

# **PUBLIC DISCLOSURE**

June 30, 2023

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Bank of Maple Plain  
Certificate Number: 9332

4980 Highway 12  
Maple Plain, Minnesota 55359

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Kansas City Regional Office

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

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, nor should it 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.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The following points summarize the bank's Community Reinvestment Act (CRA) performance:

- The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment area credit needs.
- The institution made a majority of its small business loans within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

## DESCRIPTION OF INSTITUTION

Bank of Maple Plain is chartered in Maple Plain, Minnesota, and is owned by Maple Banc Shares, Inc., a one-bank holding company also located in Maple Plain. The institution has not been involved in any merger activities since the previous evaluation. Bank of Maple Plain received a Satisfactory rating at its previous FDIC Performance Evaluation dated June 26, 2017, based on Interagency Small Institution Examination Procedures.

Bank of Maple Plain’s primary business focus continues to be commercial lending. However, the bank also offers a variety of residential real estate and consumer loan products. Additionally, Bank of Maple Plain participates in government loan programs offered through the Small Business Administration (SBA). This includes originating 110 loans, totaling approximately \$4.9 million, through the SBA’s Paycheck Protection Program, which assisted businesses struggling with the impact of the Coronavirus Disease 2019 (COVID-19) pandemic.

The bank also offers a variety of deposit account services, including checking, savings, and certificates of deposit. Bank of Maple Plain offers electronic banking services such as online, mobile, and phone banking; bill pay; and e-statements. Additionally, the bank is part of the MoneyPass ATM network, which allows customers to access surcharge-free ATMs nationwide.

Bank of Maple Plain’s March 31, 2023, Consolidated Report of Condition and Income (Report of Condition) reflected total assets of \$96.3 million, total loans of \$41.6 million, and total deposits of \$83.1 million. The following table illustrates the bank’s loan portfolio distribution.

<b>Loan Portfolio Distribution as of 3/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	2,345	5.6
Secured by Farmland	602	1.4
Secured by 1-4 Family Residential Properties	13,624	32.8
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	8,179	19.7
<b>Total Real Estate Loans</b>	<b>24,750</b>	<b>59.5</b>
Commercial and Industrial Loans	10,288	24.8
Agricultural Production and Other Loans to Farmers	260	0.6
Consumer Loans	942	2.3
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	182	0.4
Lease Financing Receivable (net of unearned income)	5,145	12.4
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>41,567</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income March 31, 2023</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet assessment area credit needs.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more assessment areas within which examiners will evaluate CRA performance. Bank of Maple Plain has designated one assessment area that includes all of Carver, Hennepin, and Wright counties in Minnesota, which comprise a portion of the Minneapolis-St. Paul-Bloomington, Minnesota-Wisconsin Metropolitan Statistical Area (MSA). Since the previous evaluation, the assessment area has been expanded to include all of Hennepin County.

### **Economic and Demographic Data**

According to 2020 U.S. Census data, the assessment area includes 26 low-income census tracts, 72 moderate-income census tracts, 143 middle-income census tracts, 132 upper-income census tracts, and 8 census tracts without an income designation. The bank’s sole office is located in an upper-income census tract in Hennepin County. The following table illustrates the demographic characteristics of the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	381	6.8	18.9	37.5	34.6	2.1
Population by Geography	1,529,824	6.2	17.3	38.6	36.3	1.7
Housing Units by Geography	630,702	5.7	17.5	39.6	35.8	1.4
Owner-Occupied Units by Geography	392,727	2.4	13.0	42.2	42.2	0.2
Occupied Rental Units by Geography	207,648	11.5	25.9	35.0	24.1	3.5
Vacant Units by Geography	30,327	7.6	19.2	38.2	33.0	1.9
Businesses by Geography	209,327	4.2	14.8	35.4	44.0	1.5
Farms by Geography	4,138	1.9	12.1	44.4	41.3	0.4
Family Distribution by Income Level	357,459	19.1	17.2	21.2	42.6	0.0
Household Distribution by Income Level	0	0.0	0.0	0.0	0.0	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA	\$103,977	Median Housing Value				\$308,573
		Median Gross Rent				\$1,180
		Families Below Poverty Level				5.3%
<i>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.</i>						

According to 2022 D&B data, the services industry represents the largest portion of business operations at 36.7 percent; followed by non-classifiable establishments at 26.3 percent; and finance, insurance, and real estate at 11.2 percent. Additionally, 60.0 percent of assessment area businesses have four or fewer employees, and 93.1 percent operate from a single location.

### **Competition**

The assessment area is in a heavily competitive market for credit products and financial services. According to Reports of Condition data filed by financial institutions in 2022, 101 financial institutions operate 337 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Of these institutions, Bank of Maple Plain ranked 63<sup>rd</sup> with less than 0.1 percent deposit market share.

Bank of Maple Plain is not required to collect or report its small business CRA loan data and has elected not to do so. Therefore, examiners did not compare the bank's small business lending performance to aggregate CRA data within this evaluation. However, the aggregate CRA data provides an indication of the level of demand and competition for small business loans within the assessment area. According to 2021 aggregate CRA data, which is the most recent year with available data, 187 financial institutions reported 44,546 small business loans originated within the assessment area. The top three CRA data reporters collectively reported 51.9 percent of these small business loans. Further, these figures do not include the number of loans originated by smaller institutions that operate within the assessment area, but are not required to report small business lending data. The overall volume of small business lending in the assessment area reflects an extremely competitive market.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. For this performance evaluation, examiners reviewed a recent community contact interview that was conducted with a representative from a community development entity that serves the assessment area.

The contact stated that the area's economy has stabilized and improved since the COVID-19 pandemic. Further, the contact noted that most businesses in the area have improved, with some starting up or even expanding. However, a lack of skilled workforce, lending standards, regulatory limitations, and access to credit education are continued challenges faced by area small business owners. The contact stated there is significant competition for local financial institutions, and that the current interest rate environment contributes to this competition. The contact also identified small business loans as the primary credit need in the assessment area and noted that local financial institutions, including those offering SBA loans, have been responsive to meeting these needs.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that commercial, including loans to small businesses, residential real estate, and consumer-purpose lending represent the primary credit needs of the assessment area.

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the previous evaluation, dated June 26, 2017, to the current evaluation, dated June 30, 2023. Examiners used Interagency Small Institution Examination Procedures to evaluate Bank of Maple Plain's CRA performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria appendix.

### Activities Reviewed

Bank records indicated that the lending focus and product mix remained generally consistent throughout the evaluation period. Further, management confirmed that the review of loans originated in 2022 is representative of the bank's performance during the evaluation period. Examiners determined that the bank's major product line is commercial lending, which comprises 44.4 percent of the loan portfolio as of March 31, 2023. Residential real estate loans comprise 32.8 percent of the loan portfolio; however, discussions with management confirmed that the 11 residential real estate loans originated in 2022 were primarily for investment purposes and that residential real estate lending is not a primary lending focus for the institution. Further, agricultural lending comprises only 2.0 percent of the loan portfolio and is not a primary product line for Bank of Maple Plain. Therefore, examiners reviewed the bank's small business lending activity for this performance evaluation. Examiners did not review the bank's home mortgage or small farm lending activities, as they would not provide any material support for conclusions.

For the Assessment Area Concentration analysis, examiners reviewed all small business loans originated or renewed in 2022, including those originated and subsequently paid off. Further, examiners reviewed all small business loans made inside the assessment area for the Geographic Distribution and Borrower Profile criteria. D&B data for 2022 provided a standard of comparison for small business lending performance. The following table details the loan universes and volume of loans reviewed.

Loan Products Reviewed				
Loan Category	Universe		Reviewed	
	#	\$(000s)	#	\$(000s)
Small Business	48	4,332	36	3,339
<i>Source: 2022 Bank Data</i>				

While both the number and dollar volume of loans are presented, examiners emphasized performance by the number of loans, because the number of loans is a better indicator of the number of businesses served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Bank of Maple Plain demonstrated satisfactory performance under the Lending Test. The bank's performance under the evaluated criteria supports this conclusion.

#### Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable, given the institution's size, financial condition, and credit needs in the assessment area. The bank's ratio, calculated from Report of Condition data, averaged 51.2 percent over the past 24 calendar quarters from June 30, 2017, to March 31, 2023. This is an increase from the previous evaluation, when the ratio averaged 48.5 percent. The ratio has generally remained steady, with some fluctuations over the evaluation period, from a high of 61.6 percent on December 31, 2018, to a low of 39.7 percent on June 30, 2022. Overall growth in deposits and loans since the previous evaluation has been relatively similar. Specifically, total deposits have increased by approximately 11.0 percent, and net loans have increased by 9.6 percent since the previous evaluation. Further, management stated that the bank experienced a decline in its loan portfolio since the previous evaluation, primarily due to employee turnover. Bank of Maple Plain maintained a ratio between those of two comparable institutions, as shown in the following table. Examiners selected comparable institutions based on asset size, geographic location, and lending focus. Given this information, the bank's loan-to-deposit ratio is reasonable.

<b>Loan-to-Deposit Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 3/31/2023 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Bank of Maple Plain, Maple Plain, Minnesota</b>	<b>96,311</b>	<b>51.2</b>
The First National Bank of Cokato, Cokato, Minnesota	119,539	67.0
Farmers State Bank of Hamel, Hamel, Minnesota	170,424	37.2
<i>Source: Reports of Condition and Income 6/30/2017 through 3/31/2023</i>		

#### Assessment Area Concentration

As detailed in the following table, Bank of Maple Plain made a majority of its small business loans within its assessment area.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$(000s)</b>
Small Business	36	75.0	12	25.0	48	3,339	77.1	993	22.9	4,332
<i>Source: Bank Data</i>										

### **Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank did not originate any small business loans in the low-income census tracts in 2022, and its small business lending performance in the moderate-income census tracts lags behind demographic data. However, the bank operates in an upper-income census tract, and the census tracts immediately surrounding the bank’s sole location are all designated as middle- and upper-income. Further, the majority of the low- and moderate-income census tracts in the assessment area are located on the eastern side of Hennepin County, specifically in Minneapolis and the surrounding suburbs, and are somewhat distant from the bank’s sole office in Maple Plain. Additionally, there is overall limited opportunity for small business lending in the low-income census tracts, as only 4.2 percent of businesses in the assessment area are located in these areas. Finally, the bank faces significant competition for lending opportunities in the moderate-income census tracts in the assessment area. According to Reports of Condition data filed by financial institutions in 2022, 27 financial institutions operate 67 offices in the moderate-income census tracts, including several larger regional and national financial institutions. As a result, the bank’s performance is reasonable.

<b>Geographic Distribution of Small Business Loans</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.2	0	0.0	0	0.0
Moderate	14.8	1	2.8	19	0.6
Middle	35.4	9	25.0	1,277	38.2
Upper	44.0	26	72.2	2,043	61.2
Not Available	1.6	0	0.0	0	0.0
<b>Totals</b>	<b>100</b>	<b>36</b>	<b>100.0</b>	<b>3,339</b>	<b>100.0</b>

*Source: 2022 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%*

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among businesses with gross annual revenues of \$1 million or less. As shown in the following table, the bank’s lending to businesses with gross annual revenues of \$1 million or less is slightly below the comparable demographic data for the assessment area. However, as illustrated below, 8.3 percent of small business loans reviewed had revenues of “Not Available,” which slightly skews the data. Discussions with management revealed that these loans were business-purpose loans in which revenue was not collected or was not applicable. Overall, the bank’s performance is comparable to demographic data and is reasonable.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	89.4	30	83.3	2,241	67.1
>\$1,000,000	3.9	3	8.3	1,050	31.4
Revenue Not Available	6.7	3	8.3	48	1.4
<b>Total</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>3,339</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data, Bank Data. Due to rounding, totals may not equal 100.0%</i>					

**Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

**DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**Rated Area:** A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.