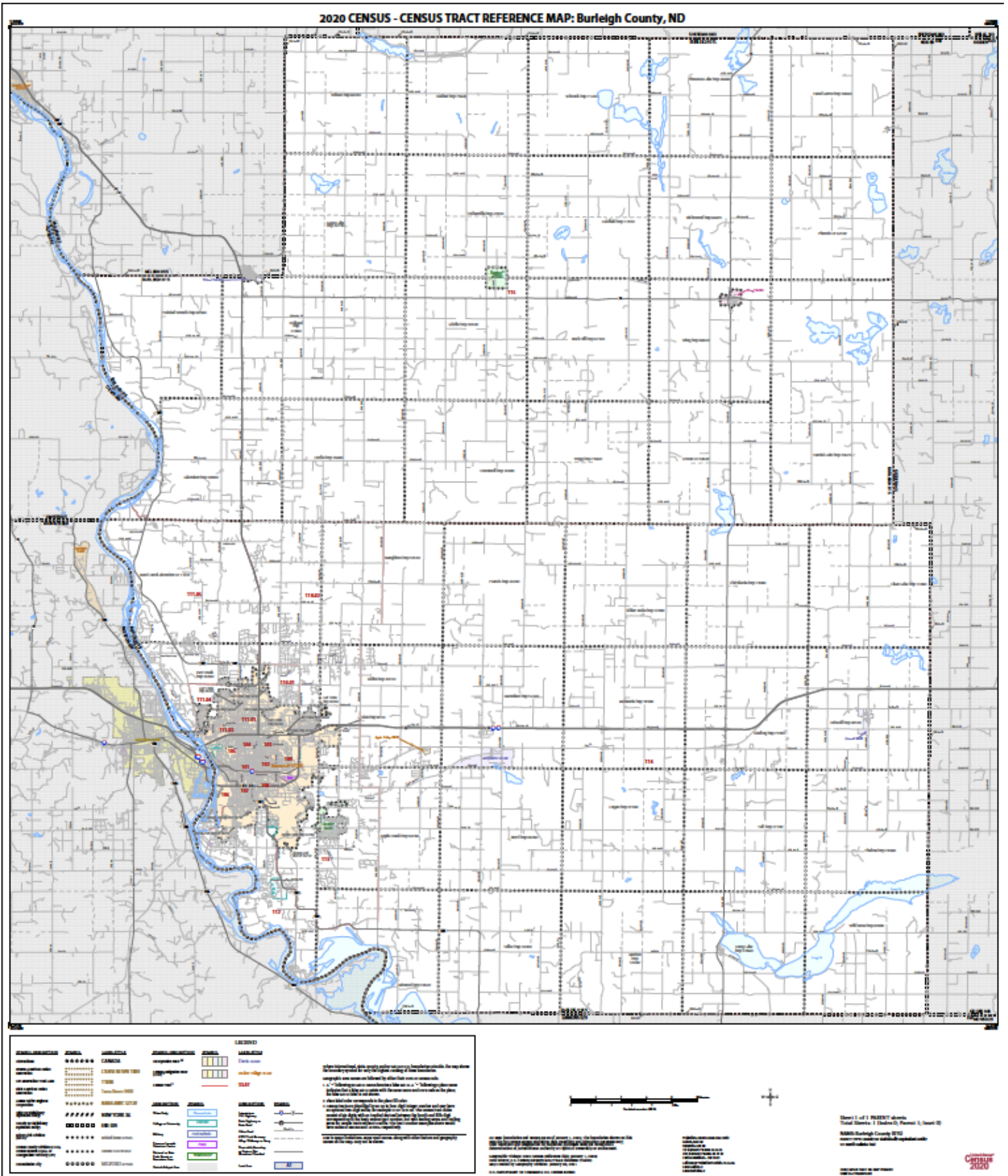


# HORIZON FINANCIAL BANK

## Bismarck Assessment Area



# HORIZON FINANCIAL BANK

## Bismarck Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 015 - BURLEIGH COUNTY

Tract: All Tracts

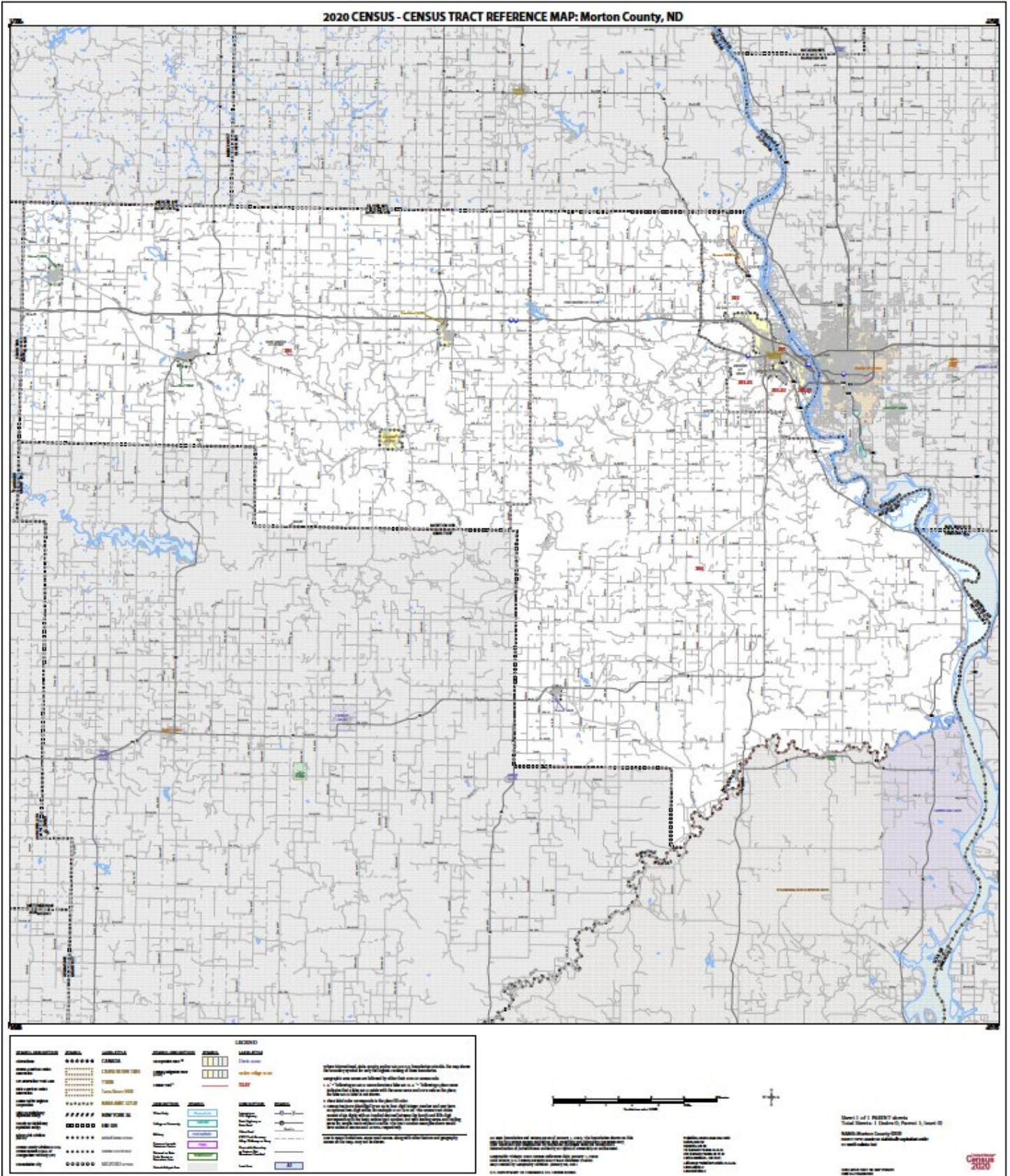


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	015	0101.00	Middle	No	96.17	\$109,000	\$104,825	\$89,787	3050	19.74	602	564	1020
38	015	0102.00	Moderate	No	51.13	\$109,000	\$55,732	\$47,736	4651	19.52	908	886	2320
38	015	0103.00	Middle	No	80.55	\$109,000	\$87,800	\$75,205	5794	19.64	1138	1334	2031
38	015	0104.00	Middle	No	88.47	\$109,000	\$96,432	\$82,604	3487	12.70	443	1434	1422
38	015	0105.00	Middle	No	102.88	\$109,000	\$112,139	\$96,055	5494	14.93	820	1271	1581
38	015	0106.00	Middle	No	107.33	\$109,000	\$116,990	\$100,208	4426	14.91	660	1487	2020
38	015	0107.00	Middle	No	98.26	\$109,000	\$107,103	\$91,736	3999	20.36	814	1268	1468
38	015	0108.00	Moderate	No	72.65	\$109,000	\$79,189	\$67,833	3556	23.68	842	1372	1843
38	015	0109.00	Middle	No	98.18	\$109,000	\$107,016	\$91,667	5026	15.22	765	1285	1344
38	015	0110.01	Middle	No	90.40	\$109,000	\$98,536	\$84,403	7283	18.07	1316	1778	1953
38	015	0110.02	Middle	No	117.60	\$109,000	\$128,184	\$109,792	7563	7.39	559	2423	2512
38	015	0111.01	Middle	No	103.42	\$109,000	\$112,728	\$96,557	5630	16.29	917	1846	1860
38	015	0111.03	Moderate	No	75.98	\$109,000	\$82,818	\$70,938	2598	20.32	528	588	596
38	015	0111.04	Upper	No	145.27	\$109,000	\$158,344	\$135,625	7123	7.31	521	2546	2608
38	015	0111.05	Upper	No	128.40	\$109,000	\$139,956	\$119,875	6726	8.09	544	2030	2349
38	015	0112.00	Middle	No	107.98	\$109,000	\$117,698	\$100,813	9237	14.05	1298	2347	2478
38	015	0113.00	Middle	No	105.60	\$109,000	\$115,104	\$98,594	8273	13.49	1116	1981	2416
38	015	0114.00	Middle	No	102.02	\$109,000	\$111,202	\$95,250	3115	6.74	210	876	1106
38	015	0115.00	Middle	No	95.50	\$109,000	\$104,095	\$89,167	1427	7.57	108	486	745



# HORIZON FINANCIAL BANK

## Bismarck Assessment Area



# HORIZON FINANCIAL BANK

## Bismarck Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information  
 State: 38 - NORTH DAKOTA (ND)  
 County: 059 - MORTON COUNTY  
 Tract: All Tracts

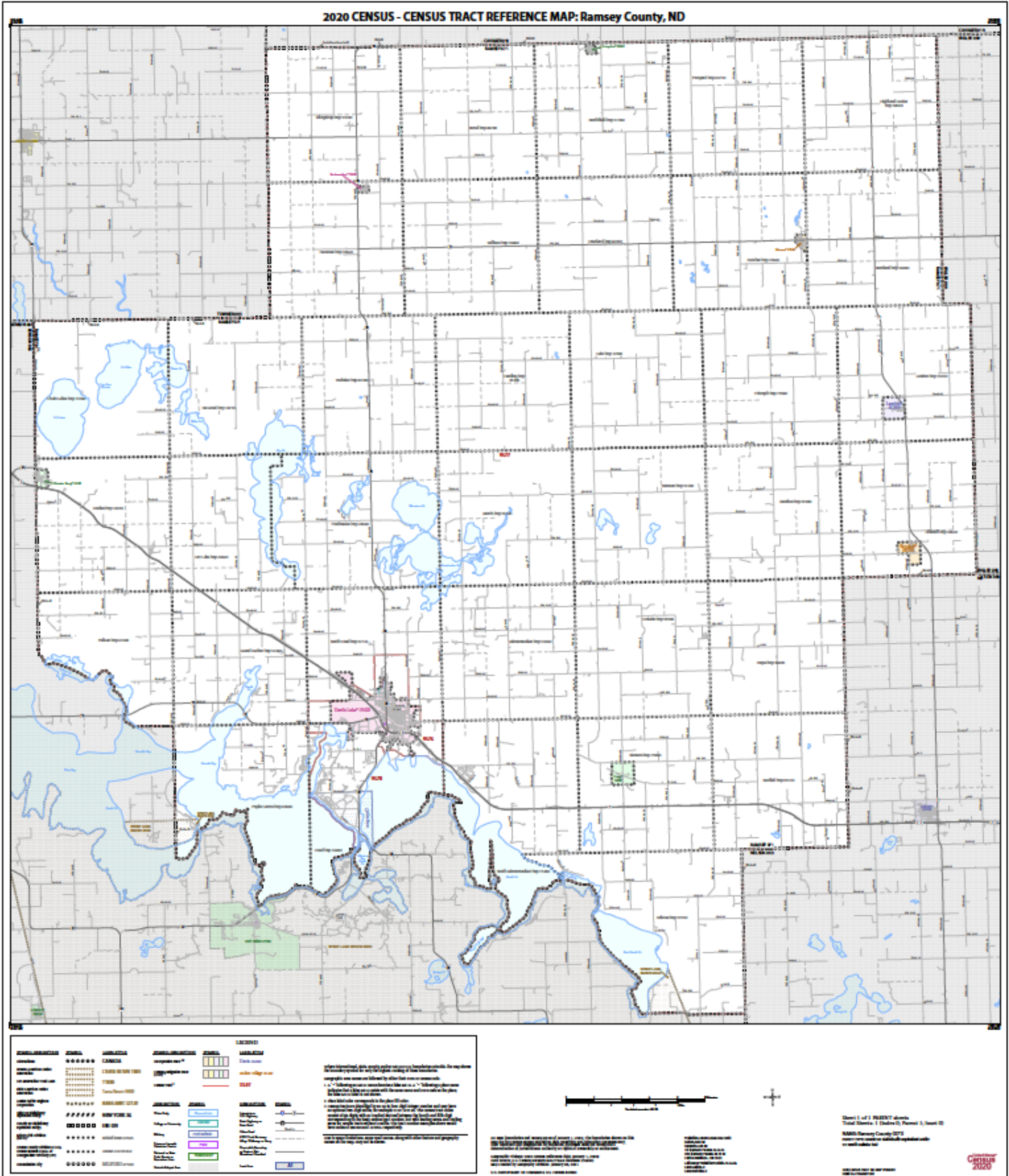


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	059	0201.00	Middle	No	93.49	\$109,000	\$101,904	\$87,284	4904	16.90	829	1582	2127
38	059	0202.00	Middle	No	101.61	\$109,000	\$110,755	\$94,869	8931	13.74	1227	2444	2936
38	059	0203.01	Middle	No	114.38	\$109,000	\$124,674	\$106,786	7128	18.60	1326	1412	2265
38	059	0203.02	Middle	No	103.69	\$109,000	\$113,022	\$96,809	3718	10.92	406	1001	1197
38	059	0203.03	Middle	No	96.33	\$109,000	\$105,000	\$89,942	1734	17.30	300	629	1064
38	059	0204.00	Middle	No	119.23	\$109,000	\$129,961	\$111,321	3252	5.57	181	1209	1533
38	059	0205.00	Middle	No	85.11	\$109,000	\$92,770	\$79,464	3624	6.24	226	1302	1856



# HORIZON FINANCIAL BANK

## Devils Lake Assessment Area



# HORIZON FINANCIAL BANK

## Devils Lake Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 071 - RAMSEY COUNTY

Tract: All Tracts

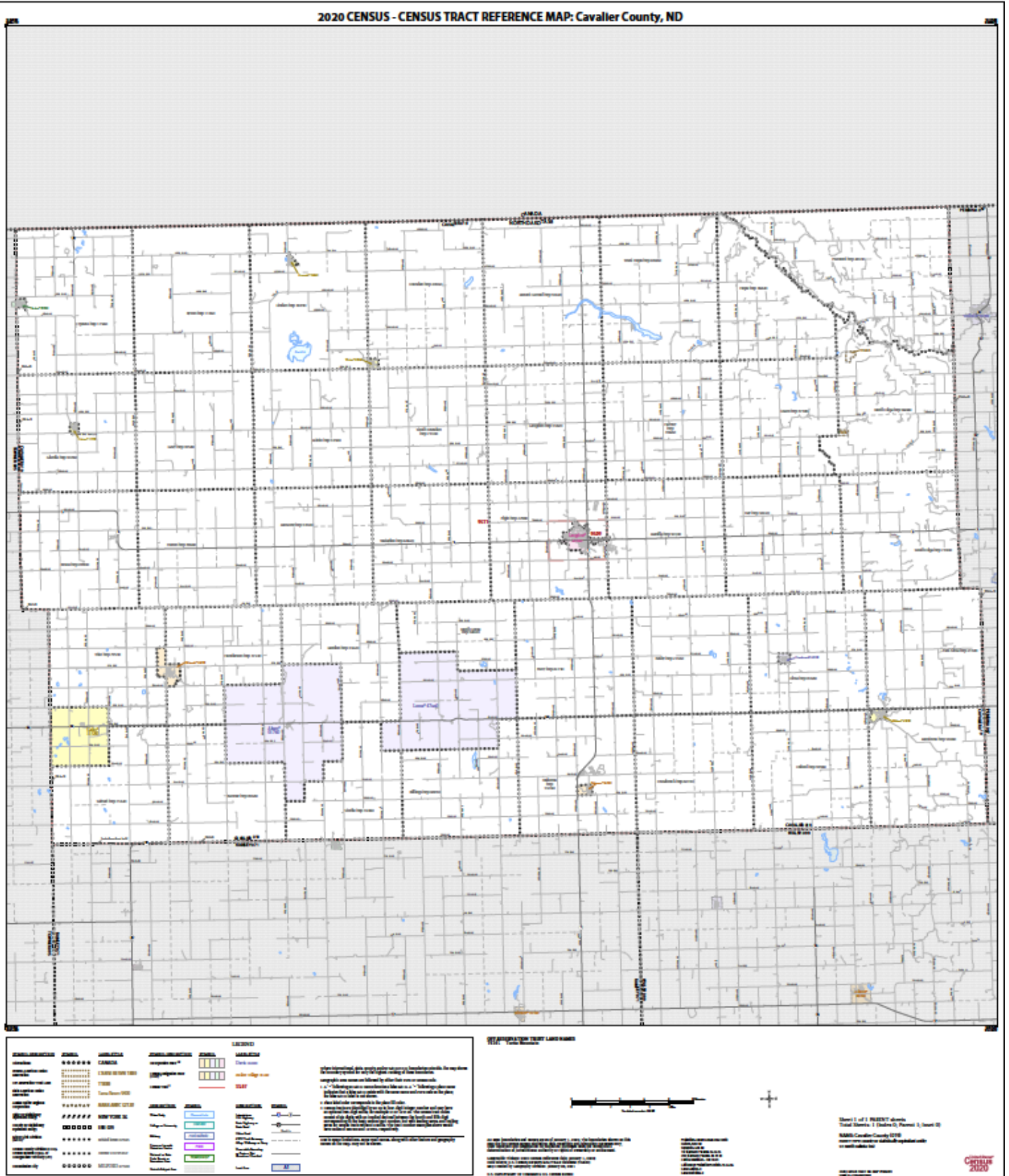


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	071	9576.00	Moderate	No	79.73	\$95,700	\$76,302	\$65,675	4393	26.82	1178	806	1911
38	071	9577.00	Middle	Yes*	112.11	\$95,700	\$107,289	\$92,344	2875	8.59	247	812	1315
38	071	9578.00	Middle	Yes*	91.60	\$95,700	\$87,661	\$75,453	4337	19.05	826	1301	1645
38	071	9999.99	Middle	No	93.24	\$95,700	\$89,231	\$76,806	11605	19.40	2251	2919	4871

# HORIZON FINANCIAL BANK

## Langdon Assessment Area

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cavalier County, ND



# HORIZON FINANCIAL BANK

## Langdon Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 019 - CAVALIER COUNTY

Tract: All Tracts



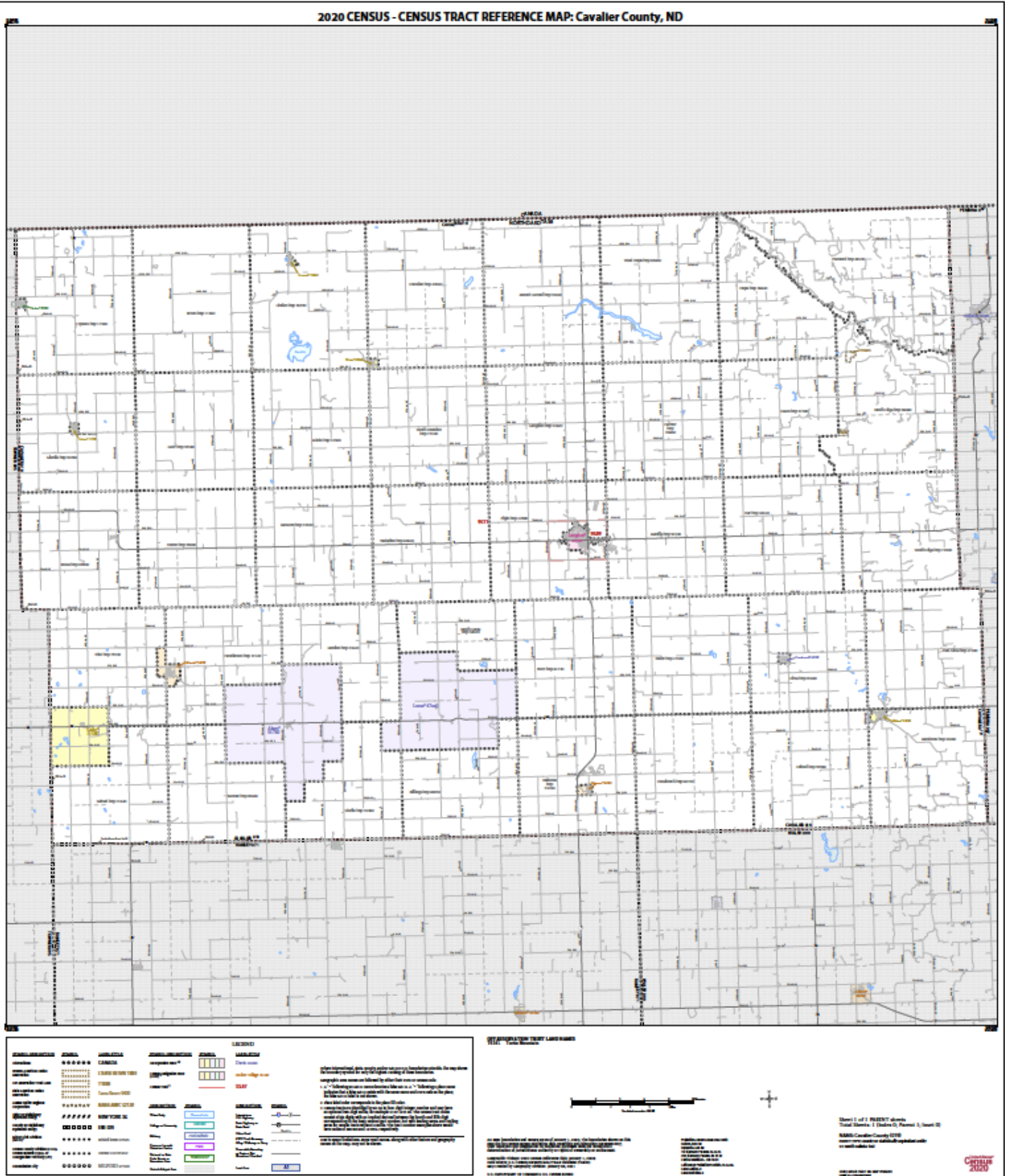
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	019	9509.00	Middle	Yes*	101.68	\$95,700	\$97,308	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	90.55	\$95,700	\$86,656	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	97.61	\$95,700	\$93,413	\$80,404	3704	5.91	219	1427	2225



# HORIZON FINANCIAL BANK

## Munich Assessment Area

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cavalier County, ND



# HORIZON FINANCIAL BANK

## Munich Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 019 - CAVALIER COUNTY

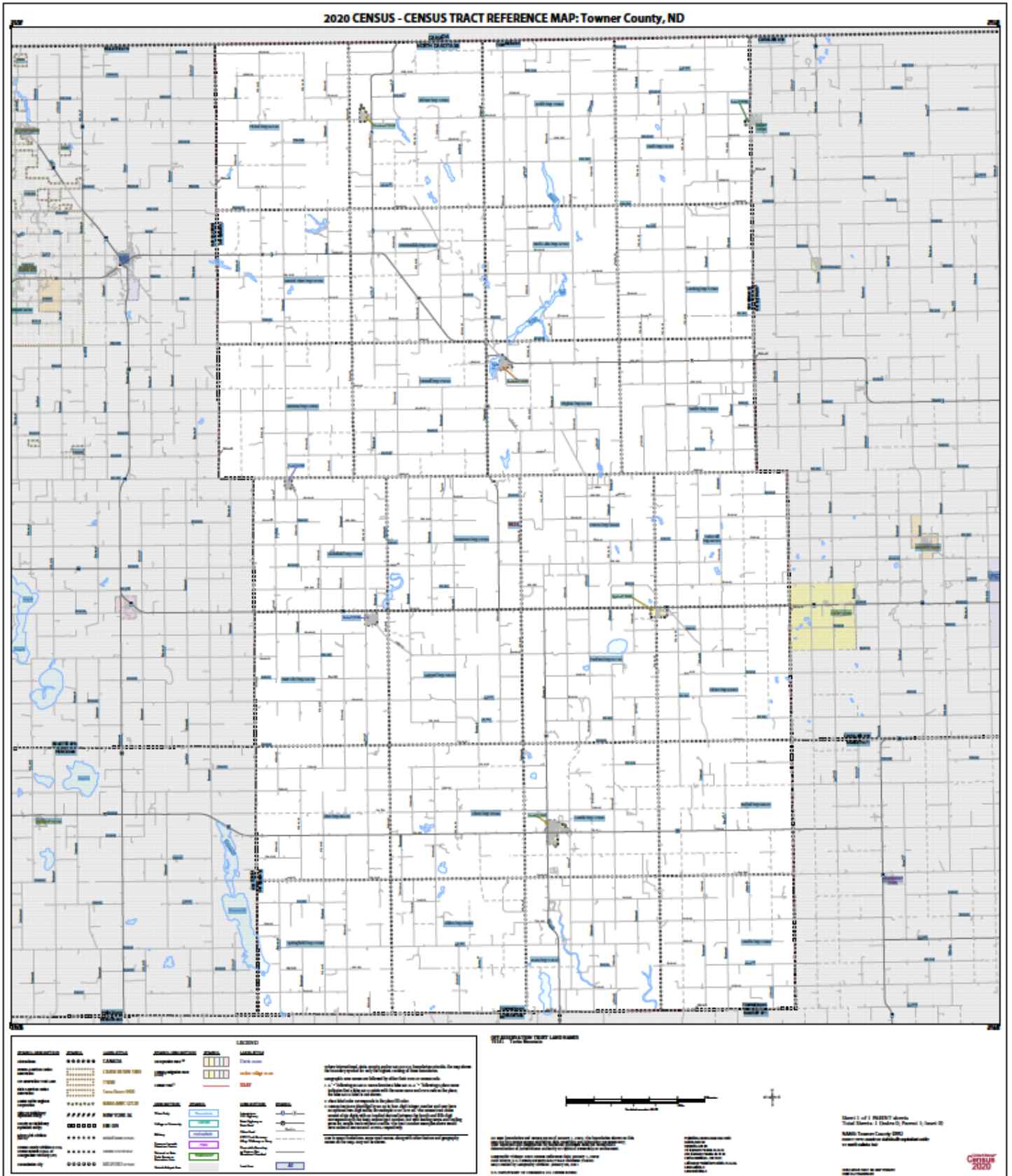
Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	019	9509.00	Middle	Yes*	101.68	\$95,700	\$97,308	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	90.55	\$95,700	\$86,656	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	97.61	\$95,700	\$93,413	\$80,404	3704	5.91	219	1427	2225

# HORIZON FINANCIAL BANK

## Munich Assessment Area





# HORIZON FINANCIAL BANK

## Munich Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 095 - TOWNER COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	095	9515.00	Middle	Yes*	93.85	\$95,700	\$89,814	\$77,308	2162	8.23	178	803	1364
38	095	9999.99	Middle	No	93.85	\$95,700	\$89,814	\$77,308	2162	8.23	178	803	1364



# HORIZON FINANCIAL BANK

## Osnabrock Assessment Area

2023 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

County: 019 - CAVALIER COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
38	019	9509.00	Middle	Yes*	101.68	\$95,700	\$97,308	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	90.55	\$95,700	\$86,656	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	97.61	\$95,700	\$93,413	\$80,404	3704	5.91	219	1427	2225