LIST OF GEOGRAPHIES

List of Geographies served by the Watkins offices of Citizens Bank Minnesota-based on census tract:

| Location | Census Tract |
|----------------------|--------------|
| Stearns County (145) | 0110.00 |
| | 0111.01 |
| | 0111.02 |
| | 0112.01 |
| | 0112.02 |
| | 0113.02 |
| | |
| Meeker County (093) | 5601.00 |
| | 5602.00 |
| | 5603.00 |
| | 5604.00 |
| | 5605.00 |

Assessment Area

