 - Upper	132.23	No	\$110,700	\$112,171	5288	917	17.34	1654	1730
WI	WAUKESHA COUNTY	2004.00	4 - Upper	170.09	No	\$110,700	\$144,286	7375	1387	18.81	2016	2190
WI	WAUKESHA COUNTY	2005.00	4 - Upper	186.45	No	\$110,700	\$158,169	6069	1213	19.99	2031	1988
WI	WAUKESHA COUNTY	2006.00	3 - Middle	113.02	No	\$110,700	\$95,875	1787	348	19.47	354	550
WI	WAUKESHA COUNTY	2007.00	4 - Upper	133.11	No	\$110,700	\$112,917	4168	909	21.81	1345	1473
WI	WAUKESHA COUNTY	2008.01	4 - Upper	162.79	No	\$110,700	\$138,098	5308	676	12.74	1686	1686
WI	WAUKESHA COUNTY	2008.03	4 - Upper	136.28	No	\$110,700	\$115,607	4806	924	19.23	1583	1653
WI	WAUKESHA COUNTY	2008.04	4 - Upper	145.49	No	\$110,700	\$123,419	4192	1057	25.21	891	982
WI	WAUKESHA COUNTY	2009.01	4 - Upper	137.22	No	\$110,700	\$116,406	4364	667	15.28	1253	1428

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	WAUKESHA COUNTY	2009.02	4 - Upper	152.86	No	\$110,700	\$129,676	4326	658	15.21	1355	1466
WI	WAUKESHA COUNTY	2010.01	4 - Upper	157.98	No	\$110,700	\$134,018	2557	267	10.44	772	770
WI	WAUKESHA COUNTY	2010.02	4 - Upper	154.50	No	\$110,700	\$131,064	4057	439	10.82	1221	1274
WI	WAUKESHA COUNTY	2011.01	4 - Upper	151.67	No	\$110,700	\$128,664	5233	1247	23.83	1382	1568
WI	WAUKESHA COUNTY	2011.02	4 - Upper	154.45	No	\$110,700	\$131,020	3167	543	17.15	1240	1257
WI	WAUKESHA COUNTY	2012.01	4 - Upper	128.74	No	\$110,700	\$109,215	2064	377	18.27	528	753
WI	WAUKESHA COUNTY	2012.03	4 - Upper	135.07	No	\$110,700	\$114,583	3485	870	24.96	1201	1186
WI	WAUKESHA COUNTY	2012.04	4 - Upper	143.48	No	\$110,700	\$121,719	2736	831	30.37	984	1114
WI	WAUKESHA COUNTY	2012.05	4 - Upper	195.70	No	\$110,700	\$166,014	4313	983	22.79	1081	1207
WI	WAUKESHA COUNTY	2013.00	4 - Upper	136.00	No	\$110,700	\$115,375	4821	691	14.33	1606	1695
WI	WAUKESHA COUNTY	2014.02	4 - Upper	123.39	No	\$110,700	\$104,671	4760	659	13.84	1422	1543
WI	WAUKESHA COUNTY	2014.03	3 - Middle	113.58	No	\$110,700	\$96,351	4308	712	16.53	1284	1255
WI	WAUKESHA COUNTY	2014.04	3 - Middle	118.04	No	\$110,700	\$100,139	3850	468	12.16	1215	1313
WI	WAUKESHA COUNTY	2015.04	4 - Upper	130.31	No	\$110,700	\$110,549	6084	868	14.27	1907	2100
WI	WAUKESHA COUNTY	2015.05	3 - Middle	113.73	No	\$110,700	\$96,484	2820	225	7.98	1065	1121
WI	WAUKESHA COUNTY	2015.06	3 - Middle	116.69	No	\$110,700	\$98,994	5564	742	13.34	1881	1971
WI	WAUKESHA COUNTY	2015.07	4 - Upper	141.12	No	\$110,700	\$119,718	3455	489	14.15	1116	1290

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	WAUKESHA COUNTY	2015.08	3 - Middle	113.41	No	\$110,700	\$96,211	2976	540	18.15	701	749
WI	WAUKESHA COUNTY	2016.00	4 - Upper	128.41	No	\$110,700	\$108,935	5466	544	9.95	1899	1948
WI	WAUKESHA COUNTY	2017.01	4 - Upper	122.42	No	\$110,700	\$103,856	4697	407	8.85	1662	1757
WI	WAUKESHA COUNTY	2017.03	4 - Upper	139.98	No	\$110,700	\$118,750	5666	479	8.45	1655	1945
WI	WAUKESHA COUNTY	2017.04	4 - Upper	134.21	No	\$110,700	\$113,854	5307	416	7.84	1902	2008
WI	WAUKESHA COUNTY	2018.00	3 - Middle	114.20	No	\$110,700	\$96,875	1540	99	6.43	521	522
WI	WAUKESHA COUNTY	2019.00	4 - Upper	161.65	No	\$110,700	\$137,130	6402	603	9.42	1939	2001
WI	WAUKESHA COUNTY	2020.01	4 - Upper	136.05	No	\$110,700	\$115,417	5291	390	7.37	2044	2134
WI	WAUKESHA COUNTY	2020.02	4 - Upper	142.93	No	\$110,700	\$121,250	4077	321	7.87	1542	1685
WI	WAUKESHA COUNTY	2021.01	4 - Upper	145.36	No	\$110,700	\$123,309	4211	507	12.04	1392	1470
WI	WAUKESHA COUNTY	2021.02	4 - Upper	129.59	No	\$110,700	\$109,938	4799	741	15.44	1539	1794
WI	WAUKESHA COUNTY	2021.03	4 - Upper	150.70	No	\$110,700	\$127,841	3388	514	15.17	972	1057
WI	WAUKESHA COUNTY	2022.01	4 - Upper	134.73	No	\$110,700	\$114,291	4211	627	14.89	1305	1465
WI	WAUKESHA COUNTY	2022.03	2 - Moderate	51.02	No	\$110,700	\$43,288	2230	743	33.32	288	431
WI	WAUKESHA COUNTY	2022.04	2 - Moderate	64.42	No	\$110,700	\$54,655	3437	898	26.13	565	747
WI	WAUKESHA COUNTY	2023.01	3 - Middle	111.89	No	\$110,700	\$94,923	4576	851	18.60	1336	1530
WI	WAUKESHA COUNTY	2023.03	3 - Middle	85.10	No	\$110,700	\$72,194	3398	1441	42.41	656	1076

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	WAUKESHA COUNTY	2023.04	3 - Middle	80.33	No	\$110,700	\$68,144	3134	1147	36.60	778	1156
WI	WAUKESHA COUNTY	2024.00	3 - Middle	117.39	No	\$110,700	\$99,583	5018	1115	22.22	1281	1452
WI	WAUKESHA COUNTY	2025.00	3 - Middle	87.64	No	\$110,700	\$74,350	4088	953	23.31	1146	1424
WI	WAUKESHA COUNTY	2026.00	3 - Middle	87.52	No	\$110,700	\$74,250	2887	779	26.98	549	962
WI	WAUKESHA COUNTY	2027.00	3 - Middle	89.72	No	\$110,700	\$76,111	1844	482	26.14	100	262
WI	WAUKESHA COUNTY	2028.00	2 - Moderate	76.35	No	\$110,700	\$64,773	3827	1532	40.03	854	1377
WI	WAUKESHA COUNTY	2029.01	3 - Middle	93.15	No	\$110,700	\$79,026	4250	1295	30.47	922	1145
WI	WAUKESHA COUNTY	2029.02	2 - Moderate	50.10	No	\$110,700	\$42,500	3420	477	13.95	794	870
WI	WAUKESHA COUNTY	2030.00	3 - Middle	80.40	No	\$110,700	\$68,203	2298	571	24.85	411	633
WI	WAUKESHA COUNTY	2031.03	3 - Middle	86.09	No	\$110,700	\$73,036	4516	1243	27.52	1175	1641
WI	WAUKESHA COUNTY	2031.04	3 - Middle	110.02	No	\$110,700	\$93,333	3164	697	22.03	655	1071
WI	WAUKESHA COUNTY	2031.05	4 - Upper	138.26	No	\$110,700	\$117,292	3385	441	13.03	1011	1061
WI	WAUKESHA COUNTY	2031.06	4 - Upper	139.84	No	\$110,700	\$118,631	3554	702	19.75	1089	1224
WI	WAUKESHA COUNTY	2031.07	4 - Upper	122.76	No	\$110,700	\$104,141	3892	585	15.03	1016	1139
WI	WAUKESHA COUNTY	2032.00	4 - Upper	184.07	No	\$110,700	\$156,150	4210	307	7.29	1648	1796
WI	WAUKESHA COUNTY	2033.03	3 - Middle	110.92	No	\$110,700	\$94,097	3712	324	8.73	1608	1471
WI	WAUKESHA COUNTY	2033.04	4 - Upper	175.18	No	\$110,700	\$148,611	5588	806	14.42	1607	1487

**PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	WAUKESHA COUNTY	2033.05	4 - Upper	139.28	No	\$110,700	\$118,158	4685	455	9.71	1400	1469
WI	WAUKESHA COUNTY	2033.07	3 - Middle	108.08	No	\$110,700	\$91,688	3068	611	19.92	762	773
WI	WAUKESHA COUNTY	2033.08	4 - Upper	140.00	No	\$110,700	\$118,765	3342	665	19.90	954	1231
WI	WAUKESHA COUNTY	2034.02	4 - Upper	124.11	No	\$110,700	\$105,288	3941	457	11.60	1048	1145
WI	WAUKESHA COUNTY	2034.03	4 - Upper	147.78	No	\$110,700	\$125,368	5770	555	9.62	2115	2140
WI	WAUKESHA COUNTY	2034.04	3 - Middle	82.25	No	\$110,700	\$69,779	3587	506	14.11	577	805
WI	WAUKESHA COUNTY	2034.05	4 - Upper	182.83	No	\$110,700	\$155,096	4252	372	8.75	1299	1416
WI	WAUKESHA COUNTY	2034.06	4 - Upper	145.57	No	\$110,700	\$123,494	6885	543	7.89	2356	2570
WI	WAUKESHA COUNTY	2035.01	4 - Upper	122.56	No	\$110,700	\$103,971	3921	262	6.68	1395	1655
WI	WAUKESHA COUNTY	2035.02	4 - Upper	158.40	No	\$110,700	\$134,375	2676	201	7.51	932	1123
WI	WAUKESHA COUNTY	2036.01	3 - Middle	117.33	No	\$110,700	\$99,531	4072	468	11.49	1021	1143
WI	WAUKESHA COUNTY	2036.02	4 - Upper	129.52	No	\$110,700	\$109,875	5940	554	9.33	1442	1848
WI	WAUKESHA COUNTY	2037.02	4 - Upper	152.07	No	\$110,700	\$129,006	4796	394	8.22	1619	1861
WI	WAUKESHA COUNTY	2037.03	4 - Upper	170.12	No	\$110,700	\$144,313	3430	251	7.32	1140	1200
WI	WAUKESHA COUNTY	2037.04	4 - Upper	135.56	No	\$110,700	\$115,000	4766	459	9.63	1596	1891
WI	WAUKESHA COUNTY	2038.02	4 - Upper	147.70	No	\$110,700	\$125,293	6125	507	8.28	2153	2218
WI	WAUKESHA COUNTY	2038.03	4 - Upper	139.46	No	\$110,700	\$118,304	4033	297	7.36	1323	1481

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	WAUKESHA COUNTY	2038.05	4 - Upper	130.52	No	\$110,700	\$110,720	4996	585	11.71	1454	1548
WI	WAUKESHA COUNTY	2038.06	3 - Middle	116.25	No	\$110,700	\$98,618	2834	200	7.06	1026	1063
WI	WAUKESHA COUNTY	2039.01	3 - Middle	119.44	No	\$110,700	\$101,321	4884	515	10.54	1492	1702
WI	WAUKESHA COUNTY	2039.02	3 - Middle	119.35	No	\$110,700	\$101,250	4345	411	9.46	1046	1189
WI	WAUKESHA COUNTY	2040.02	4 - Upper	130.96	No	\$110,700	\$111,094	5545	404	7.29	1884	2289
WI	WAUKESHA COUNTY	2040.03	4 - Upper	134.53	No	\$110,700	\$114,125	3894	335	8.60	1200	1331
WI	WAUKESHA COUNTY	2040.04	4 - Upper	129.75	No	\$110,700	\$110,069	4227	272	6.43	1539	1708
WI	WAUKESHA COUNTY	2041.00	4 - Upper	170.73	No	\$110,700	\$144,833	5365	428	7.98	1873	2349
WI	WAUKESHA COUNTY	2042.01	3 - Middle	109.92	No	\$110,700	\$93,250	2896	308	10.64	720	1021
WI	WAUKESHA COUNTY	2042.02	4 - Upper	154.94	No	\$110,700	\$131,442	4294	356	8.29	1137	1279
WI	WAUKESHA COUNTY	2043.01	4 - Upper	138.15	No	\$110,700	\$117,193	6697	599	8.94	1732	1931
WI	WAUKESHA COUNTY	2043.02	4 - Upper	130.37	No	\$110,700	\$110,592	4030	462	11.46	1053	1297
WI	WAUKESHA COUNTY	2044.00	4 - Upper	189.10	No	\$110,700	\$160,417	2242	124	5.53	698	811
WI	WAUKESHA COUNTY	2045.01	4 - Upper	142.51	No	\$110,700	\$120,893	2864	175	6.57	891	976
WI	WAUKESHA COUNTY	2045.03	4 - Upper	134.30	No	\$110,700	\$113,929	3466	213	6.15	1288	1594
WI	WAUKESHA COUNTY	2045.04	4 - Upper	140.88	No	\$110,700	\$119,508	2892	176	6.09	810	1099

# PyraMax Bank Community Reinvestment Act (CRA) 2026 Public File

## Ozaukee County Census Tracts

2025 FFIEC Census Report - Summary Census Overview Information  
MSA/MD: 33340 - MILWAUKEE-WAUKESHA, WI  
State: WISCONSIN  
County: 089 - OZAUKEE COUNTY  
All Tracts: 22



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1-to 4- Family Units
WI	OZAUKEE COUNTY	6101.01	3 - Middle	108.97	No	\$110,700	\$92,443	4357	366	8.40	1240	1552
WI	OZAUKEE COUNTY	6101.02	3 - Middle	110.76	No	\$110,700	\$93,964	3871	409	10.57	1358	1681
WI	OZAUKEE COUNTY	6201.00	3 - Middle	85.64	No	\$110,700	\$72,652	5796	558	9.63	1512	2158
WI	OZAUKEE COUNTY	6301.00	3 - Middle	82.62	No	\$110,700	\$70,087	2664	276	10.36	798	1122
WI	OZAUKEE COUNTY	6302.01	3 - Middle	104.34	No	\$110,700	\$88,514	4565	355	7.78	1576	1726
WI	OZAUKEE COUNTY	6302.02	3 - Middle	102.04	No	\$110,700	\$86,563	6055	707	11.68	1143	1462
WI	OZAUKEE COUNTY	6401.01	3 - Middle	87.84	No	\$110,700	\$74,519	3141	272	8.66	676	930
WI	OZAUKEE COUNTY	6401.02	3 - Middle	98.64	No	\$110,700	\$83,681	2909	271	9.32	948	1125
WI	OZAUKEE COUNTY	6402.01	4 - Upper	175.38	No	\$110,700	\$148,778	2460	259	10.53	725	992
WI	OZAUKEE COUNTY	6402.02	4 - Upper	128.48	No	\$110,700	\$108,996	6357	650	10.22	2180	2320
WI	OZAUKEE COUNTY	6501.02	3 - Middle	109.60	No	\$110,700	\$92,978	2721	225	8.27	829	1039
WI	OZAUKEE COUNTY	6501.03	4 - Upper	137.53	No	\$110,700	\$116,667	2269	236	10.40	724	837
WI	OZAUKEE COUNTY	6501.04	4 - Upper	137.39	No	\$110,700	\$116,554	4369	319	7.30	1686	1730
WI	OZAUKEE COUNTY	6502.00	4 - Upper	148.66	No	\$110,700	\$126,111	5128	510	9.95	1329	1573

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
WI	OZAUKEE COUNTY	6503.00	4 - Upper	154.23	No	\$110,700	\$130,833	6305	417	6.61	1866	1899
WI	OZAUKEE COUNTY	6601.00	3 - Middle	115.67	No	\$110,700	\$98,125	3290	419	12.74	1078	1032
WI	OZAUKEE COUNTY	6602.01	4 - Upper	184.19	No	\$110,700	\$156,250	4511	802	17.78	1482	1614
WI	OZAUKEE COUNTY	6602.02	4 - Upper	167.71	No	\$110,700	\$142,273	6658	1246	18.71	1487	1962
WI	OZAUKEE COUNTY	6603.01	4 - Upper	160.52	No	\$110,700	\$136,169	5787	729	12.60	1826	2149
WI	OZAUKEE COUNTY	6603.03	4 - Upper	158.88	No	\$110,700	\$134,779	5133	680	13.25	1731	1819
WI	OZAUKEE COUNTY	6603.04	4 - Upper	266.88	No	\$110,700	\$226,394	3157	387	12.26	1029	1084
WI	OZAUKEE COUNTY	9900.00	0 - Unknown	0.00	No	\$110,700	\$0	0	0	0.00	0	0

## 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. All of our branch locations are full service.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Franklin Branch

Contact	Hours
9000 W. Drexel Avenue Franklin, WI 53132 <a href="tel:414-425-9000">414-425-9000</a> <a href="#">Get Directions</a> 	<b>Lobby &amp; Drive-Thru:</b> Mon–Fri: 9am–5pm Sat: 9am–Noon Sun: Closed
<i>24-Hour ATM Access Available</i>	

Greenfield Branch

Contact	Hours
7001 W. Edgerton Avenue Greenfield, WI 53220 <a href="tel:414-421-8200">414-421-8200</a> <a href="#">Get Directions</a> 	<b>Lobby &amp; Drive-Thru:</b> Mon–Fri: 9am–5pm Sat: 9am–Noon Sun: Closed
<i>24-Hour ATM Access Available</i>	

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Mukwonago Branch


Contact	Hours
405 River Crest Court Mukwonago, WI 53149 <a href="tel:262-363-3021">262-363-3021</a> <a href="#">Get Directions</a> 	Lobby & Drive-Thru: Mon–Fri: 9am–5pm Sat: 9am–Noon Sun: Closed
<i>24-Hour ATM Access Available</i>	

South Milwaukee Branch


Contact	Hours
1015 Marquette Avenue South Milwaukee, WI 53172 <a href="tel:414-762-7600">414-762-7600</a> <a href="#">Get Directions</a> 	Lobby & Drive-Thru: Mon–Fri: 9am–5pm Sat: 9am–Noon Sun: Closed
<i>24-Hour ATM Access Available</i>	

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Waukesha Branch

Contact	Hours
1500 E. Moreland Boulevard Waukesha, WI 53186 <a href="tel:262-798-0201">262-798-0201</a> <a href="#">Get Directions</a> 	<b>Lobby &amp; Drive-Thru:</b> Mon–Fri: 9am–5pm Sat: 9am–Noon Sun: Closed
<i>24-Hour ATM Access Available</i>	

Grafton Branch

Contact	Hours
1150 Washington Street Grafton, WI 53024 <a href="tel:262-618-4952">262-618-4952</a> <a href="#">Get Directions</a> 	<b>Lobby:</b> Mon–Fri: 9am–5pm Sat & Sun: Closed
<i>24-Hour ATM Access Available</i>	

**Non-Deposit Taking ATM Locations**

1150 Washington Street  
Grafton, WI 53024

9000 W. Drexel Avenue  
Franklin, WI 53132

1500 E. Moreland Boulevard  
Waukesha, WI 53186

405 River Crest Ct.  
Mukwonago, WI 53149

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

1015 Marquette Avenue  
South Milwaukee, WI 53172

7001 W Edgerton Ave  
Greenfield, WI 53220

Use your MoneyPass ATM card at any MoneyPass ATM without paying a surcharge.

A listing of MoneyPass ATM locations can be found at <https://www.moneypass.com/atm-locator.html>

Please look for the MoneyPass logo on a sign at the ATM or displayed on the ATM screen to avoid paying a surcharge.

## 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
- 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

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

**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.*

**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)**  
**2026 Public File**

**Consumer Deposit Account Fee Schedule**

<b>FEE SCHEDULE</b>		<b>PyraMax Bank FSB</b>
<b>Deposit Account Fee Schedule Effective July 1, 2025</b>		<b>7001 West Edgerton Avenue</b>
<b>Please note: Increases to Foreign Currency Orders effective 7.1.2025</b>		<b>Greenfield, Wisconsin 53220</b>
		<b>(414)421-8200</b>
		<b>www.pyramaxbank.com</b>
 <b>FEES AND CHARGES.</b> 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	
Escheatment Fee		\$50.00
Foreign Checks Deposited (per item)		\$30.00
Foreign Currency Order Fee USD equivalent \$1,000 or less- Charge in Addition to Currency		\$17.00
Foreign Currency Order Fee USD equivalent \$1,000.01 or greater- 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 of coins counted in excess of \$250.00	
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
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
Reloadable Debit Card Purchase		\$5.00
Reloadable Debit Card Reload Fee (Waived with monthly direct deposit)		\$3.00
Return Mail Handling Fee		\$5.00
Savings Account Inactivity Fee (charged quarterly after 18 months of inactivity)		\$5.00
Stop Payment Fee		\$35.00
Wire Transfer Fee - Incoming		\$15.00
Wire Transfer Fee 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)**  
**2026 Public File**

**Business Banking Fees**



**BUSINESS ACCOUNT FEES**  
**Effective February 6, 2026**

**Small Business Checking— includes 50 items/month\*\***

Minimum deposit to open .....	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is .....	\$50.00
Monthly Maintenance Fees – balance <\$50 .....	\$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 Fees – 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

**Non-Profit Checking—includes 300 items per month\*\***

Minimum deposit to open .....	\$100.00
No Monthly Maintenance Fee if minimum daily balance in checking is .....	\$200.00
Monthly Maintenance Fees – balance <\$200 .....	\$10.00
Monthly Maintenance Fee if transaction volume is exceeded .....	\$5.00
Monthly Maintenance Fee per transaction if transaction volume is exceeded .....	\$0.35
Business Mobile Capture .....	FREE
Free Box of Checks per year (Personal Style only) .....	FREE

**Commercial Savings Account**

Minimum deposit to open .....	\$250.00
No Monthly Maintenance Fee if minimum daily balance in checking is .....	\$250.00
Monthly Maintenance Fee – balance <\$250 .....	\$10.00
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/IBRETA\***

We offer Interest On Lawyers 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/IBRETA ACCOUNTS

\*\*Charge 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/vary 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 Originated Items .....	*
ACH Returns .....	*
ACH NOC .....	*
ACH Cancellation (Manual) .....	*
Currency/Coin Processing .....	
Coin Deposited .....	\$.25/roll

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**



Coin Purchased.....	\$0.25/roll
Coin Counter.....	2.00%/total
Currency Deposited.....	\$0.65/strap
Currency Purchased.....	\$0.65/strap
Loose Coin/Currency.....	\$1.00 per \$100
Deposit Adjustments.....	\$4.00
Depository Locking Bags.....	\$20.00
Depository Zipper Bags.....	\$5.00
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.....	\$0.35
Business Online Banking.....	Free
Business Online Banking Additional Users (over 4).....	\$3.00
Check Copies Online.....	Free
Check Copies (w/ Safekeeping 3 free/mon).....	\$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.....	\$6.00
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.....	*
Reverse Positive Pay.....	*
Barcode Positive Pay.....	*
Barcode Per Issued Item.....	*
Check PP Per Issued Item.....	*
PP/Barcode Exception Item.....	*
PP/Barcode Return Item.....	*
Legal Processing Fees (Garnishment/Levies).....	\$100.00 + Cost
Business Loan Research.....	\$35.00 per half-hour
Mobile Deposit Capture.....	\$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
Nonsufficient 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 Capture*	*
Additional Location.....	*
Single-Feed Scanner Fee.....	*
Multi-Feed Scanner Fee.....	*
Safe Deposit Boxes.....	Varies by size
Drilling Charge.....	\$25.00 + Cost

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**



Replace Key .....	\$25.00
Late Fee .....	\$5.00/month
Sight Drafts	
Sent .....	Free
Received .....	\$15.00
Signature Guarantee	
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
Zero Balance Account .....	\$35.00/month
ICS Sweep with Target .....	\$40.00/month
Transition and Account Closure Services per hour .....	\$50.00
Wire Services:	
Incoming:	
Wire Base Fee Online .....	\$10.00/month
Incoming Domestic Wire .....	\$16.50/wire
Incoming International .....	\$42.50/wire
Outgoing:	
Outgoing Domestic Wire .....	\$21.00/wire
Outgoing International Wire .....	\$42.50/wire
Outgoing International Wire SWIFT .....	\$46.50/wire
Outgoing International Wire SWIFT FX .....	\$57.00/wire
Draw Down Wire Request .....	\$15.00/wire
Wire Notifications .....	\$5.00/month
Business Debit Card Replacement Fee .....	\$10.00
Business Debit Card Pin Call 1-800-992-3808 .....	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.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

## 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.

## Disclosure Statements



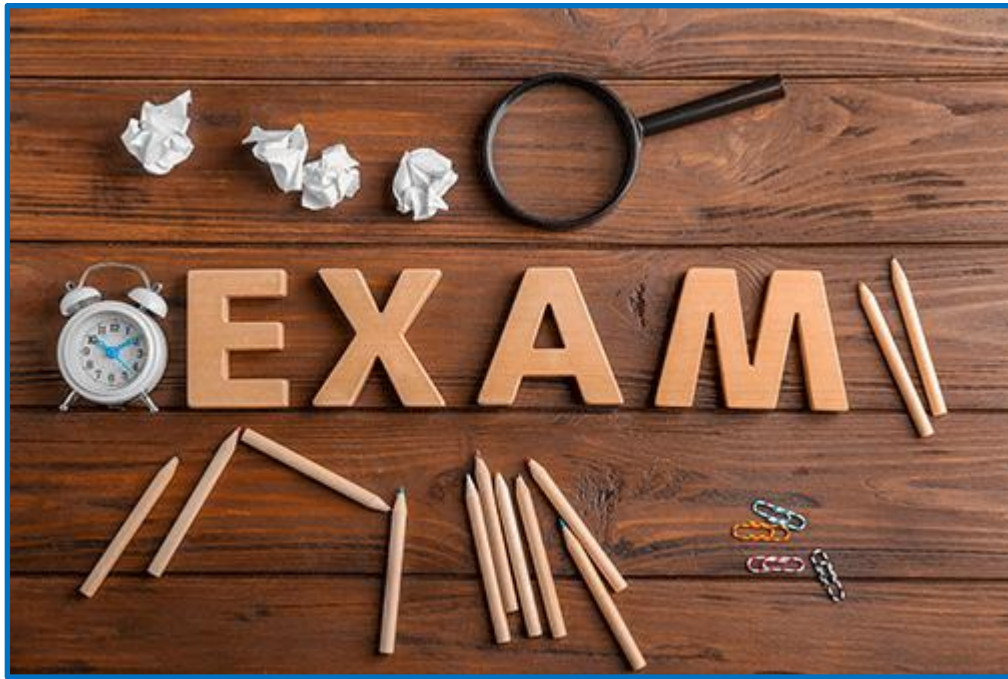
### **HOME MORTGAGE DISCLOSURE ACT NOTICE**

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](http://www.consumerfinance.gov/hmda)).

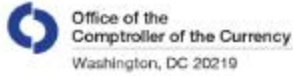
PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 Public File

CRA Performance Evaluation -Public Disclosure February 2024



**SATISFACTORY**

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**



**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)  
2026 Public File**

Charter Number: 717954

**Table of Contents**

Overall CRA Rating.....	1
Description of Institution.....	3
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Wisconsin.....	5
Community Development Test .....	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

## **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)**  
**2026 Public File**

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
<b>Subtotal</b>	<b>1,307</b>	<b>77.8</b>	<b>372</b>	<b>22.2</b>	<b>1,679</b>	<b>330,464</b>	<b>78.4</b>	<b>91,280</b>	<b>21.6</b>	<b>421,744</b>
Small Business										
2020-2021	36	90.0	4	10.0	40	7,901	91.6	722	8.4	8,623
<b>Subtotal</b>	<b>36</b>	<b>90.0</b>	<b>4</b>	<b>10.0</b>	<b>40</b>	<b>7,901</b>	<b>91.6</b>	<b>722</b>	<b>8.4</b>	<b>8,623</b>
<b>Total</b>	<b>1,343</b>	<b>78.1</b>	<b>376</b>	<b>21.9</b>	<b>1,719</b>	<b>338,365</b>	<b>78.6</b>	<b>92,002</b>	<b>21.4</b>	<b>430,367</b>

*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
<b>Subtotal</b>	<b>115</b>	<b>78.2</b>	<b>32</b>	<b>21.8</b>	<b>147</b>	<b>37,220</b>	<b>68.0</b>	<b>17,480</b>	<b>32.0</b>	<b>54,700</b>
Small Business										
2022	21	95.5	1	4.6	22	6,025	92.3	500	7.7	6,525
<b>Subtotal</b>	<b>21</b>	<b>95.5</b>	<b>1</b>	<b>4.6</b>	<b>22</b>	<b>6,025</b>	<b>92.3</b>	<b>500</b>	<b>7.7</b>	<b>6,525</b>
<b>Total</b>	<b>136</b>	<b>80.5</b>	<b>33</b>	<b>19.5</b>	<b>169</b>	<b>43,245</b>	<b>70.6</b>	<b>17,980</b>	<b>29.4</b>	<b>61,225</b>

*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)**  
**2026 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**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

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.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

State Rating

**State of Wisconsin**

**CRA rating for the State of Wisconsin<sup>1</sup>:** 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

---

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

# PyraMax Bank Community Reinvestment Act (CRA) 2026 Public File

Charter Number: 717954

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.

<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2022 Milwaukee Waukesha MSA AA</b>						
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&amp;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.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

***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

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

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.

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

**PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 Public File**

Charter Number: 717954

**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.

**PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 Public File**

Charter Number: 717954

**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”.

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

Appendix A-1

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

Appendix B-1

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

## **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.

Appendix C-1

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

Appendix C-2

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

Appendix C-3

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

**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.

Appendix C-4

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

## **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 30<sup>th</sup> 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.

Appendix D-1

**PyraMax Bank**  
**Community Reinvestment Act (CRA)**  
**2026 Public File**

Charter Number: 717954

- 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)  
2026 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		
<b>Total</b>	<b>1,307</b>	<b>330,464,223</b>	<b>100.0</b>	<b>81,718</b>	<b>8.2</b>	<b>2.1</b>	<b>4.2</b>	<b>13.4</b>	<b>7.4</b>	<b>11.4</b>	<b>32.5</b>	<b>29.2</b>	<b>31.7</b>	<b>45.9</b>	<b>61.3</b>	<b>52.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

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)  
2026 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
<b>Total</b>	<b>115</b>	<b>37,219,561</b>	<b>100.0</b>	<b>44,566</b>	<b>6.1</b>	<b>1.7</b>	<b>6.3</b>	<b>13.5</b>	<b>19.1</b>	<b>13.9</b>	<b>36.3</b>	<b>35.7</b>	<b>35.4</b>	<b>43.9</b>	<b>43.5</b>	<b>44.2</b>	<b>0.2</b>	<b>0.0</b>	<b>0.2</b>

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)  
2026 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		
<b>Total</b>	<b>1,307</b>	<b>330,464,223</b>	<b>100.0</b>	<b>81,718</b>	<b>24.6</b>	<b>6.7</b>	<b>6.6</b>	<b>16.1</b>	<b>17.0</b>	<b>17.9</b>	<b>19.0</b>	<b>26.1</b>	<b>22.1</b>	<b>40.2</b>	<b>46.3</b>	<b>39.8</b>	<b>0.0</b>	<b>4.0</b>	<b>13.6</b>		

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)**  
**2026 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		
<b>Total</b>	<b>115</b>	<b>37,219,561</b>	<b>100.0</b>	<b>44,566</b>	<b>23.5</b>	<b>14.8</b>	<b>9.7</b>	<b>16.8</b>	<b>22.6</b>	<b>20.4</b>	<b>19.9</b>	<b>23.5</b>	<b>22.2</b>	<b>39.7</b>	<b>30.4</b>	<b>35.9</b>	<b>0.0</b>	<b>8.7</b>	<b>11.7</b>		

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)**  
**2026 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
<b>Total</b>	<b>40</b>	<b>8,623,000</b>	<b>100.0</b>	<b>33,569</b>	<b>12.7</b>	<b>5.2</b>	<b>11.4</b>	<b>13.1</b>	<b>18.7</b>	<b>11.8</b>	<b>31.6</b>	<b>24.4</b>	<b>30.6</b>	<b>42.5</b>	<b>51.8</b>	<b>45.7</b>	<b>0.0</b>	<b>--</b>	<b>0.6</b>

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)**  
**2026 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
<b>Total</b>	<b>22</b>	<b>625</b>	<b>100.0</b>	<b>31,424</b>	<b>11.5</b>	<b>7.7</b>	<b>8.0</b>	<b>16.7</b>	<b>15.0</b>	<b>14.8</b>	<b>32.0</b>	<b>17.0</b>	<b>31.3</b>	<b>39.1</b>	<b>60.4</b>	<b>44.9</b>	<b>0.8</b>	<b>--</b>	<b>1.1</b>

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)**  
**2026 Public File**

Charter Number: 717954

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-21</b>
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	--
<b>Total</b>	<b>40</b>	<b>8,623</b>	<b>100.0</b>	<b>33,569</b>	<b>80.7</b>	<b>26.2</b>	<b>51.8</b>	<b>7.8</b>	<b>73.8</b>	<b>11.4</b>	<b>--</b>

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-9

**PyraMax Bank  
Community Reinvestment Act (CRA)  
2026 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	--
<b>Total</b>	<b>22</b>	<b>625</b>	<b>100.0</b>	<b>31,424</b>	<b>85.9</b>	<b>29,6</b>	<b>53,4</b>	<b>5,5</b>	<b>70,4</b>	<b>8,6</b>	<b>--</b>
<small>Source: 2022 D&amp;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