

2024 CENSUS TRACT DEMOGRAPHIC REPORTS

NORTH DAKOTA

**TRACT MINORITY, INCOME CLASS &
DISTRESSED / UNDERSERVED STATUS**

2024 FFIEC Demographic Data - Released July 2024



GeoDataVision Report D-2 Tract Classifications 2024

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC July 2024

Adams County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38001965600	NO	MIDDLE	NO	YES	YES	\$98,800

Summary Data: Adams

Number of Census Tracts 1

Number of Distressed or Underserved Tracts 1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Barnes County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38003967900	NO	MIDDLE	NO	NO	NO	\$98,800
38003968000	NO	MIDDLE	NO	NO	NO	\$98,800
38003968200	NO	MODERATE	NO	NO	NO	\$98,800
38003968300	NO	MIDDLE	NO	NO	NO	\$98,800

Barnes County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Barnes

Number of Census Tracts 4

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	25.00%
Middle Income Tracts	3	75.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Benson County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38005940100	YES	MODERATE	NO	NO	NO	\$98,800
38005940200	YES	MODERATE	NO	NO	NO	\$98,800
38005956700	NO	MIDDLE	YES	YES	YES	\$98,800

Benson County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Benson

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 1

Tract Type	Number	Percentage
Minority Tracts	2	66.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	66.67%
Middle Income Tracts	1	33.33%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Billings County NORTH DAKOTA

MSA: 19860, Dickinson, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38007963100	NO	MIDDLE	YES	YES	YES	\$98,800

Billings County NORTH DAKOTA

MSA: 19860, Dickinson, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Billings

Number of Census Tracts 1

Number of Distressed or Underserved Tracts 1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Bottineau County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38009952300	NO	MIDDLE	YES	YES	YES	\$98,800
38009952400	NO	MIDDLE	YES	YES	YES	\$98,800
38009952500	NO	UPPER	YES	YES	YES	\$98,800

Bottineau County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Bottineau

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	66.67%
Upper Income Tracts	1	33.33%
NA Income Tracts	0	0.00%

Bowman County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38011965200	NO	MIDDLE	NO	YES	YES	\$98,800
38011965300	NO	MIDDLE	NO	YES	YES	\$98,800

Bowman County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Bowman

Number of Census Tracts 2

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Burke County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38013953300	NO	MIDDLE	YES	YES	YES	\$98,800

Burke County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Burke

Number of Census Tracts 1

Number of Distressed or Underserved Tracts 1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Burleigh County NORTH DAKOTA

MSA: 13900, Bismarck, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38015010100	NO	MIDDLE	NO	NO	NO	\$108,500
38015010200	NO	MODERATE	NO	NO	NO	\$108,500
38015010300	NO	MIDDLE	NO	NO	NO	\$108,500
38015010400	NO	MIDDLE	NO	NO	NO	\$108,500
38015010500	NO	MIDDLE	NO	NO	NO	\$108,500
38015010600	NO	MIDDLE	NO	NO	NO	\$108,500
38015010700	NO	MIDDLE	NO	NO	NO	\$108,500
38015010800	NO	MODERATE	NO	NO	NO	\$108,500
38015010900	NO	MIDDLE	NO	NO	NO	\$108,500
38015011001	NO	MIDDLE	NO	NO	NO	\$108,500
38015011002	NO	MIDDLE	NO	NO	NO	\$108,500
38015011101	NO	MIDDLE	NO	NO	NO	\$108,500

Burleigh County NORTH DAKOTA

MSA: 13900, Bismarck, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38015011103	NO	MODERATE	NO	NO	NO	\$108,500
38015011104	NO	UPPER	NO	NO	NO	\$108,500
38015011105	NO	UPPER	NO	NO	NO	\$108,500
38015011200	NO	MIDDLE	NO	NO	NO	\$108,500
38015011300	NO	MIDDLE	NO	NO	NO	\$108,500
38015011400	NO	MIDDLE	NO	NO	NO	\$108,500
38015011500	NO	MIDDLE	NO	NO	NO	\$108,500

Summary Data: Burleigh

Number of Census Tracts 19

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	15.79%
Middle Income Tracts	14	73.68%
Upper Income Tracts	2	10.53%
NA Income Tracts	0	0.00%

Cass County NORTH DAKOTA

MSA: 22020, Fargo, ND-MN CSA: 244

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38017000100	NO	UPPER	NO	NO	NO	\$105,900
38017000203	NO	MODERATE	NO	NO	NO	\$105,900
38017000204	NO	MIDDLE	NO	NO	NO	\$105,900
38017000300	NO	UPPER	NO	NO	NO	\$105,900
38017000400	NO	MIDDLE	NO	NO	NO	\$105,900

Cass County NORTH DAKOTA

MSA: 22020, Fargo, ND-MN

CSA: 244

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38017000501	NO	MODERATE	NO	NO	NO	\$105,900
38017000502	NO	LOW	NO	NO	NO	\$105,900
38017000601	NO	MODERATE	NO	NO	NO	\$105,900
38017000602	NO	LOW	NO	NO	NO	\$105,900
38017000700	NO	LOW	NO	NO	NO	\$105,900
38017000801	NO	MIDDLE	NO	NO	NO	\$105,900
38017000802	NO	MODERATE	NO	NO	NO	\$105,900
38017000901	NO	MIDDLE	NO	NO	NO	\$105,900
38017000903	NO	MODERATE	NO	NO	NO	\$105,900
38017000904	NO	MIDDLE	NO	NO	NO	\$105,900
38017001003	NO	MODERATE	NO	NO	NO	\$105,900
38017001004	NO	MIDDLE	NO	NO	NO	\$105,900
38017010106	NO	MODERATE	NO	NO	NO	\$105,900
38017010107	NO	MODERATE	NO	NO	NO	\$105,900
38017010109	NO	MIDDLE	NO	NO	NO	\$105,900
38017010110	NO	UPPER	NO	NO	NO	\$105,900
38017010111	NO	LOW	NO	NO	NO	\$105,900
38017010201	NO	MIDDLE	NO	NO	NO	\$105,900
38017010205	NO	UPPER	NO	NO	NO	\$105,900
38017010206	NO	MIDDLE	NO	NO	NO	\$105,900
38017010303	NO	MIDDLE	NO	NO	NO	\$105,900
38017010306	NO	MIDDLE	NO	NO	NO	\$105,900
38017010307	NO	UPPER	NO	NO	NO	\$105,900
38017010308	NO	MIDDLE	NO	NO	NO	\$105,900
38017040100	NO	MIDDLE	NO	NO	NO	\$105,900
38017040200	NO	MIDDLE	NO	NO	NO	\$105,900
38017040300	NO	MIDDLE	NO	NO	NO	\$105,900
38017040501	NO	MIDDLE	NO	NO	NO	\$105,900
38017040502	NO	UPPER	NO	NO	NO	\$105,900
38017040503	NO	UPPER	NO	NO	NO	\$105,900
38017040504	NO	MIDDLE	NO	NO	NO	\$105,900
38017040505	NO	UPPER	NO	NO	NO	\$105,900

Cass County NORTH DAKOTA

MSA: 22020, Fargo, ND-MN

CSA: 244

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38017040506	NO	UPPER	NO	NO	NO	\$105,900
38017040507	NO	UPPER	NO	NO	NO	\$105,900
38017040508	NO	UPPER	NO	NO	NO	\$105,900
38017040509	NO	UPPER	NO	NO	NO	\$105,900
38017040600	NO	MIDDLE	NO	NO	NO	\$105,900
38017040700	NO	MODERATE	NO	NO	NO	\$105,900
38017040800	NO	UPPER	NO	NO	NO	\$105,900

Summary Data: Cass

Number of Census Tracts 44

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	4	9.09%
Moderate Income Tracts	9	20.45%
Middle Income Tracts	18	40.91%
Upper Income Tracts	13	29.55%
NA Income Tracts	0	0.00%

Cavalier County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38019950900	NO	MIDDLE	YES	YES	YES	\$98,800
38019951100	NO	MIDDLE	YES	YES	YES	\$98,800

Cavalier County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Cavalier

Number of Census Tracts 2

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Dickey County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38021973200	NO	MIDDLE	NO	YES	YES	\$98,800
38021973300	NO	MIDDLE	NO	YES	YES	\$98,800
38021973400	NO	MIDDLE	NO	YES	YES	\$98,800

Dickey County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Dickey

Number of Census Tracts 3

Number of Distressed or Underserved Tracts 3

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Divide County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38023954500	NO	MIDDLE	NO	YES	YES	\$98,800

Divide County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Divide

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Dunn County NORTH DAKOTA

MSA: 19860, Dickinson, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38025962200	NO	UPPER	NO	NO	NO	\$98,800

Dunn County NORTH DAKOTA

MSA: 19860, Dickinson, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Dunn

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	1	100.00%
NA Income Tracts	0	0.00%

Eddy County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38027959200	NO	MIDDLE	YES	YES	YES	\$98,800

Eddy County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Eddy

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Emmons County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38029966500	NO	MIDDLE	YES	YES	YES	\$98,800

Emmons County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Emmons

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Foster County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38031959600	NO	MIDDLE	YES	YES	YES	\$98,800

Foster County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Foster

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Golden Valley County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38033962900	NO	MIDDLE	YES	YES	YES	\$98,800

Golden Valley County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Golden Valley

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Grand Forks County NORTH DAKOTA

MSA: 24220, Grand Forks, ND-MN				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38035010100	NO	MODERATE	NO	NO	NO	\$104,300
38035010200	NO	MIDDLE	NO	NO	NO	\$104,300
38035010301	NO	MODERATE	NO	NO	NO	\$104,300
38035010302	NO	LOW	NO	NO	NO	\$104,300
38035010400	NO	MIDDLE	NO	NO	NO	\$104,300
38035010600	NO	MODERATE	NO	NO	NO	\$104,300
38035010700	NO	MIDDLE	NO	NO	NO	\$104,300
38035010801	NO	MIDDLE	NO	NO	NO	\$104,300
38035010804	NO	MODERATE	NO	NO	NO	\$104,300
38035010805	NO	NA	NO	NO	NO	\$104,300
38035010806	NO	MODERATE	NO	NO	NO	\$104,300
38035010900	NO	UPPER	NO	NO	NO	\$104,300

Grand Forks County NORTH DAKOTA

MSA: 24220, Grand Forks, ND-MN

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38035011000	NO	MODERATE	NO	NO	NO	\$104,300
38035011100	NO	UPPER	NO	NO	NO	\$104,300
38035011201	NO	MIDDLE	NO	NO	NO	\$104,300
38035011202	NO	UPPER	NO	NO	NO	\$104,300
38035011400	NO	MIDDLE	NO	NO	NO	\$104,300
38035011701	NO	UPPER	NO	NO	NO	\$104,300
38035011702	NO	UPPER	NO	NO	NO	\$104,300
38035011800	NO	MIDDLE	NO	NO	NO	\$104,300
38035011900	NO	MODERATE	NO	NO	NO	\$104,300
38035012000	NO	MIDDLE	NO	NO	NO	\$104,300

Summary Data: Grand Forks

Number of Census Tracts 22

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	1	4.55%
Moderate Income Tracts	7	31.82%
Middle Income Tracts	8	36.36%
Upper Income Tracts	5	22.73%
NA Income Tracts	1	4.55%

Grant County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38037965900	NO	MIDDLE	YES	YES	YES	\$98,800

Grant County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Grant

Number of Census Tracts 1

Number of Distressed or Underserved Tracts 1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Griggs County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38039968600	NO	MIDDLE	YES	YES	YES	\$98,800

Griggs County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Griggs

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Hettinger County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38041964700	NO	MIDDLE	NO	YES	YES	\$98,800
38041964800	NO	MIDDLE	NO	YES	YES	\$98,800

Hettinger County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Hettinger

Number of Census Tracts	2
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Kidder County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38043966800	NO	MIDDLE	NO	YES	YES	\$98,800

Kidder County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Kidder

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

LaMoure County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38045972100	NO	MIDDLE	YES	YES	YES	\$98,800
38045972200	NO	MIDDLE	YES	YES	YES	\$98,800

LaMoure County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: LaMoure

Number of Census Tracts	2
-------------------------	---

Number of Distressed or Underserved Tracts	2
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Logan County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38047972500	NO	MIDDLE	YES	YES	YES	\$98,800

Logan County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Logan

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

McHenry County NORTH DAKOTA

MSA: 33500, Minot, ND			CSA:			
-----------------------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38049955600	NO	MIDDLE	NO	NO	NO	\$106,800
38049955900	NO	MIDDLE	NO	NO	NO	\$106,800

McHenry County NORTH DAKOTA

MSA: 33500, Minot, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: McHenry

Number of Census Tracts	2
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

McIntosh County NORTH DAKOTA

MSA: ,			CSA:			
--------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38051972900	NO	MIDDLE	YES	YES	YES	\$98,800

McIntosh County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: McIntosh

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

McKenzie County NORTH DAKOTA

MSA: ,				CSA:		
--------	--	--	--	------	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38053940100	YES	MIDDLE	NO	YES	YES	\$98,800
38053962301	NO	UPPER	NO	NO	NO	\$98,800
38053962302	NO	UPPER	NO	NO	NO	\$98,800
38053962400	NO	MIDDLE	NO	YES	YES	\$98,800
38053962500	NO	MIDDLE	NO	YES	YES	\$98,800

McKenzie County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: McKenzie

Number of Census Tracts	5
Number of Distressed or Underserved Tracts	3

Tract Type	Number	Percentage
Minority Tracts	1	20.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	60.00%
Upper Income Tracts	2	40.00%
NA Income Tracts	0	0.00%

McLean County NORTH DAKOTA

MSA: ,				CSA:		
--------	--	--	--	------	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38055940100	YES	MODERATE	NO	NO	NO	\$98,800
38055960800	NO	MIDDLE	NO	YES	YES	\$98,800
38055961001	NO	MIDDLE	NO	YES	YES	\$98,800

McLean County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: McLean

Number of Census Tracts	3
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	1	33.33%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	33.33%
Middle Income Tracts	2	66.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Mercer County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38057961600	NO	UPPER	NO	YES	YES	\$98,800
38057961700	NO	UPPER	NO	NO	NO	\$98,800
38057961800	NO	MIDDLE	NO	YES	YES	\$98,800

Mercer County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Mercer

Number of Census Tracts	3
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	33.33%
Upper Income Tracts	2	66.67%
NA Income Tracts	0	0.00%

Morton County NORTH DAKOTA

MSA: 13900, Bismarck, ND				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38059020100	NO	MIDDLE	NO	NO	NO	\$108,500
38059020200	NO	MIDDLE	NO	NO	NO	\$108,500
38059020301	NO	MIDDLE	NO	NO	NO	\$108,500
38059020302	NO	MIDDLE	NO	NO	NO	\$108,500
38059020303	NO	MIDDLE	NO	NO	NO	\$108,500
38059020400	NO	MIDDLE	NO	NO	NO	\$108,500
38059020500	NO	MIDDLE	NO	NO	NO	\$108,500

Morton County NORTH DAKOTA

MSA: 13900, Bismarck, ND

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Morton

Number of Census Tracts	7
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	7	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Mountrail County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38061940300	YES	MIDDLE	NO	YES	YES	\$98,800
38061940400	YES	MIDDLE	NO	YES	YES	\$98,800
38061955200	NO	MIDDLE	NO	YES	YES	\$98,800

Mountrail County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Mountrail

Number of Census Tracts	3
-------------------------	---

Number of Distressed or Underserved Tracts	3
--	---

Tract Type	Number	Percentage
Minority Tracts	2	66.67%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Nelson County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38063959000	NO	MIDDLE	YES	YES	YES	\$98,800

Nelson County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Nelson

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Oliver County NORTH DAKOTA

MSA: 13900, Bismarck, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38065961200	NO	MIDDLE	NO	NO	NO	\$108,500

Oliver County NORTH DAKOTA

MSA: 13900, Bismarck, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Oliver

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Pembina County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38067950100	NO	MIDDLE	YES	YES	YES	\$98,800
38067950200	NO	MIDDLE	YES	YES	YES	\$98,800
38067950500	NO	MIDDLE	YES	YES	YES	\$98,800
38067950600	NO	MIDDLE	YES	YES	YES	\$98,800

Pembina County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Pembina

Number of Census Tracts	4
-------------------------	---

Number of Distressed or Underserved Tracts	4
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Pierce County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38069956100	NO	MODERATE	NO	NO	NO	\$98,800
38069956200	NO	MIDDLE	NO	NO	NO	\$98,800

Pierce County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Pierce

Number of Census Tracts	2
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	50.00%
Middle Income Tracts	1	50.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Ramsey County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38071957600	NO	MIDDLE	NO	YES	YES	\$98,800
38071957700	NO	MIDDLE	NO	YES	YES	\$98,800
38071957800	NO	MIDDLE	NO	YES	YES	\$98,800

Ramsey County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Ramsey

Number of Census Tracts	3
-------------------------	---

Number of Distressed or Underserved Tracts	3
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Ransom County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38073968900	NO	MIDDLE	YES	YES	YES	\$98,800
38073969000	NO	MIDDLE	YES	YES	YES	\$98,800
38073969100	NO	MIDDLE	YES	YES	YES	\$98,800

Ransom County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Ransom

Number of Census Tracts	3
-------------------------	---

Number of Distressed or Underserved Tracts	3
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	3	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Renville County NORTH DAKOTA

MSA: 33500, Minot, ND				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38075952900	NO	MIDDLE	NO	NO	NO	\$106,800

Renville County NORTH DAKOTA

MSA: 33500, Minot, ND

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Renville

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Richland County NORTH DAKOTA

MSA: 47420, Wahpeton, ND-MN

CSA: 244

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Richland

Number of Census Tracts	6
-------------------------	---

Number of Distressed or Underserved Tracts	5
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	5	83.33%
Upper Income Tracts	1	16.67%
NA Income Tracts	0	0.00%

Richland County NORTH DAKOTA

MSA: 47420, Wahpeton, ND-MN

CSA: 244

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38077970700	NO	MIDDLE	YES	NO	YES	\$98,800
38077970800	NO	UPPER	NO	NO	NO	\$98,800
38077970900	NO	MIDDLE	YES	NO	YES	\$98,800
38077971000	NO	MIDDLE	YES	NO	YES	\$98,800
38077971100	NO	MIDDLE	YES	NO	YES	\$98,800
38077971400	NO	MIDDLE	YES	NO	YES	\$98,800

Rolette County NORTH DAKOTA

MSA: ,

CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38079941800	YES	MODERATE	NO	NO	NO	\$98,800
38079951600	YES	MIDDLE	YES	YES	YES	\$98,800
38079951700	YES	MODERATE	NO	NO	NO	\$98,800
38079951900	NO	MODERATE	NO	NO	NO	\$98,800

Rolette County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Rolette

Number of Census Tracts	4
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	3	75.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	75.00%
Middle Income Tracts	1	25.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Sargent County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38081974000	NO	MIDDLE	YES	YES	YES	\$98,800
38081974200	NO	MIDDLE	YES	YES	YES	\$98,800

Sargent County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Sargent

Number of Census Tracts	2
Number of Distressed or Underserved Tracts	2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Sheridan County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38083960200	NO	MIDDLE	YES	YES	YES	\$98,800

Sheridan County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Sheridan

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Sioux County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38085940800	YES	MODERATE	NO	NO	NO	\$98,800
38085940900	YES	LOW	NO	NO	NO	\$98,800

Sioux County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Sioux

Number of Census Tracts	2
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	2	100.00%
Low Income Tracts	1	50.00%
Moderate Income Tracts	1	50.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Slope County NORTH DAKOTA

MSA: ,				CSA:		
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38087965000	NO	MIDDLE	NO	YES	YES	\$98,800

Slope County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Slope

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Stark County NORTH DAKOTA

MSA: 19860, Dickinson, ND			CSA:			
---------------------------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38089963300	NO	MIDDLE	NO	NO	NO	\$98,800
38089963400	NO	UPPER	NO	NO	NO	\$98,800
38089963501	NO	UPPER	NO	NO	NO	\$98,800
38089963502	NO	MIDDLE	NO	NO	NO	\$98,800
38089963600	NO	MIDDLE	NO	NO	NO	\$98,800
38089963700	NO	MIDDLE	NO	NO	NO	\$98,800
38089963800	NO	MIDDLE	NO	NO	NO	\$98,800
38089963900	NO	UPPER	NO	NO	NO	\$98,800
38089964000	NO	MIDDLE	NO	NO	NO	\$98,800

Stark County NORTH DAKOTA

MSA: 19860, Dickinson, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Stark

Number of Census Tracts	9
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	6	66.67%
Upper Income Tracts	3	33.33%
NA Income Tracts	0	0.00%

Steele County NORTH DAKOTA

MSA: ,			CSA:			
--------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38091968700	NO	UPPER	YES	YES	YES	\$98,800

Steele County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Steele

Number of Census Tracts	1
-------------------------	---

Number of Distressed or Underserved Tracts	1
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	0	0.00%
Upper Income Tracts	1	100.00%
NA Income Tracts	0	0.00%

Stutsman County NORTH DAKOTA

MSA: 27420, Jamestown, ND			CSA:			
---------------------------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38093967000	NO	UPPER	NO	NO	NO	\$98,800
38093967200	NO	MIDDLE	NO	NO	NO	\$98,800
38093967300	NO	UPPER	NO	NO	NO	\$98,800
38093967401	NO	MODERATE	NO	NO	NO	\$98,800
38093967402	NO	MIDDLE	NO	NO	NO	\$98,800
38093967500	NO	MODERATE	NO	NO	NO	\$98,800
38093967800	NO	MODERATE	NO	NO	NO	\$98,800

Stutsman County NORTH DAKOTA

MSA: 27420, Jamestown, ND			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Stutsman

Number of Census Tracts	7
-------------------------	---

Number of Distressed or Underserved Tracts	0
--	---

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	42.86%
Middle Income Tracts	2	28.57%
Upper Income Tracts	2	28.57%
NA Income Tracts	0	0.00%

Towner County NORTH DAKOTA

MSA: ,			CSA:			
--------	--	--	------	--	--	--

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38095951500	NO	MIDDLE	YES	YES	YES	\$98,800

Towner County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Towner

Number of Census Tracts	1
Number of Distressed or Underserved Tracts	1

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Traill County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38097970100	NO	MIDDLE	NO	YES	YES	\$98,800
38097970200	NO	MIDDLE	NO	YES	YES	\$98,800
38097970300	NO	MIDDLE	NO	YES	YES	\$98,800
38097970400	NO	MIDDLE	NO	YES	YES	\$98,800

Traill County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI

Summary Data: Traill

Number of Census Tracts	4
Number of Distressed or Underserved Tracts	4

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	4	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Walsh County NORTH DAKOTA

MSA: ,			CSA:			
Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38099957800	NO	MIDDLE	YES	NO	YES	\$98,800
38099957900	NO	MODERATE	NO	NO	NO	\$98,800
38099958000	NO	MODERATE	NO	NO	NO	\$98,800
38099958100	NO	MIDDLE	YES	NO	YES	\$98,800
38099958200	NO	MIDDLE	YES	NO	YES	\$98,800
38099958300	NO	MIDDLE	YES	NO	YES	\$98,800

Walsh County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Walsh

Number of Census Tracts 6

Number of Distressed or Underserved Tracts 4

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	2	33.33%
Middle Income Tracts	4	66.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Ward County NORTH DAKOTA

MSA: 33500, Minot, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38101010100	NO	MIDDLE	NO	NO	NO	\$106,800
38101010200	NO	MIDDLE	NO	NO	NO	\$106,800
38101010301	NO	MIDDLE	NO	NO	NO	\$106,800
38101010302	NO	MIDDLE	NO	NO	NO	\$106,800
38101010400	NO	MIDDLE	NO	NO	NO	\$106,800
38101010500	NO	MIDDLE	NO	NO	NO	\$106,800
38101010601	NO	MIDDLE	NO	NO	NO	\$106,800
38101010602	NO	UPPER	NO	NO	NO	\$106,800
38101010701	NO	MIDDLE	NO	NO	NO	\$106,800
38101010702	NO	MODERATE	NO	NO	NO	\$106,800
38101010800	NO	MIDDLE	NO	NO	NO	\$106,800
38101010901	NO	MIDDLE	NO	NO	NO	\$106,800

Ward County NORTH DAKOTA

MSA: 33500, Minot, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38101010902	NO	MIDDLE	NO	NO	NO	\$106,800
38101011000	NO	MIDDLE	NO	NO	NO	\$106,800
38101011200	NO	MIDDLE	NO	NO	NO	\$106,800
38101011300	NO	MIDDLE	NO	NO	NO	\$106,800

Summary Data: Ward

Number of Census Tracts 16

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	6.25%
Middle Income Tracts	14	87.50%
Upper Income Tracts	1	6.25%
NA Income Tracts	0	0.00%

Wells County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38103959800	NO	MIDDLE	YES	YES	YES	\$98,800
38103960000	NO	MIDDLE	YES	YES	YES	\$98,800

Wells County NORTH DAKOTA

MSA: , CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Wells

Number of Census Tracts 2

Number of Distressed or Underserved Tracts 2

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	2	100.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Williams County NORTH DAKOTA

MSA: 48780, Williston, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
38105953400	NO	UPPER	NO	NO	NO	\$98,800
38105953500	NO	UPPER	NO	NO	NO	\$98,800
38105953600	NO	UPPER	NO	NO	NO	\$98,800
38105953701	NO	MIDDLE	NO	NO	NO	\$98,800
38105953702	NO	UPPER	NO	NO	NO	\$98,800
38105953800	NO	UPPER	NO	NO	NO	\$98,800
38105953900	NO	UPPER	NO	NO	NO	\$98,800
38105954100	NO	UPPER	NO	NO	NO	\$98,800

Williams County NORTH DAKOTA

MSA: 48780, Williston, ND CSA:

Complete Tract	Minority Tract	Tract Income Class	Distressed	Underserved	Distressed or Underserved	Annual EMFI
----------------	----------------	--------------------	------------	-------------	---------------------------	-------------

Summary Data: Williams

Number of Census Tracts 8

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	1	12.50%
Upper Income Tracts	7	87.50%
NA Income Tracts	0	0.00%

Assessment Area Summary Data:	Number of Census Tracts:	228
--------------------------------------	---------------------------------	-----

Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
11	6	34	146	41	1	71

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
4.82%	2.63%	14.91%	64.04%	17.98%	0.44%