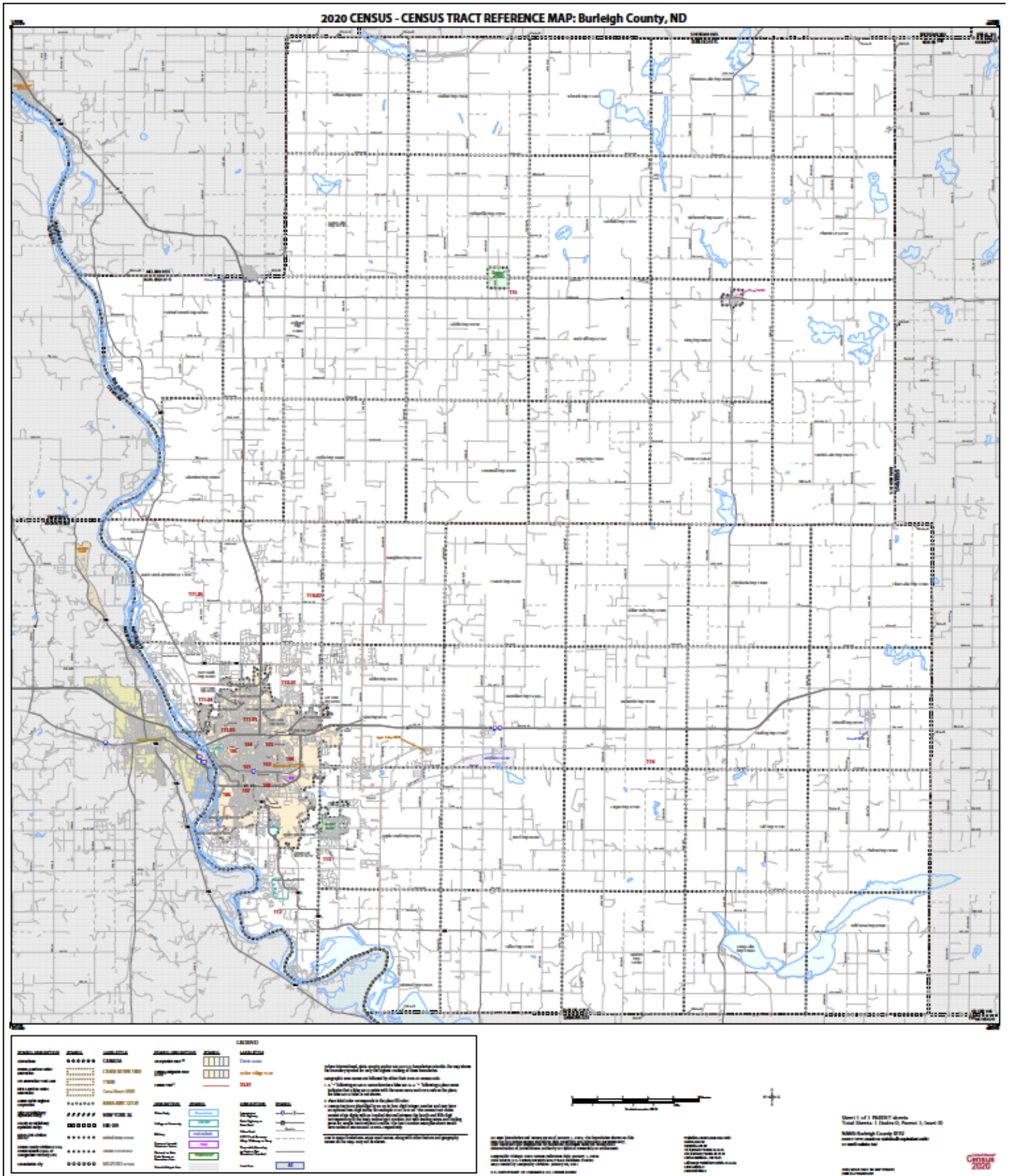


# HORIZON FINANCIAL BANK

## Bismarck Assessment Area



# HORIZON FINANCIAL BANK

## Bismarck Assessment Area

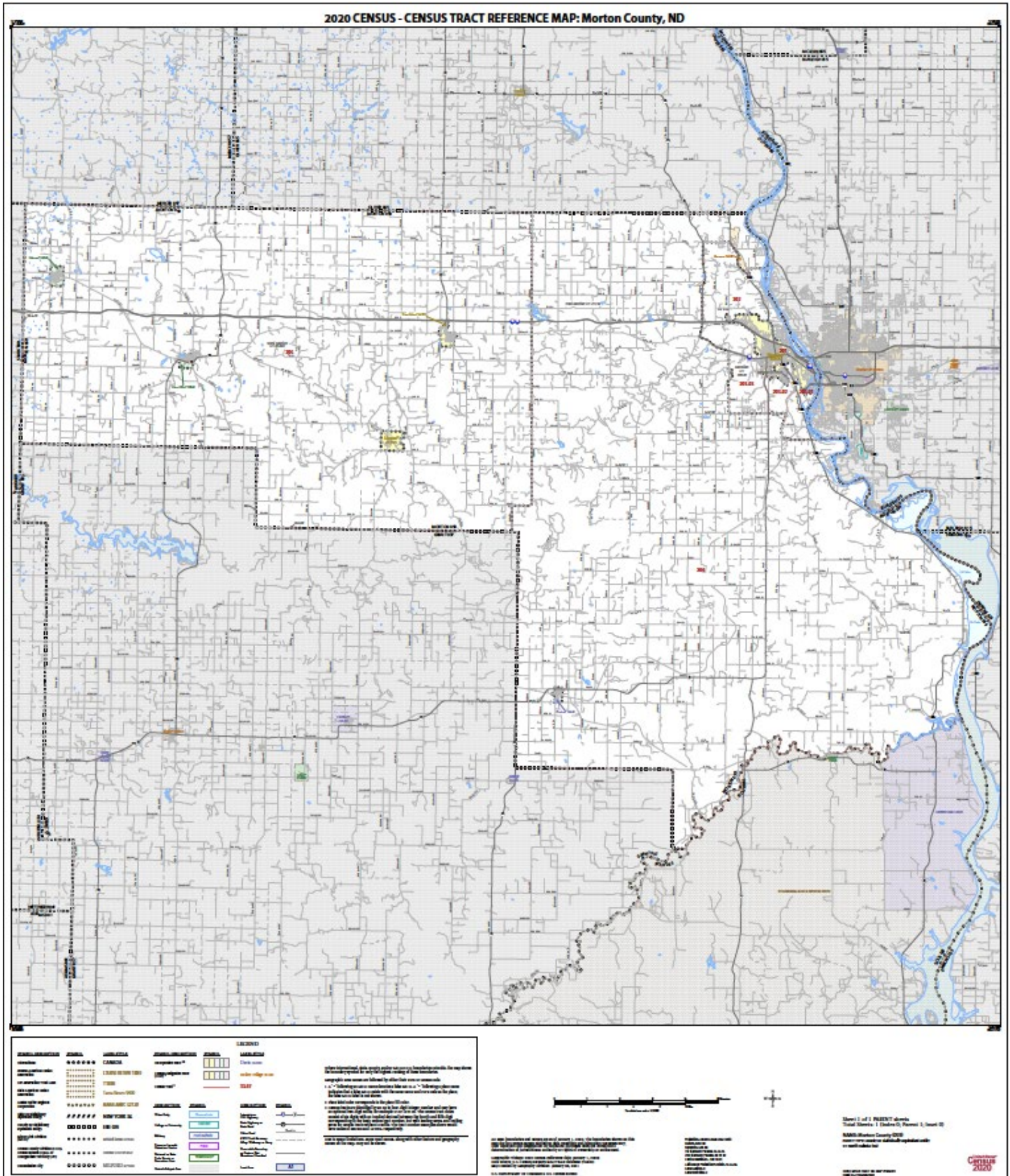
2024 FFIEC Census Report - Summary Census Demographic Information  
State: 38 - NORTH DAKOTA (ND)  
County: 015 - BURLEIGH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 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	\$108,500	\$104,344	\$89,787	3050	19.74	602	564	1020
38	015	0102.00	Moderate	No	51.13	\$108,500	\$55,476	\$47,736	4651	19.52	908	886	2320
38	015	0103.00	Middle	No	80.55	\$108,500	\$87,397	\$75,205	5794	19.64	1138	1334	2031
38	015	0104.00	Middle	No	88.47	\$108,500	\$95,990	\$82,604	3487	12.70	443	1434	1422
38	015	0105.00	Middle	No	102.88	\$108,500	\$111,625	\$96,055	5494	14.93	820	1271	1581
38	015	0106.00	Middle	No	107.33	\$108,500	\$116,453	\$100,208	4426	14.91	660	1487	2020
38	015	0107.00	Middle	No	98.26	\$108,500	\$106,612	\$91,736	3999	20.36	814	1268	1468
38	015	0108.00	Moderate	No	72.65	\$108,500	\$78,825	\$67,833	3556	23.68	842	1372	1843
38	015	0109.00	Middle	No	98.18	\$108,500	\$106,525	\$91,667	5026	15.22	765	1285	1344
38	015	0110.01	Middle	No	90.40	\$108,500	\$98,084	\$84,403	7283	18.07	1316	1778	1953
38	015	0110.02	Middle	No	117.60	\$108,500	\$127,596	\$109,792	7563	7.39	559	2423	2512
38	015	0111.01	Middle	No	103.42	\$108,500	\$112,211	\$96,557	5630	16.29	917	1846	1860
38	015	0111.03	Moderate	No	75.98	\$108,500	\$82,438	\$70,938	2598	20.32	528	588	596
38	015	0111.04	Upper	No	145.27	\$108,500	\$157,618	\$135,625	7123	7.31	521	2546	2608
38	015	0111.05	Upper	No	128.40	\$108,500	\$139,314	\$119,875	6726	8.09	544	2030	2349
38	015	0112.00	Middle	No	107.98	\$108,500	\$117,158	\$100,813	9237	14.05	1298	2347	2478
38	015	0113.00	Middle	No	105.60	\$108,500	\$114,576	\$98,594	8273	13.49	1116	1981	2416
38	015	0114.00	Middle	No	102.02	\$108,500	\$110,692	\$95,250	3115	6.74	210	876	1106
38	015	0115.00	Middle	No	95.50	\$108,500	\$103,618	\$89,167	1427	7.57	108	486	745



## Bismarck Assessment Area



# HORIZON FINANCIAL BANK

## Bismarck Assessment Area

2024 FFIEC Census Report - Summary Census Demographic Information

State: 38 - NORTH DAKOTA (ND)

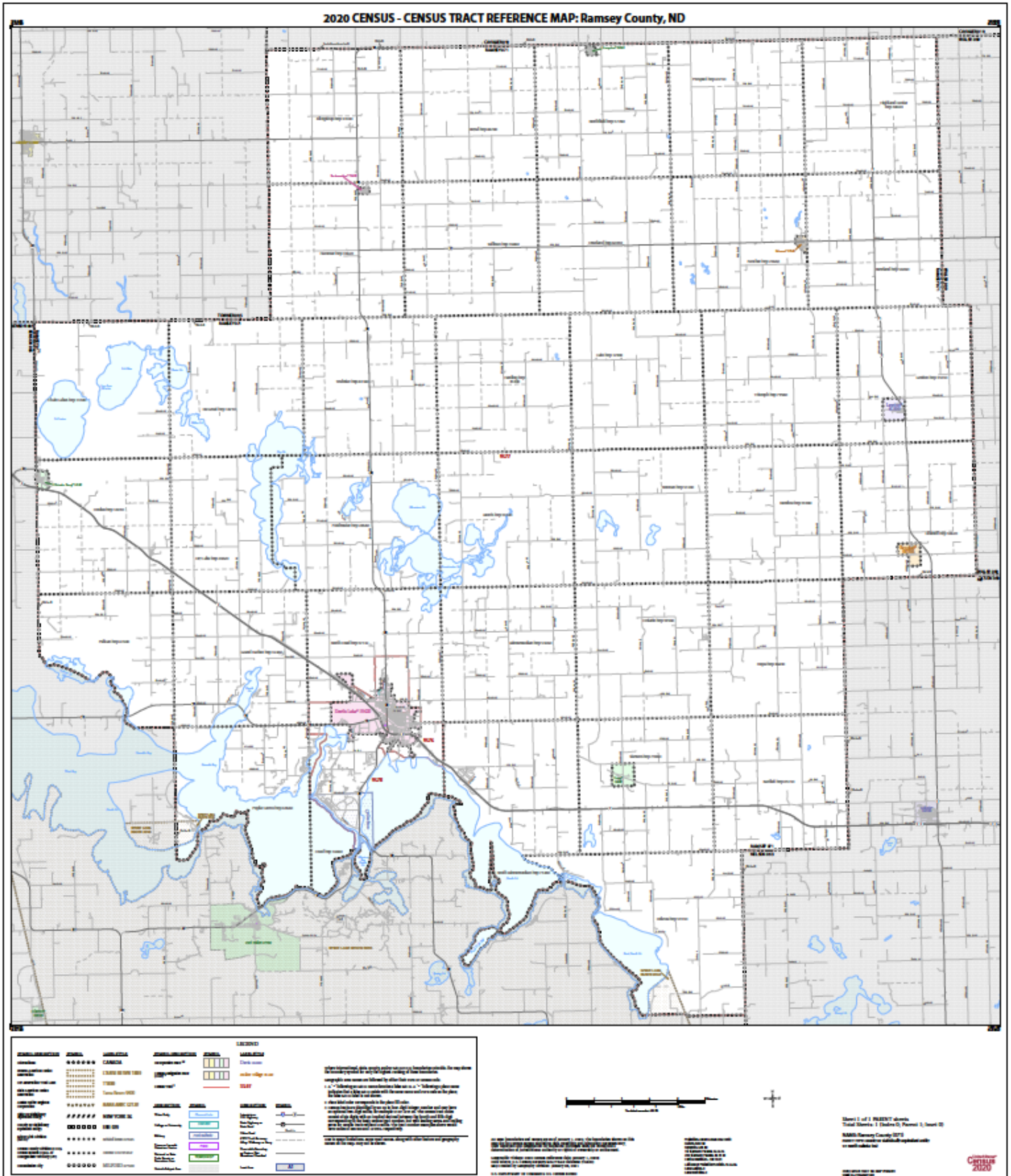
County: 059 - MORTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 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	\$108,500	\$101,437	\$87,284	4904	16.90	829	1582	2127
38	059	0202.00	Middle	No	101.61	\$108,500	\$110,247	\$94,869	8931	13.74	1227	2444	2936
38	059	0203.01	Middle	No	114.38	\$108,500	\$124,102	\$106,786	7128	18.60	1326	1412	2265
38	059	0203.02	Middle	No	103.69	\$108,500	\$112,504	\$96,809	3718	10.92	406	1001	1197
38	059	0203.03	Middle	No	96.33	\$108,500	\$104,518	\$89,942	1734	17.30	300	629	1064
38	059	0204.00	Middle	No	119.23	\$108,500	\$129,365	\$111,321	3252	5.57	181	1209	1533
38	059	0205.00	Middle	No	85.11	\$108,500	\$92,344	\$79,464	3624	6.24	226	1302	1856



## Devils Lake Assessment Area



# HORIZON FINANCIAL BANK

## Devils Lake Assessment Area

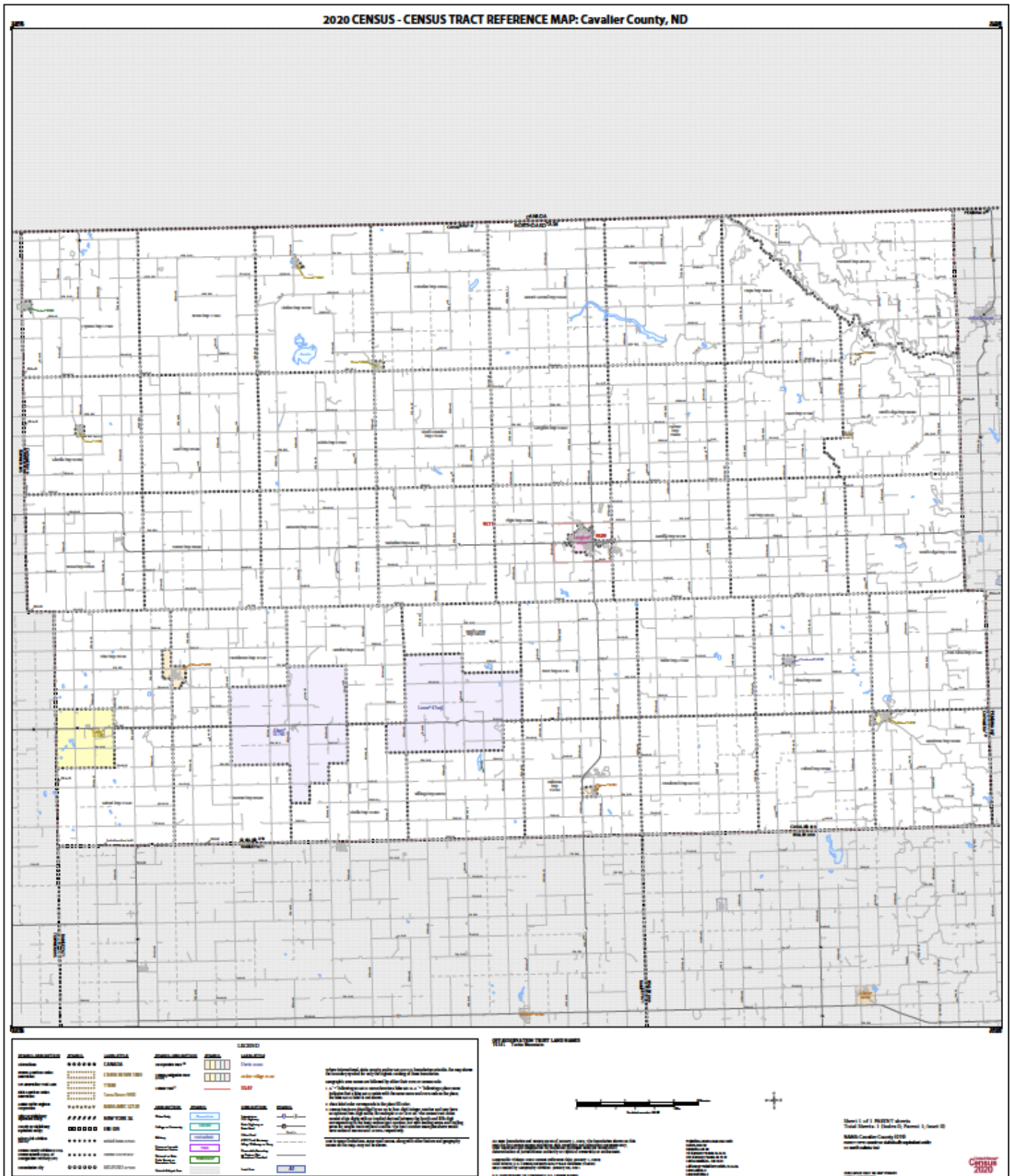
2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 38 - NORTH DAKOTA (ND)  
 County: 071 - RAMSEY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	Middle	Yes*	80.89	\$96,800	\$79,919	\$65,675	4393	26.82	1178	806	1911
38	071	9577.00	Middle	Yes*	113.74	\$96,800	\$112,375	\$92,344	2875	8.59	247	812	1315
38	071	9578.00	Middle	Yes*	92.94	\$96,800	\$91,825	\$75,453	4337	19.05	826	1301	1645
38	071	9999.99	Middle	No	94.60	\$96,800	\$93,465	\$76,806	11605	19.40	2251	2919	4871

# HORIZON FINANCIAL BANK

## Langdon Assessment Area



# HORIZON FINANCIAL BANK

## Langdon Assessment Area

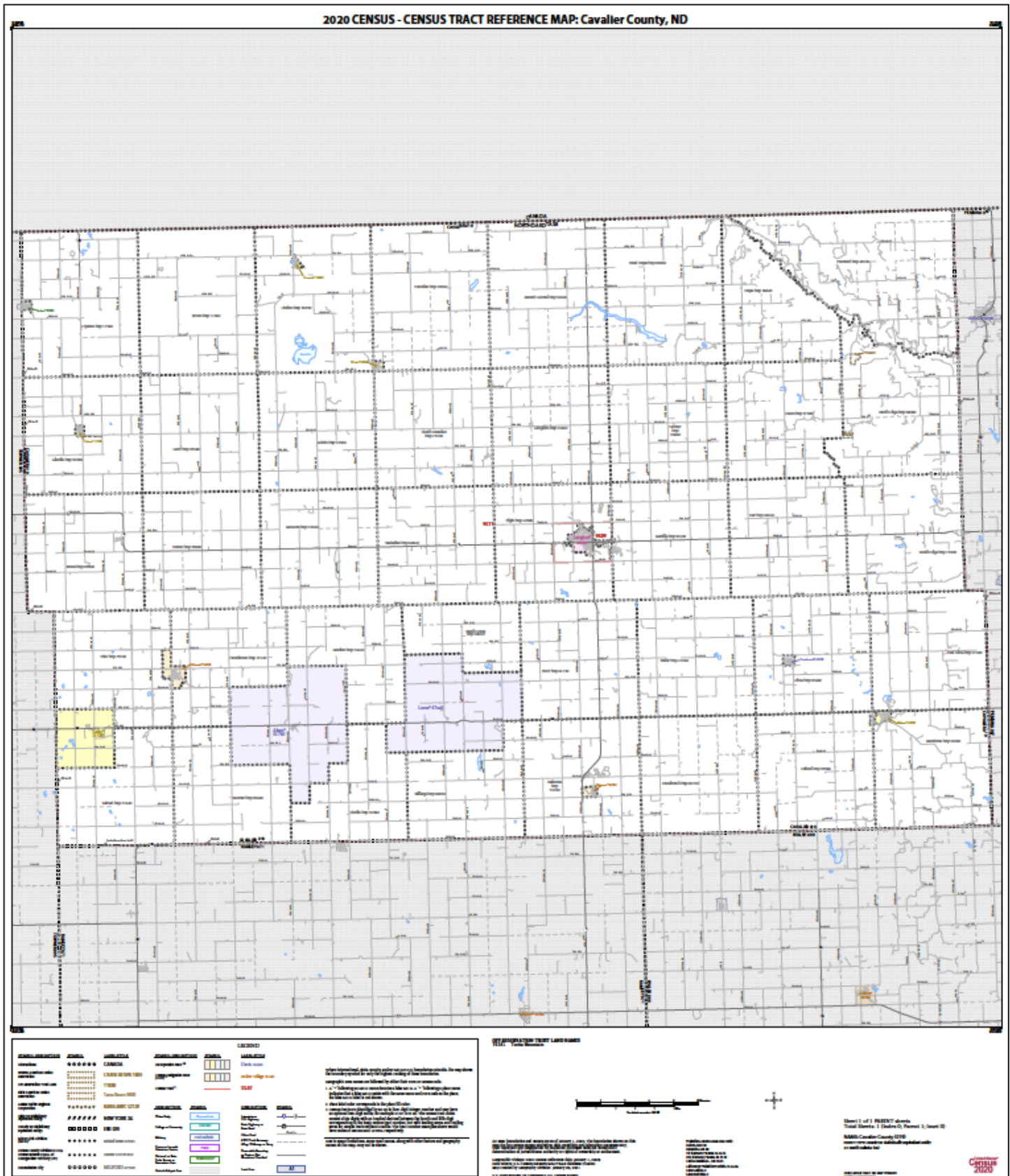
2024 FFIEC Census Report - Summary Census Demographic Information  
State: 38 - NORTH DAKOTA (ND)  
County: 019 - CAVALIER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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*	103.16	\$98,800	\$101,922	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	91.87	\$98,800	\$90,768	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	99.04	\$98,800	\$97,852	\$80,404	3704	5.91	219	1427	2225



## Munich Assessment Area



# HORIZON FINANCIAL BANK

## Munich Assessment Area

2024 FFIEC Census Report - Summary Census Demographic Information

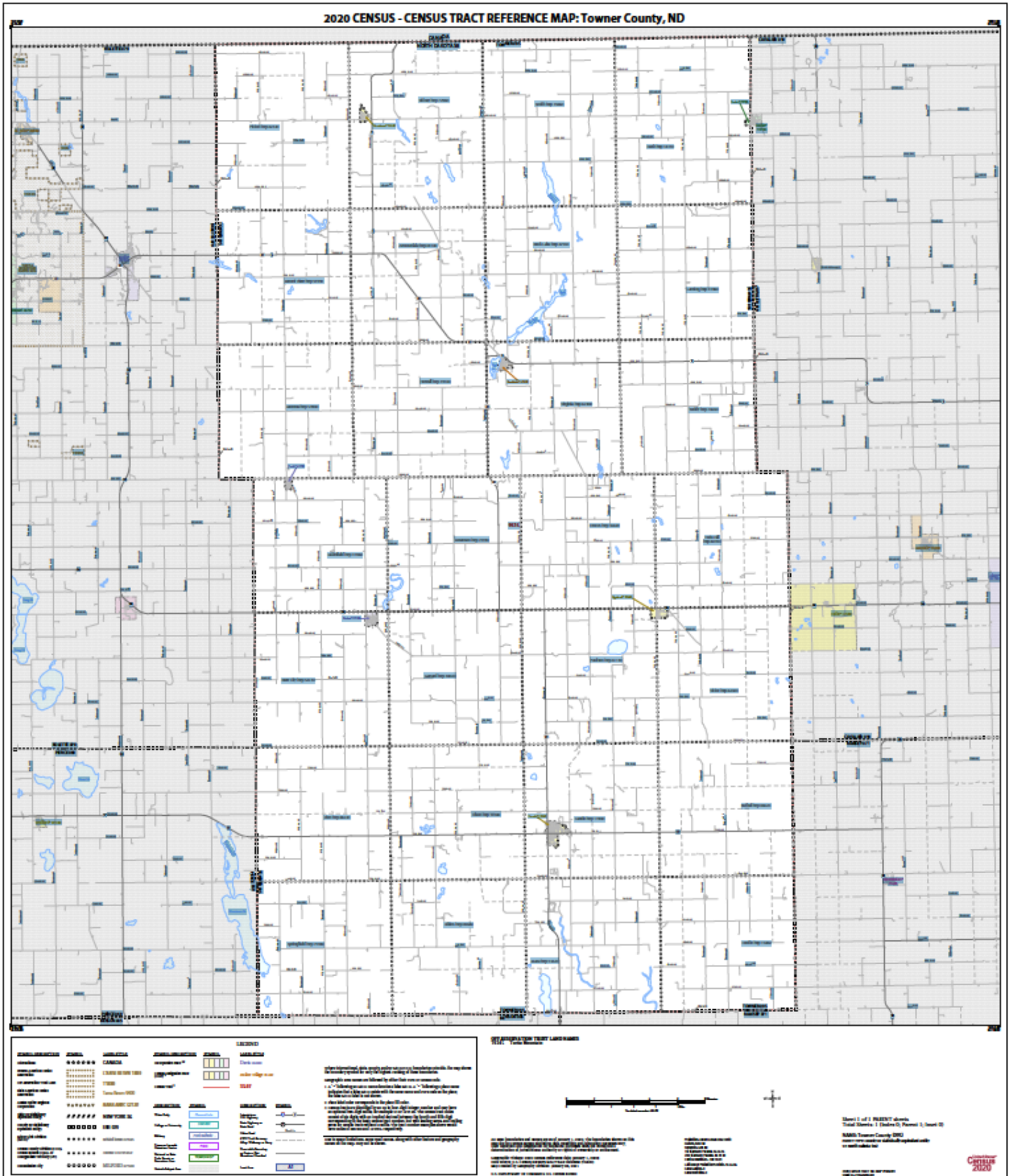
State: 38 - NORTH DAKOTA (ND)

County: 019 - CAVALIER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 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*	103.16	\$98,800	\$101,922	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	91.87	\$98,800	\$90,768	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	99.04	\$98,800	\$97,852	\$80,404	3704	5.91	219	1427	2225

## Munich Assessment Area





# HORIZON FINANCIAL BANK

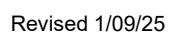
## Munich Assessment Area

2024 FFIEC Census Report - Summary Census Demographic Information  
State: 38 - NORTH DAKOTA (ND)  
County: 095 - TOWNER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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*	95.22	\$98,800	\$94,077	\$77,308	2162	8.23	178	803	1364
38	095	9999.99	Middle	No	95.22	\$98,800	\$94,077	\$77,308	2162	8.23	178	803	1364

## Osnabrock Assessment Area



# HORIZON FINANCIAL BANK

## Osnabrock Assessment Area

2024 FFIEC Census Report - Summary Census Demographic Information  
State: 38 - NORTH DAKOTA (ND)  
County: 019 - CAVALIER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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*	103.16	\$98,800	\$101,922	\$83,750	1883	6.90	130	673	1067
38	019	9511.00	Middle	Yes*	91.87	\$98,800	\$90,768	\$74,583	1821	4.89	89	754	1158
38	019	9999.99	Middle	No	99.04	\$98,800	\$97,852	\$80,404	3704	5.91	219	1427	2225