

# Community Reinvestment Act



April 1, 2025

Minnwest Bank is pleased to provide the CRA Public File information for public inspection under the Community Reinvestment Act (CRA). Interested parties can review the data provided and print hard copies of documents as needed. Minnwest Bank can provide printed copies of these documents, however, please note we may charge a reasonable fee to cover copying and mailing expenses. To request printed copies of documents, please contact a Minnwest Bank employee including the Community Reinvestment Officer.

Under the CRA, the following information must be maintained in a public file, current as of April 1 of each year.

- All public comments received from the current year and the prior two calendar years. Minnwest Bank
  has not received any public comments regarding our efforts in meeting the credit needs of the
  communities we serve, or comments related to our CRA performance.
- A copy of the Public Evaluation of the bank's most recent CRA Performance Evaluation.
- List of <u>branch locations</u> and branch servicing information including hours of operations.
- Branches opened and closed by the bank during the prior two calendar years, 2024 and 2023 opened and closed.
- A description of <u>Personal Products & Services</u>, <u>Business Products & Services</u>, and <u>Agri-Business Products & Services</u> available through Minnwest Bank. Questions regarding transaction fees and the cost of services should be directed to your nearest Minnwest Bank location.
- The Minnwest Bank assessment areas represent the communities we serve. A map and individual tract lists are available for review for each of the eight assessment areas.
  - AA 01 non-metro Minnesota
  - AA 02 Minneapolis-Saint Paul-Bloomington MN-WI MSA
  - AA 03 Rochester MN MSA
  - AA 04 Saint Cloud MN MSA
  - AA 05 Waseca County MN
  - AA 06 Winona County MN
  - AA 07 non-metro South Dakota
  - AA 08 Sioux Falls SD-MN MSA
- The Minnwest Bank HMDA Disclosure is available through the Consumer Financial Protection Bureau, <u>www.consumerfinance.gov/HMDA</u>. For data collected in or after 2017, select "See recent data and summaries." Then select "Disclosure Reports" and search for "Minnwest Bank."
- The Minnwest Bank CRA Disclosure is available through the Federal Financial Institutions Examination Council (FFIEC) website, <a href="www.ffiec.gov">www.ffiec.gov</a>. Once you arrive at the FFIEC website, select "CRA" and then "Disclosure Report." Enter the year you wish to review and the charter number (referred to as Respondent ID) or Institution Name. The Minnwest Bank charter number is 0000016958.

Any comments or questions about the Minnwest Bank CRA performance, may be addressed to:

Email Address: CRAgroup@minnwestbankgroup.com

Physical Mail: Minnwest Bank

Attn: Community Reinvestment Officer

300 S Washington Street Redwood Falls MN 56283

# **PUBLIC DISCLOSURE**

April 4, 2022

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Minnwest Bank Certificate Number: 16958

300 South Washington Street Redwood Falls, Minnesota 56283

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.

| PERFORMANCE<br>LEVELS        |               | PERFORMANCE TESTS |              |  |  |  |  |  |  |  |  |
|------------------------------|---------------|-------------------|--------------|--|--|--|--|--|--|--|--|
|                              | Lending Test* | Investment Test   | Service Test |  |  |  |  |  |  |  |  |
| Outstanding                  |               |                   |              |  |  |  |  |  |  |  |  |
| High Satisfactory            | Х             |                   |              |  |  |  |  |  |  |  |  |
| Low Satisfactory             |               | Х                 | Х            |  |  |  |  |  |  |  |  |
| Needs to Improve             |               |                   |              |  |  |  |  |  |  |  |  |
| Substantial<br>Noncompliance |               |                   |              |  |  |  |  |  |  |  |  |

<sup>\*</sup> The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

# The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- The institution made a substantial majority of loans in the institution's assessment areas.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects good penetration among farms and business customers of different sizes and retail customers of different income levels.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas, low-income individuals and/or very small businesses, consistent with safe and sound banking practices.
- The institution has made a relatively high level of community development loans.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

# The Investment Test is rated Low Satisfactory.

 The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

- The institution exhibits good responsiveness to credit and community economic development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

# The Service Test is rated Low Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services, including business hours, do not vary in a way that inconveniences certain
  portions of the assessment areas, particularly low- and moderate-income
  geographies and/or individuals.
- The institution provides a limited level of community development services.

# **DESCRIPTION OF INSTITUTION**

Minnwest Bank is a full-service interstate financial institution headquartered in Redwood Falls, Minnesota. The bank is wholly owned by Minnwest Corporation, a one-bank financial holding company based in Minnetonka, Minnesota. In addition to the holding company, the bank is affiliated with Minnwest Finance, Inc., located in Minnetonka, Minnesota, which provides agricultural financial services, such as long-term fixed-rate agricultural equipment and real estate loans. Minnwest Bank received a "Satisfactory" CRA rating at the April 22, 2019, FDIC Performance Evaluation based on Interagency Large Institution Examination Procedures.

Minnwest Bank offers a variety of credit products, including agricultural, commercial, home mortgage, and consumer loans through its 36 branches in Minnesota (30) and South Dakota (6). On November 19, 2021, Minnwest bank acquired Roundbank, Waseca, Minnesota. The bank acquired 4 offices as part of the acquisition, all located in middle-income census tracts. Two of the acquired offices are in the Minneapolis Assessment Area and two offices are located in the newly formed Waseca Assessment Area. Additionally, since the prior evaluation, the bank closed one limited service office, opened a new office, and moved one office across the street. Additional details on branch changes are included in the applicable assessment area sections.

Loan products vary slightly by market area; however, agricultural loans followed by commercial loans continue to represent the institution's primary business lines, followed by home mortgage and consumer loans. The bank continues to offer loan products through secondary market referral programs, local agencies, and governmental programs for farms, businesses, and consumers.

Generally, the bank's participation in the aforementioned programs assists small businesses, small farms, and home mortgage or consumer borrowers, including low- and

moderate-income persons. Details are presented in the Lending Test under the Innovative or Flexible Lending Practices section of this evaluation. The institution also offers a full line of traditional deposit services, including checking, savings, health savings, individual retirement, and certificate of deposit accounts.

Internet and mobile banking services provide alternative means of accessing loan and deposit accounts.

As of December 31, 2021, the institution reported total assets of \$2,703,865,000, total loans of \$1,908,909,000, and total deposits of \$2,388,816,000. Loans, deposits, and assets grew 13.2, 37.6, and 32.1 percent, respectively since the prior evaluation. Examiners did not identify any impediments that affect the bank's ability to meet the credit needs of its assessment areas. The following table illustrates the bank's loan portfolio.

| Loan Portfolio Distribution as of D                         | ecember 31, 2021 |       |
|---|------------------|-------|
| Loan Category   | \$(000s)         | %     |
| Construction, Land Development, and Other Land Loans        | 221,442          | 11.6  |
| Secured by Farmland   | 306,853          | 16.1  |
| Secured by 1-4 Family Residential Properties                | 142,195          | 7.4   |
| Secured by Multifamily (5 or more) Residential Properties   | 156,046          | 8.2   |
| Secured by Nonfarm Nonresidential Properties                | 540,601          | 28.3  |
| Total Real Estate Loans                                     | 1,367,137        | 71.6  |
| Commercial and Industrial Loans                             | 129,311          | 6.7   |
| Agricultural Production and Other Loans to Farmers          | 325,998          | 17.1  |
| Consumer Loans  | 21,292           | 1.1   |
| Obligations of State and Political Subdivisions in the U.S. | 10,861           | 0.6   |
| Other Loans   | 1,236            | 0.1   |
| Lease Financing Receivable (net of unearned income)         | 53,074           | 2.8   |
| Less: Unearned Income                                       | 0                | 0.0   |
| Total Loans   | 1,908,909        | 100.0 |
| Source: Reports of Condition and Income                     |                  |       |

# DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to identify one or more assessment areas within which its CRA performance will be evaluated. Minnwest Bank has designated eight assessment areas with six in Minnesota and two in South Dakota. The following table details the assessment areas.

|   | <b>Description of Assessment Areas</b>  |          |               |
|---|---|----------|---------------|
| Assessment Area                                     | Counties in Assessment Area   | # of CTs | # of Branches |
| Minnesota   |   |          |               |
| Nonmetropolitan Minnesota                           | Big Stone, Chippewa, Lac qui Parle,<br>Lincoln, Lyon, Murray, Pipestone, Redwood,<br>Renville,<br>Rock, Sibley, Stevens*, Swift, and Yellow<br>Medicine | 57       | 16            |
| Minneapolis   | Dakota, Hennepin, Le Sueur*, Ramsey,<br>Scott*<br>and Sherburne   | 569      | 4             |
| Rochester   | Fillmore, Olmsted, and Wabasha  | 45       | 6             |
| St. Cloud   | Benton and Stearns  | 38       | 1             |
| Waseca  | Waseca*   | 5        | 2             |
| Winona  | Winona  | 10       | 1             |
| South Dakota  |   |          |               |
| Nonmetropolitan South Dakota                        | Codington, Grant, and Roberts   | 13       | 4             |
| Sioux Falls   | Lincoln and Minnehaha   | 53       | 2             |
| Source: Bank Data *Added since the prior evaluation |   |          |               |

The Winona assessment area is located in nonmetropolitan Minnesota. Examiners analyzed the bank's performance in the Nonmetropolitan Minnesota and the Winona assessment areas separately; however, examiners presented the bank's performance in these two assessment areas together under the heading "Nonmetropolitan Minnesota Assessment Area." This is because both assessment areas have similar economics and demographics. Further, agricultural lending is the primary credit need in both assessment areas and lending activity is similar.

Further, Minnwest designated the Waseca Assessment Area and added Le Sueur and Scott counties to the Minneapolis Assessment Area in November of 2021, in conjunction with the Roundbank acquisition. Due to the bank's limited duration of operations in these areas, no analysis was performed for these geographies.

Additional information on the assessment areas is located later in the evaluation.

# SCOPE OF EVALUATION

# **General Information**

This evaluation covered the period from the prior evaluation dated April 22, 2019, to the current evaluation dated April 4, 2022. Examiners used Interagency Large Institution Examination Procedures to evaluate Minnwest Bank's CRA performance using the Lending, Investment, and Service tests. The criteria for the tests are outlined in the Appendices. The tests are used to determine the bank's overall rating as well as its ratings in the states of Minnesota and South Dakota. Banks must achieve at least a Low Satisfactory rating under the Lending Test to obtain an overall Satisfactory rating.

Full-scope analyses were conducted for all assessment areas reviewed. Examiners placed the greatest weight on the bank's performance in the State of Minnesota when arriving at conclusions, since the majority of the bank's lending, deposit, and branch activity occurs in that state.

Performance in South Dakota received less weight when deriving overall conclusions. The following table reflects the distribution of 2020 reported loans, deposits, and branches by each rated area.

| R   | ated Area Breakdown of Loai | ns, Deposits, and Branc | hes   |  |  |  |  |  |  |
|---|-----------------------------|-------------------------|-------|--|--|--|--|--|--|
| Rated Area % Reported Loans (by \$) % Deposits (by \$) % Branches (by |                             |                         |       |  |  |  |  |  |  |
| Minnesota   | 89.3                        | 89.5                    | 83.3  |  |  |  |  |  |  |
| South Dakota  | 10.7                        | 10.5                    | 16.7  |  |  |  |  |  |  |
| Total   | 100.0                       | 100.0                   | 100.0 |  |  |  |  |  |  |
| Source: Bank Records  |                             |                         |       |  |  |  |  |  |  |

# **Activities Reviewed**

Examiners determined the bank's primary product lines are agriculture and commercial loans followed by home mortgage lending. This conclusion considered Consolidated Reports of Condition and Income data, the number and dollar volume of reported loans during the evaluation period, and the bank's business strategy.

This evaluation considered all small business and small farm loans reported under CRA data collection requirements for 2019, 2020, and 2021. The bank originated 1,913 small farm loans totaling \$265.8 million in 2019, 2,362 loans totaling \$271.4 million in 2020, and 3,008 loans totaling \$265.8 million in 2021. The bank originated 692 small business loans totaling \$89.2 million in 2019, 2,048 loans totaling \$181.7 million in 2020, and 1,410 loans totaling \$151.9 million in 2021. In addition, examiners reviewed home mortgage loans reported on the bank's 2019, 2020, and 2021 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. The bank originated 87 home mortgage loans totaling \$68.5 million in 2019, 111 loans totaling \$108.9 million in 2020, and 102 loans totaling \$123.0 million in 2021.

CRA aggregate lending data for 2019 and 2020 and D&B data for all three years provided a standard of comparison for the small business and small farm loans reviewed. HMDA aggregate lending data for 2019 and 2020, as well as 2015 American Community Survey (ACS) data provided a standard of comparison for the home mortgage loans reviewed. Examiners placed more weight on the comparisons to the aggregate lending data since it is typically a better indicator of market conditions and loan demand. In general, examiners

did not identify any trends between the three years of CRA small farm and HMDA data that materially affected conclusions. Therefore, only small farm and home mortgage data for 2020 is presented in this evaluation for the Geographic Distribution and Borrower Profile criteria as this is the most recent year with available aggregate data. Examiners also did not identify any trends between the three years of CRA small business data for Geographic Distribution and therefore, only 2020 is presented in this evaluation. However, due to anomalies caused by the significant number of SBA Paycheck Protection Program loans originated in 2020 and 2021, examiners presented all three years of CRA small business loan data for Borrower Profile.

For the two rated areas small farm lending received the most weight followed by small business lending; however, weightings varied slightly by assessment area. Additional information can be found in the Scope of the Evaluation section for each rated area later in this evaluation. Because home mortgage lending is not a primary product of the institution over the evaluation period, this area was generally not reviewed unless there was significant volume in a particular assessment area. Due to the limited volume, home mortgage lending carried little weight when deriving overall conclusions.

Community development loans, investments, and services since the previous evaluation dated April 22, 2019, were reviewed and are included in this evaluation. Community development

activities from Minnwest Bank and Roundbank are included for this same time period as long as the activities were not considered in their prior respective CRA performance evaluations. Investments that were made before the prior evaluation, and that remain outstanding, are included at the current book values as prior period investments. Any community development activities made in the broader statewide or regional area that includes the counties in the acquired Roundbank assessment area counties are given consideration in the bank-wide analysis, since those activities cannot be attributed to the assessment areas being reviewed. Furthermore, delivery systems and retail banking services, including those targeting low- and moderate-income individuals, were reviewed.

# CONCLUSIONS ON PERFORMANCE CRITERIA

### **LENDING TEST**

Minnwest Bank demonstrated high satisfactory performance under the Lending Test. While the bank's Lending Activity and Assessment Area Concentration criteria performance was excellent, the remaining criteria all support a high satisfactory assessment.

# **Lending Activity**

Lending levels reflect excellent responsiveness to the credit needs of the assessment areas. The institution continues to be an active lender by originating a significant volume of small farm, small business, and home mortgage loans.

Minnwest Bank's average net loan-to-deposit ratio was 86.9 percent over the 11 quarter-

ends since the previous evaluation and is 78.7 percent as of December 31, 2021. In the combined assessment areas, based on 2020 CRA aggregate data, Minnwest Bank ranked 1<sup>st</sup>, by number, out of 44 lenders for originating small farm loans, and 9<sup>th</sup>, by number, out of 229 lenders for originating small business loans. In the combined assessment areas, based on 2020 HMDA aggregate data, the bank ranked 201<sup>st</sup> out of 729 lenders by number for originating and purchasing home mortgage loans. Ultimately, in the combined Minnesota assessment areas where examiners placed the greatest weight, Minnwest Bank exhibited strong market performance in its two primary product lines by ranking 1<sup>st</sup> among all small farm lenders and 9<sup>th</sup> among all small business lenders according to 2020 aggregate data. Minnwest Bank ranked 2<sup>nd</sup> among small farm lenders and 12<sup>th</sup> among small business lenders in the South Dakota assessment areas according to 2020 aggregate data.

# **Assessment Area Concentration**

A substantial majority of loans are made in Minnwest Bank's assessment areas, which demonstrates the bank's willingness to meet the credit needs of the assessment areas. Details are provided in the following table.

|                |       | Number | of Loans |       |            | Dolla     | rs Amoui | nt of Loans \$ | (000s) |                |  |
|----------------|-------|--------|----------|-------|------------|-----------|----------|----------------|--------|----------------|--|
| Loan Category  | Ins   | ide    | Ou       | tside | Total<br># | inside () |          | Outsi          | de     | Total \$(000s) |  |
|                | #     | %      | #        | %     | 7 "        | \$        | %        | \$             | %      | <b>Φ(0005)</b> |  |
| Home Mortgage  |       |        |          |       |            |           |          |                |        |                |  |
| 2019           | 70    | 80.5   | 17       | 19.5  | 87         | 40,037    | 58.5     | 28,442         | 41.5   | 68,478         |  |
| 2020           | 89    | 80.2   | 22       | 19.8  | 111        | 76,908    | 70.6     | 31,979         | 29.4   | 108,887        |  |
| 2021           | 71    | 69.6   | 31       | 30.4  | 102        | 45,914    | 37.3     | 77,089         | 62.7   | 123,002        |  |
| Subtotal       | 230   | 76.7   | 70       | 23.3  | 300        | 162,858   | 54.2     | 137,509        | 45.8   | 300,367        |  |
| Small Business |       |        |          |       |            |           |          |                |        |                |  |
| 2019           | 617   | 89.2   | 75       | 10.8  | 692        | 72,801    | 81.6     | 16,411         | 18.4   | 89,212         |  |
| 2020           | 1,782 | 87.0   | 266      | 13.0  | 2,048      | 147,814   | 81.4     | 33,857         | 18.6   | 181,671        |  |
| 2021           | 1,244 | 88.2   | 166      | 11.8  | 1,410      | 122,255   | 80.5     | 29,677         | 19.5   | 151,932        |  |
| Subtotal       | 3,643 | 87.8   | 507      | 12.2  | 4,150      | 342,870   | 81.1     | 79,945         | 18.9   | 422,815        |  |
| Small Farm     |       |        |          |       | •          |           |          | •              |        | 7              |  |
| 2019           | 1,647 | 86.1   | 266      | 13.9  | 1,913      | 228,904   | 86.1     | 36,935         | 13.9   | 265,839        |  |
| 2020           | 2,040 | 86.4   | 322      | 13.6  | 2,362      | 230,985   | 85.1     | 40,392         | 14.9   | 271,377        |  |
| 2021           | 2,616 | 87.0   | 392      | 13.0  | 3,008      | 225,376   | 84.8     | 40,473         | 15.2   | 265,849        |  |
| Subtotal       | 6,303 | 86.5   | 980      | 13.5  | 7,283      | 685,265   | 85.3     | 117,800        | 14.7   | 803,065        |  |

Source: HMDA Reported Data; CRA Reported Data Due to rounding, totals may not equal

100.0%

# **Geographic Distribution**

Overall, the geographic distribution of loans reflects good penetration throughout the institution's assessment areas. Conclusions regarding the bank's overall lending performance is consistent with the conclusions in Minnesota; however, South Dakota demonstrated adequate penetration overall. Minnesota received the most weight when

deriving overall conclusions, resulting in an overall good assessment. Emphasis under the Geographic Distribution criterion is placed on the bank's record of lending in low- and moderate-income census tracts. Examiners reviewed only those loans extended within the assessment areas to perform this analysis. A complete discussion of the bank's geographic distribution lending performance can be found in the separate assessment area sections of this evaluation.

# **Borrower Profile**

Overall, the distribution of borrowers reflects good penetration among farm and business customers of different sizes and retail customers of different income levels. Conclusions regarding the bank's overall lending performance is consistent with the conclusions in Minnesota; however, South Dakota demonstrated excellent penetration overall. Minnesota received the most weight when deriving overall conclusions, resulting in an overall good assessment. Examiners focused on the percentage by number of small farm and small business loans to farms and businesses with gross annual revenues of \$1 million or less and home mortgage loans to low- and moderate-income borrowers. Examiners reviewed only those loans extended within the assessment areas to perform this analysis. A complete discussion of the bank's borrower profile lending performance can be found in the separate assessment area sections of this evaluation.

# **Innovative or Flexible Lending Practices**

Minnwest Bank uses innovative and/or flexible lending practices in order to serve the assessment areas' credit needs. These include agricultural, commercial, home mortgage, and consumer loan programs, and involve proprietary, state, and federal loan programs. Many of these loan programs require extra effort by bank personnel when compared to conventional loans, which ultimately assist smaller farms and businesses, and low- and moderate-income borrowers who might not otherwise qualify for credit.

Minnwest Bank continues to offer flexible loan programs, including programs with government guarantees, down payment assistance, low-interest home improvement loans, and financing for other specialized needs. Minnwest Bank offers loans for farmers through federal programs offered by the Farm Service Agency (FSA) and Farmer Mac. These programs increase access to credit and in many cases reduce borrowing costs for the benefit of farmers and rural communities. The bank also offers the AgBMP loan program through the state of Minnesota. This is a water quality program that provides low-interest loans to farmers, rural landowners, and agriculture supply businesses to encourage agricultural management best practices that prevent or reduce runoff from feedlots and farm fields, and other pollution problems.

The bank also continues to offers government-guaranteed loan programs through the Small Business Administration (SBA). In addition to traditional SBA loans, Minnwest Bank originated 4,283 loans totaling \$209.5 million in 2020 and 2021 through the SBA's Paycheck Protection Program (PPP). These loans involved flexible underwriting due to unique financial strains on businesses and their employees as a result of the COVID-19 pandemic. Two of these loans were considered community development loans in this evaluation. The remaining SBA PPP loans were reported as small business loans in 2020 and 2021, as reflected in the data.

For consumer lending, Minnwest Bank continues to offer low-interest home improvement loans for low- and moderate-income persons through the Minnesota Housing Finance Agency. Additionally, in 2020, the bank collaborated with Small Business United 365 (SBU365), a United Way agency servicing the St. Cloud Assessment Area. Using donated funds, SBU365 runs a microloan program that provides funds for rental deposits to lowand moderate-income families that want to secure permanent housing but cannot afford a down payment. SBU365 provides an interest free, fully forgivable, loan of up to \$1,500 for a rental deposit and Minnwest Bank provides the loan servicing including monthly billing and credit reporting services in the hopes to improve borrower's credit history. So far, 11 loans totaling \$9.9 thousand dollars have been originated through the program, all benefiting the St. Cloud Assessment Area. In response to the COVID-19 pandemic, in 2020, the institution offered a short-term COVID Emergency unsecured loan to all bank customers with a 24-month term and the option to defer payments for 6 months. Minnwest Bank also originated loans through the Federal Reserve Mainstreet Lending program benefitting small and medium-sized businesses impacted by the COVID-19 pandemic. Lastly, Minnwest bank used innovative lending practices by offering consumer and commercial borrowers the option to defer loan payments, for borrowers that met certain qualifications, and did so for 295 consumer and 211 agricultural and commercial borrowers. There were no fees associated with the deferrals.

Overall, the bank uses innovative and/or flexible lending practices and programs in order to better serve the assessment areas' credit needs. The bank's use of these programs helps demonstrate the bank's good record of serving the credit needs of disadvantaged areas within the assessment areas, low- and moderate-income individuals, and farms and businesses of varying sizes. The following table shows additional details on the bank's flexible and innovative lending activity.

|  |    | Inno     | ovative o | r Flexible | Innovative or Flexible Lending Programs |          |    |          |        |          |  |  |  |  |  |  |
|--|----|----------|-----------|------------|---|----------|----|----------|--------|----------|--|--|--|--|--|--|
| Type of Drogram                        | 2  | 019*     | 2         | 2020       |   | 2021     |    | 2022*    | Totals |          |  |  |  |  |  |  |
| Type of Program                        | #  | \$(000s) | #         | \$(000s)   | #                                       | \$(000s) | #  | \$(000s) | #      | \$(000s) |  |  |  |  |  |  |
| USDA-FSA                               | 31 | 16,963   | 39        | 11,966     | 24                                      | 9,471    | 1  | 250      | 95     | 38,650   |  |  |  |  |  |  |
| Farmer Mac                             | 11 | 6,130    | 23        | 8,471      | 21                                      | 9,844    | 0  | 00       | 55     | 24,445   |  |  |  |  |  |  |
| AgBMP                                  | 11 | 494      | 5         | 279        | 7                                       | 469      | 0  | 00       | 23     | 1,242    |  |  |  |  |  |  |
| SBA                                    | 16 | 10,159   | 2,032     | 150,890    | 2,328                                   | 99,577   | 10 | 6,687    | 4,386  | 267,313  |  |  |  |  |  |  |
| Mainstreet Lending<br>Program          | 0  | 0        | 4         | 3,852      | 0                                       | 0        | 0  | 0        | 4      | 3,852    |  |  |  |  |  |  |
| Minnesota<br>Housing Finance<br>Agency | 21 | 444      | 28        | 680        | 20                                      | 470      | 2  | 118      | 71     | 1,712    |  |  |  |  |  |  |
| COVID Emergency<br>Unsecured Loan      | 0  | 0        | 22        | 49         | 0                                       | 0        | 0  | 0        | 22     | 49       |  |  |  |  |  |  |
| Totals                                 | 90 | 34,190   | 2,153     | 176,187    | 2,400                                   | 119,831  | 13 | 7,055    | 4,656  | 337,263  |  |  |  |  |  |  |

# **Community Development Loans**

\*Partial year

Minnwest Bank originated a relatively high level of community development loans, which is

consistent with the bank's performance in Minnesota. Performance in South Dakota was inconsistent, but did not impact the overall rating as more weight was given to Minnesota. The institution originated 31 community development loans totaling approximately \$110.9 million during the evaluation period. This is an increase of approximately 60.6 percent by dollar volume from the previous evaluation. Two of the qualifying community development loans were SBA PPP loans totaling \$2.7 million.

The bank made loans to various organizations throughout its assessment areas, the broader Minnesota statewide area, and on a national level, primarily to help support affordable housing, but also for economic development and the revitalization and stabilization of moderate-income or distressed and/or underserved geographies. These loans were generally responsive to the opportunities for community development lending, particularly in Minnesota. The table includes 13 and 6 loans totaling \$43.1 million and \$47.2 million that benefited the broader statewide area of Minnesota and on a national level, respectively. The bank received credit for these loans because it has been responsive to the assessment areas' lending needs including community development lending. Minnwest Bank's community development lending volume represents 5.9 percent of net loans and 4.1 percent of total assets. This community development lending performance is reasonable in relation to the performance of three similarly situated institutions. Specifically, comparable bank ratios of community development loans to net loans ranged from 1.7 to 12.8 percent; while, the ratios of community development loans to total assets ranged from 1.2 to 10.4 percent. Further details regarding qualified loans made in each assessment area are discussed in the applicable assessment area sections of the evaluation. The following tables illustrate the bank's community development loans by assessment area, purpose, and year.

|                                   | Com                   | nunity De | velopn | nent Lendi      | ing by               | Assessm  | ent Are                    | a        |        |          |
|-----------------------------------|-----------------------|-----------|--------|-----------------|----------------------|----------|----------------------------|----------|--------|----------|
| Assessment Area                   | Affordable<br>Housing |           |        | munity<br>vices | Economic Development |          | Revitalize or<br>Stabilize |          | Totals |          |
|                                   | #                     | \$(000s)  | #      | \$(000s)        | #                    | \$(000s) | #                          | \$(000s) | #      | \$(000s) |
| Nonmetropolitan<br>Minnesota      | 0                     | 0         | 0      | 0               | 0                    | 0        | 2                          | 2,774    | 2      | 2,774    |
| Minneapolis                       | 5                     | 9,244     | 0      | 0               | 3                    | 6,398    | 1                          | 1,500    | 9      | 17,142   |
| Rochester                         | 0                     | 0         | 0      | 0               | 0                    | 0        | 0                          | 0        | 0      | 0        |
| St. Cloud                         | 1                     | 654       | 0      | 0               | 0                    | 0        | 0                          | 0        | 1      | 654      |
| Statewide Minnesota<br>Activities | 9                     | 27,017    | 0      | 0               | 1                    | 1,900    | 3                          | 14,200   | 13     | 43,117   |
| Minnesota Total                   | 15                    | 36,915    | 0      | 0               | 4                    | 8,298    | 6                          | 18,474   | 25     | 63,687   |
| Nonmetropolitan South<br>Dakota   | 0                     | 0         | 0      | 0               | 0                    | 0        | 0                          | 0        | 0      | 0        |
| Sioux Falls                       | 0                     | 0         | 0      | 0               | 0                    | 0        | 0                          | 0        | 0      | 0        |
| South Dakota Total                | 0                     | 0         | 0      | 0               | 0                    | 0        | 0                          | 0        | 0      | 0        |
| National Activities               | 6                     | 47,180    | 0      | 0               | 0                    | 0        | 0                          | 0        | 6      | 47,180   |
| Total                             | 21                    | 84,095    | 0      | 0               | 4                    | 8,298    | 6                          | 18,474   | 31     | 110,867  |
| Source: Bank Data                 |                       | •         | •      |                 |                      | •        |                            |          |        |          |

|                   | Community Development Lending by Year |                |     |                       |   |                      |               |                   |        |          |  |  |
|-------------------|---------------------------------------|----------------|-----|-----------------------|---|----------------------|---------------|-------------------|--------|----------|--|--|
| Activity Year     | Afford<br>Hou                         | dable<br>ising | l l | Community<br>Services |   | conomic<br>relopment | Revita<br>Sta | lize or<br>bilize | Totals |          |  |  |
| ,                 | #                                     | \$(000s)       | #   | \$(000s)              | # | \$(000s)             | #             | \$(000s)          | #      | \$(000s) |  |  |
| 2019 (partial)    | 6                                     | 29,708         | 0   | 0                     | 0 | 0                    | 3             | 14,200            | 9      | 43,908   |  |  |
| 2020              | 5                                     | 20,536         | 0   | 0                     | 1 | 2,620                | 2             | 2,774             | 8      | 25,930   |  |  |
| 2021              | 10                                    | 33,851         | 0   | 0                     | 3 | 5,678                | 1             | 1,500             | 14     | 41,029   |  |  |
| Total             | 21                                    | 84,095         | 0   | 0                     | 4 | 8,298                | 6             | 18,474            | 31     | 110,867  |  |  |
| Source: Bank Data | •                                     | II.            |     |                       |   |                      |               |                   |        |          |  |  |

### **INVESTMENT TEST**

Minnwest Bank demonstrated low satisfactory performance under the Investment Test. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development needs support this conclusion. Minnwest Bank's overall performance is consistent with the conclusions for both Minnesota and South Dakota.

# **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. Minnwest Bank made or retained 292 qualified investments totaling approximately \$18.4 million during the evaluation period. Overall, the bank's qualified investment activity has increased by approximately 52.9 percent, by dollar volume, since the previous evaluation.

The volume of qualified investments represented 0.7 percent of total assets and 3.5 percent of total securities as of December 31, 2021. A review of the similarly situated institutions revealed that qualified investments ranged from 0.2 percent to 2.6 percent of total assets and 14.9 percent to 27.9 percent of total securities. Minnwest Bank's qualified investments to total assets ratio is comparable to the performance of the similarly situated institutions; however, the bank's qualified investments to total securities ratio significantly lags those of the similarly situated institutions. While the qualified investments to total securities ratio is included as a measurement, examiners focused more on the qualified investments to total assets ratio as investment strategies can vary between institutions and influence the comparison.

Of the 292 qualified investments, 18 totaling \$6.1 million were made during prior evaluation periods, but remained outstanding as of the current evaluation period; 24 totaling approximately \$11.6 million are newly purchased investments, and 250 totaling \$644,562 are donations. The following tables illustrate the bank's qualified investments by assessment area, purpose, and year. The tables also include 3 annual donations of \$52,500 to sponsor access to EVERFI financial literacy courses for schools across the bank's assessment areas that served primarily low- or moderate-income students or

schools located in distressed and/or underserved areas; therefore, these donations were counted at the institution level. Finally, the tables include 16 qualified investments totaling approximately \$1.1 million that benefited the broader statewide areas of Minnesota and South Dakota, which are detailed in the applicable State sections of the evaluation. The bank received credit for these investments because it has been responsive to the assessment areas' community development investment needs. Further details regarding qualified investments made in each assessment area are discussed in the applicable assessment area sections of the evaluation.

| Comm                 | unity D       | evelopm       | ent Qu      | alified Inv     | estme | ents by Ass         | essm                       | ent Area |     |          |  |
|----------------------|---------------|---------------|-------------|-----------------|-------|---------------------|----------------------------|----------|-----|----------|--|
| Assessment Area      | Afford<br>Hou | lable<br>sing | Comm<br>Ser | nunity<br>vices |       | conomic<br>elopment | Revitalize or<br>Stabilize |          | T   | Totals   |  |
|                      | #             | \$(000s)      | #           | \$(000s)        | #     | \$(000s)            | #                          | \$(000s) | #   | \$(000s) |  |
| Nonmetropolitan MN   | 2             | 222           | 102         | 2,652           | 8     | 126                 | 88                         | 10,552   | 200 | 13,552   |  |
| Minneapolis          | 2             | 2,414         | 13          | 84              | 1     | <1                  | 1                          | 362      | 17  | 2,860    |  |
| St. Cloud            | 0             | 0             | 11          | 24              | 1     | 8                   | 0                          | 0        | 12  | 32       |  |
| Rochester            | 1             | 179           | 7           | 23              | 0     | 0                   | 0                          | 0        | 8   | 202      |  |
| Broader Statewide MN | 3             | 4             | 2           | 6               | 1     | 1                   | 1                          | 556      | 7   | 567      |  |
| Minnesota Total      | 8             | 2,819         | 135         | 2,789           | 11    | 135                 | 90                         | 11,470   | 244 | 17,213   |  |
| Nonmetropolitan SD   | 0             | 0             | 17          | 10              | 0     | 0                   | 16                         | 348      | 33  | 358      |  |
| Sioux Falls          | 0             | 0             | 3           | 45              | 0     | 0                   | 0                          | 0        | 3   | 45       |  |
| Broader Statewide SD | 0             | 0             | 6           | 16              | 0     | 0                   | 3                          | 563      | 9   | 579      |  |
| South Dakota Total   | 0             | 0             | 26          | 71              | 0     | 0                   | 19                         | 911      | 45  | 982      |  |
| Institution Level    | 0             | 0             | 3           | 158             | 0     | 0                   | 0                          | 0        | 3   | 158      |  |
| Total                | 8             | 2,819         | 164         | 3,018           | 11    | 135                 | 109                        | 12,381   | 292 | 18,353   |  |
| Source: Bank Data    |               |               | •           |                 |       |                     |                            |          | •   |          |  |

|                              |   |                       | Qualifi | ed Inves              | tments | by Year         |                |                   |        |          |
|------------------------------|---|-----------------------|---------|-----------------------|--------|-----------------|----------------|-------------------|--------|----------|
| Activity Year                |   | Affordable<br>Housing |         | Community<br>Services |        | nomic<br>opment | Revita<br>Stal | lize or<br>bilize | Totals |          |
| ,                            | # | \$(000s)              | #       | \$(000s)              | #      | \$(000s)        | #              | \$(000s)          | #      | \$(000s) |
| Prior Period                 | 2 | 222                   | 0       | 0                     | 1      | 98              | 15             | 5,825             | 18     | 6,145    |
| 2019 (partial)               | 2 | 2,239                 | 0       | 0                     | 0      | 0               | 8              | 1,447             | 10     | 3,686    |
| 2020                         | 1 | 354                   | 1       | 2,500                 | 0      | 0               | 8              | 3,912             | 10     | 6,766    |
| 2021                         | 0 | 0                     | 0       | 0                     | 0      | 0               | 4              | 1,112             | 4      | 1,112    |
| Subtotal                     | 5 | 2,815                 | 1       | 2,500                 | 1      | 98              | 35             | 12,296            | 42     | 17,709   |
| Qualified Grants & Donations | 3 | 4                     | 163     | 518                   | 10     | 37              | 74             | 85                | 250    | 644      |
| Total                        | 8 | 2,819                 | 164     | 3,018                 | 11     | 135             | 109            | 12,381            | 292    | 18,353   |
| Source: Bank Data            | • | •                     | •       |                       | 7      |                 |                | V                 |        | •        |

# Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits good responsiveness to credit and community development needs. The bank's qualified investment activity addressed some community development needs identified by community contacts, including the bank's commitment to providing access to financial literacy courses across its assessment areas. Additionally, some

donations were provided annually or as part of multi-year pledges, ensuring that community development organizations have sustained funding.

# **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives. The investments made during the evaluation period and those held from prior periods are routinely provided by private investors and do not evidence innovation or complexity.

# SERVICE TEST

Minnwest Bank demonstrated low satisfactory performance under the Service Test, which is consistent in Minnesota and South Dakota. The Accessibility of Delivery Systems primarily supports this assessment.

# **Accessibility of Delivery Systems**

Minnwest Bank's delivery systems are reasonably accessible to essentially all portions of its assessment areas including low- and moderate-income geographies and individuals and distressed and/or underserved areas. The bank's service delivery systems include 36 offices and 29 ATMs located within its assessment areas, as well as alternative delivery methods. The following table shows the overall distribution of branches, ATMs, and population by tract income level.

|                 | Brand | h and ATI | M Distributio | n by Geo | graphy Inc | ome Level |      |       |  |
|-----------------|-------|-----------|---------------|----------|------------|-----------|------|-------|--|
| Tract           | Censu | s Tracts  | Popul         | ation    | Bra        | nches     | ATMs |       |  |
| Income<br>Level | #     | %         | #             | %        | #          | %         | #    | %     |  |
| Low             | 54    | 7.1       | 191,151       | 6.2      | 0          | 0.0       | 0    | 0.0   |  |
| Moderate        | 164   | 21.6      | 634,378       | 20.5     | 3          | 8.3       | 3    | 10.3  |  |
| Middle          | 358   | 47.2      | 1,436,153     | 46.5     | 30         | 83.3      | 23   | 79.3  |  |
| Upper           | 177   | 23.4      | 820,680       | 26.6     | 3          | 8.3       | 3    | 10.3  |  |
| NA              | 5     | 0.7       | 8,349         | 0.3      | 0          | 0.0       | 0    | 0.0   |  |
| Total           | 758   | 100.0     | 3,090,711     | 100.0    | 36         | 100.0     | 29   | 100.0 |  |

Source: 2015 ACS Data; Bank Data Due to rounding, totals may not equal 100.0%

Alternate delivery systems are also available to enhance accessibility to financial services. The bank offers electronic delivery systems that include telephone, internet, and mobile banking. The bank's website has information on the its products and services, provides customers access to online banking services, and allows users to apply for and open a checking, savings, or certificate of deposit account. Online banking services include accessing account information, making transfers and loan payments, and sending external transfers or bill payments. Mobile banking is available for customers to access account information, transfer funds, make loan payments, deposit funds, and send money using bill pay and TransferNow. Other alternative delivery systems offered include electronic statements and mobile wallet.

# **Changes in Branch Locations**

The bank's record of closing and opening of branches has not adversely affected the accessibility of its delivery systems, particularly for low- and moderate-income geographies and/or individuals. Since the prior examination, the bank closed one limited service location, opened one new location, and moved one office across the street. All locations were in middle-income census tracts. These changes are discussed in more detail in the separate assessment area sections.

# Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. Further, branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. Many offices have weekend hours on Saturday and offer extended hours through drive-up windows.

Minnwest Bank offers two lower-cost deposit accounts with low monthly service fees and a zero minimum balance, which is particularly beneficial for low- and moderate-income individuals. Additional features for the accounts include debit cards with no monthly fees, ATM access, online banking and bill pay, electronic statements, and mobile banking with the availability for mobile deposits and payments. Ultimately, these low-cost account offerings provide affordable, traditional banking services and allow consumers to work toward financial security, which is particularly responsive to low- and moderate-income individuals.

Minnwest Bank continues to participate in the Interest on Lawyer's Trust Account (IOLTA) and Interest on Real Estate Trust Account (IORETA) programs, which permits lawyers to deposit funds into interest bearing trust accounts. The interest generated from IOLTAs is donated to the Minnesota Lawyer Trust Account Board and South Dakota Bar Trust Foundation to provide legal assistance to low- and moderate-income individuals. The interest generated from IORETAs is donated to the Minnesota Housing Trust Fund to provide housing assistance to low- and moderate- income individuals. As of April 4, 2022, Minnwest Bank had 31 IOLTAs and 20 IORETAs benefitting the State of Minnesota and 1 IOLTA benefitting the State of South Dakota.

# **Community Development Services**

Minnwest Bank provides a limited level of community development services. Since the previous evaluation, bank employees provided 22 instances totaling 213 hours of financial expertise or technical assistance to community development organizations in the assessment areas. The number of community development services has declined since the prior evaluation, which reported 127 community development services. Further, the number of services is significantly lower than comparable banks services, which ranged from 114 to 249. Management attributed the decline in services to limited opportunities caused by the COVID-19 pandemic. While some opportunities to provide financial expertise were limited, the bank did provide loan modifications or payment deferrals to businesses and consumers affected by pandemic. These services demonstrated responsiveness to the credit needs of the assessment areas.

The following tables illustrate the bank's community development services by assessment area, purpose, and year. The majority of the services benefitted the State of Minnesota. Further details are located in the separate assessment area sections of the evaluation.

| Communit                     | Community Development Services by Assessment Area |                    |                      |                         |        |  |  |  |  |
|------------------------------|---|--------------------|----------------------|-------------------------|--------|--|--|--|--|
| Assessment Area              | Affordable<br>Housing                             | Community Services | Economic Development | Revitalize or Stabilize | Totals |  |  |  |  |
|                              | #   | #                  | #                    | #                       | #      |  |  |  |  |
| Nonmetropolitan Minnesota    | 0   | 4                  | 2                    | A 1                     | 7      |  |  |  |  |
| Minneapolis                  | 0   | 0                  | 0                    | 0                       | 0      |  |  |  |  |
| Rochester                    | 0   | 0                  | 4                    | 0                       | 4      |  |  |  |  |
| St. Cloud                    | 0   | 3                  | 0                    | 0                       | 3      |  |  |  |  |
| Minnesota Total              | 0   | 7                  | 6                    | 1                       | 14     |  |  |  |  |
| Nonmetropolitan South Dakota | 0   | 3                  | 2                    | 1                       | 6      |  |  |  |  |
| Sioux Falls                  | 0   | 2                  | 0                    | 0                       | 2      |  |  |  |  |
| South Dakota Total           | 0   | 5                  | 2                    | 1                       | 8      |  |  |  |  |
| Total                        | 0   | 12                 | 8                    | 2                       | 22     |  |  |  |  |
| Source: Bank Data            |   |                    |                      |                         |        |  |  |  |  |

|                   | Community Development Services by Year |                       |                      |                         |        |  |  |  |  |
|-------------------|--|-----------------------|----------------------|-------------------------|--------|--|--|--|--|
| Activity Year     | Affordable Housing                     | Community<br>Services | Economic Development | Revitalize or Stabilize | Totals |  |  |  |  |
|                   | #                                      | #                     | #                    | #                       | #      |  |  |  |  |
| 2019 (partial)    | 0                                      | 1                     | 2                    | 1                       | 4      |  |  |  |  |
| 2020              | 0                                      | 1                     | 2                    | 0                       | 3      |  |  |  |  |
| 2021              | 0                                      | 7                     | 2                    | 1                       | 10     |  |  |  |  |
| Year to Date 2022 | 0                                      | 3                     | 2                    | 0                       | 5      |  |  |  |  |
| Total             | 0                                      | 12                    | 8                    | 2                       | 22     |  |  |  |  |
| Source: Bank Data |  |                       |                      | 7                       |        |  |  |  |  |

# 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.

# **MINNESOTA**

CRA RATING FOR MINNESOTA: <u>SATISFACTORY</u>

The Lending Test is rated: High

<u>Satisfactory</u> The Investment Test is rated: Low Satisfactory The Service Test is rated:

**Low Satisfactory** 

# **DESCRIPTION OF INSTITUTION'S OPERATIONS IN MINNESOTA**

For this evaluation, Minnwest Bank has four assessment areas in Minnesota: the Nonmetropolitan Minnesota, Minneapolis, Rochester, and the St. Cloud assessment areas as previously discussed. The bank operates 30 offices and 24 ATMs in the Minnesota assessment areas. Details for the individual assessment areas are provided in subsequent sections.

# SCOPE OF EVALUATION - MINNESOTA

Examiners evaluated the bank's CRA performance for Minnesota through full-scope reviews of the Nonmetropolitan Minnesota, Minneapolis, Rochester, and St. Cloud assessment areas. More weight was given to overall conclusions derived from the Nonmetropolitan Minnesota Assessment Area followed by Minneapolis, Rochester, and then St. Cloud. Examiners reviewed small farm, small business, and home mortgage loans in the Nonmetropolitan Minnesota Assessment Area. Small business and small farm loans were reviewed in the Rochester Assessment Area. Finally, only small business lending was reviewed in the Minneapolis and St. Cloud assessment areas. When analyzing performance in the Nonmetropolitan Minnesota and Rochester assessment areas, small farm lending received the most weight, followed by small business, and then home mortgage lending as applicable.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN MINNESOTA

# **LENDING TEST**

Minnwest Bank demonstrated high satisfactory performance under the Lending Test in the State of Minnesota. This is consistent with the bank's performance in the Nonmetropolitan Minnesota Assessment Area, which received the most weight in drawing conclusions, and the Minneapolis Assessment Area. Performance in the Rochester and St. Cloud assessment areas was inconsistent, but did not impact the overall conclusion. Details are discussed under each assessment area analysis.

# **Lending Activity**

The bank's lending activity reflects excellent responsiveness to the credit needs of Minnesota. Refer to the separate Minnesota assessment area sections of this evaluation for specific details.

# **Geographic Distribution**

Overall, the geographic distribution of loans reflects good penetration throughout the assessment areas in Minnesota. This is consistent with the bank's performance in the Nonmetropolitan Minnesota, Minneapolis, and Rochester assessment areas. Performance in the St. Cloud Assessment Area was inconsistent, but did not impact the overall conclusion. Details are discussed in each assessment area analysis.

# **Borrower Profile**

Overall, the distribution of borrowers reflects good penetration among farm and business customers of different sizes and retail customers of different income levels throughout the assessment areas in Minnesota. This is consistent with the bank's performance in all of the assessment areas with the exception of the Rochester Assessment Area where performance was excellent. Performance in Rochester did not change the overall conclusion. Details are discussed in each assessment area analysis.

# Innovative or Flexible Lending Practices

Consistent with the information presented at the institution level, Minnwest Bank makes use of innovative and/or flexible lending practices in order to serve credit needs in Minnesota. These programs help meet the credit needs of smaller farms and businesses and low- and moderate-income individuals throughout the Minnesota assessment areas.

# **Community Development Loans**

The institution originated a relatively high level of community development loans in Minnesota. Specifically, the bank originated 12 loans totaling approximately \$20.6 million in Minnesota assessment areas, and another 13 loans totaling approximately \$43.1 million in greater statewide Minnesota areas. These loans primarily supported affordable housing initiatives. The loans to a lesser extent promoted other community development purposes, including economic development and revitalization and stabilization initiatives. The assortment of community development activity is responsive to the identified credit needs. Performance is consistent with the Rochester Assessment Area. The Nonmetropolitan Minnesota and St. Cloud assessment areas had an adequate level of community development lending, and no community development loans were originated in the Rochester Assessment Area. Community development lending levels in the statewide area were also at a high level. Refer to each assessment area for more details.

# **INVESTMENT TEST**

Minnwest Bank demonstrated low satisfactory performance under the Investment Test in Minnesota, supported by its adequate performance throughout all Minnesota assessment areas.

# **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified community development investments, rarely in a leadership position, and primarily makes use of investments that are routinely provided by private investors. A significant majority of the bank's qualified investment activity, approximately 93.8 percent by dollar, occurred in Minnesota. Specifically, Minnwest Bank made 237 qualified investments totaling \$16.6 million in its Minnesota assessment areas. An additional 7 qualified investments totaling \$566,509 benefited broader statewide Minnesota. Of these 7 investments, 3 donations totaling \$4,000 were to organizations that promote affordable housing; 2 donations totaling \$6,000 were to organizations that provide community services to low- and moderate- income individuals; a \$750 donation promoted economic development; and 1 prior period investment of \$555,759 helped to revitalize or stabilize portions of Minnesota. The bank's level of qualified investments in Minnesota increased from the previous evaluation, when it received credit for 194 qualified investments totaling approximately \$10.7 million. Details regarding the level of qualified investment activity for each assessment area within Minnesota are provided under the individual assessment area sections.

# Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and community development needs, considering the available opportunities in Minnesota and the investment capacity of the bank

# **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in Minnesota.

# SERVICE TEST

Minnwest Bank demonstrated low satisfactory performance under the Service Test in Minnesota. Performance in the Nonmetropolitan Minnesota, Rochester, and St. Cloud assessment areas was consistent with low satisfactory performance. Performance in the Minneapolis Assessment Area was poor, but did not change the overall conclusion.

# **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment areas in Minnesota. Minnwest Bank operates two offices and two ATMs in moderate- income census tracts in Minnesota, providing access to banking services for low- and moderate- income individuals. Furthermore, alternate delivery systems are consistent with those discussed in the bank's overall performance.

# **Changes in Branch Locations**

The institution's opening and closing of branches has not adversely affected the accessibility of its banking services and delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Refer to the separate assessment area sections for specific details.

# Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals, within Minnesota. Further, branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. This performance is consistent with performance at the institution level.

# **Community Development Services**

Minnwest Bank provides a limited level of community development services in Minnesota. During the current evaluation period, employees provided 14 instances of financial services totaling 156 service hours. Refer to the separate assessment area sections for specific details.

# NONMETROPOLITAN MINNESOTA ASSESSMENT AREA - Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN MINNESOTA ASSESSMENT AREA

The Nonmetropolitan Minnesota Assessment Area includes all of the following counties: Big Stone, Chippewa, Lac qui Parle, Lincoln, Lyon, Murray, Pipestone, Redwood, Renville, Rock, Sibley, Stevens, Swift, Winona, and Yellow Medicine. According to 2015 ACS data, the assessment area consists of 5 moderate-, 58 middle-, and 4 upper-income census tracts. The bank operates 17 offices and 14 ATMs in the assessment area. One office is located in a moderate-income census tract and the remaining 16 offices are located in middle-income census tracts. One ATM is located in a moderate-income census tract and 13 ATMs are located in middle-income census tracts. Two offices are located in a distressed area, 1 is located in a distressed and underserved area, and 3 are located in an underserved area.

# **Economic and Demographic Data**

The table below illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Nonmetropolitan Minnesota Assessment Area |         |               |                    |                  |                 |               |  |  |
|--|---------|---------------|--------------------|------------------|-----------------|---------------|--|--|
| Demographic<br>Characteristics   | #       | Low<br>% of # | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |  |  |
| Geographies (Census<br>Tracts)   | 67      | 0.0           | 7.5                | 86.6             | 6.0             | 0.0           |  |  |
| Population by Geography  | 209,780 | 0.0           | 7.0                | 84.8             | 8.2             | 0.0           |  |  |
| Housing Units by Geography   | 95,770  | 0.0           | 7.2                | 85.2             | 7.7             | 0.0           |  |  |
| Owner-Occupied Units by<br>Geography                                     | 62,438  | 0.0           | 6.1                | 85.3             | 8.6             | 0.0           |  |  |

| Occupied Rental Units by<br>Geography     | 21,884 | 0.0          | 10.7        | 83.3        | 6.0       | 0.0       |
|---|--------|--------------|-------------|-------------|-----------|-----------|
| Vacant Units by Geography                 | 11,448 | 0.0          | 6.0         | 88.3        | 5.7       | 0.0       |
| Businesses by Geography                   | 17,156 | 0.0          | 7.7         | 85.3        | 6.9       | 0.0       |
| Farms by Geography                        | 3,852  | 0.0          | 3.0         | 89.5        | 7.5       | 0.0       |
| Family Distribution by Income<br>Level    | 53,573 | 18.6         | 17.8        | 23.8        | 39.8      | 0.0       |
| Household Distribution by Income<br>Level | 84,322 | 24.5         | 16.1        | 19.4        | 40.0      | 0.0       |
| Median Family Income Non-<br>MSAs<br>- MN |        | \$63,04<br>5 | Median Hou  | sing Value  | $\Lambda$ | \$120,328 |
|   |        |              | Median Gro  | ss Rent     |           | \$591     |
|   |        |              | Families Be | low Poverty | Level     | 7.5%      |

Source: 2015 ACS and 2021 D&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.

D&B data for 2021 indicates that service industries represent the largest portion of businesses in the assessment area at 30.6 percent; followed by agriculture, forestry and fishing (18.3 percent); non- classifiable establishments (10.4 percent); and retail trade (10.2 percent). In addition, 70.2 percent of area businesses have 4 or fewer employees, and 88.6 percent operate from a single location.

Examiners reviewed the FFIEC's listing of non-metropolitan, middle-income, distressed and/or underserved geographies for the evaluation period. The FFIEC updates its listing annually. Numerous geographies within Minnwest Bank's Nonmetropolitan Minnesota Assessment Area were designated as distressed, underserved or both during the review period. The following table illustrates those counties having distressed and/or underserved geographies.

| Nonmetropolita | Nonmetropolitan Minnesota Assessment Area Distressed and/or Underserved Areas |             |                  |  |  |  |  |  |  |
|----------------|---|-------------|------------------|--|--|--|--|--|--|
| County         | Distressed  | Underserved | Years            |  |  |  |  |  |  |
| Big Stone      |   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Lac Qui Parle  | X   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Lincoln        |   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Murray         |   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Renville       | X   |             | 2021, 2020, 2019 |  |  |  |  |  |  |
| Stevens        |   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Swift          |   | X           | 2021, 2020, 2019 |  |  |  |  |  |  |
| Source: FFIEC  |   |             |                  |  |  |  |  |  |  |

The table below presents the 2020 FFIEC-estimated median family income levels for the Nonmetropolitan Minnesota Assessment Area, which are utilized in the Borrower Profile analysis.

| Median Family Income Ranges               |                |                        |                       |           |  |  |  |  |
|---|----------------|------------------------|-----------------------|-----------|--|--|--|--|
| Median Family Incomes         Low<br><50% |                |                        |                       |           |  |  |  |  |
| ı   | Nonmetropolita | an Minnesota Median Fa | amily Income          | •         |  |  |  |  |
| 2020 (\$70,900)                           | <\$35,450      | \$35,450 to <\$56,720  | \$56,720 to <\$85,080 | ≥\$85,080 |  |  |  |  |
| Source: FFIEC                             |                |                        |                       |           |  |  |  |  |

# Competition

The Nonmetropolitan Minnesota Assessment Area is competitive for financial services. According to 2021 FDIC Deposit Market Share data, 57 FDIC-insured financial institutions operate 127 offices within the assessment area. Of these institutions, Minnwest Bank ranks 1<sup>st</sup> with 16.6 percent of the deposit market share. There is moderate competition for small farm loans in the assessment area as 34 lenders originated 3,733 small farm loans in 2020 based on CRA aggregate data. Of these institutions, Minnwest Bank ranked 1<sup>st</sup> with 42.7 percent of the market share by number.

Furthermore, there is a moderate level of demand and competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 79 lenders reported 4,197 small business loans. Of these institutions, Minnwest Bank ranked 1<sup>st</sup> with 22.8 percent of the market share by number. Finally, there is a very high level of competition for home mortgage loans as 297 lenders reported 9,505 HMDA loans in the assessment area in 2020, with Minnwest Bank ranking 33<sup>rd</sup> with 0.7 percent of the market share by number.

# **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit and community development needs. This information helps to determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available. Examiners referenced three previously conducted community contact interviews with representatives from economic development entities active in the Nonmetropolitan Minnesota Assessment Area.

One contact stated that the COVID-19 pandemic and low unemployment rates created challenges for small businesses in the area. Specifically, businesses were affected by shutdowns and a workforce that was experiencing housing, childcare, and broadband limitations. The contact also stated that some businesses have waited to expand due to the pandemic, and although some businesses have closed, others have opened in their place. A contact stated there is a shortage of housing availability in the area and a trend of increasing home values and market rents. The housing market is competitive and many homes are selling for above asking price, resulting in fewer affordable housing options for lower-income families who may have difficulty qualifying for mortgage loans. Further, according to a contact, some local crop farmers have been considering growing hemp to diversify crop options. However, there are concerns that financing may be a challenge due to regulatory requirements and state statutes. Overall, the contacts stated that financial institutions have been responsive to the credit needs of the assessment

area.

# **Credit and Community Development Needs and Opportunities**

Examiners reviewed information from the community contacts, bank management, and demographic and economic data to determine assessment area needs and opportunities. Examiners concluded that agricultural, commercial, and home mortgage lending represent the primary credit needs of the Nonmetropolitan Minnesota Assessment Area. The assessment area's community development needs are primarily related to community services and economic development.

Further, there is opportunity for revitalization and stabilization due to the number of distressed and/or underserved geographies in the assessment area. Finally, a contact noted support for local childcare centers as a need in the assessment area.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NONMETROPOLITAN MINNESOTA ASSESSMENT AREA

### **LENDING TEST**

Minnwest Bank demonstrated good performance under the Lending Test in the Nonmetropolitan Minnesota Assessment Area. The bank's performance under the geographic distribution and borrower profile criteria drove this conclusion.

# Lending Activity

The bank's lending activity reflects excellent responsiveness to the credit needs of the Nonmetropolitan Minnesota Assessment Area. In 2020, the bank originated 66.6 percent, by number, of loans reviewed in the assessment area, whereas, according to the 2020 Deposit Market Share report, 64.2 percent of the bank's deposits came from the assessment area. The bank reported 1,595 small farm loans totaling \$185.1 million, 956 small business loans totaling \$66.9 million, and 52 home mortgage loans totaling \$4.8 million in 2020. As previously noted, the bank ranked 1st in market share for both small farm and small business loans and 33rd for home mortgage loans in this assessment area.

# **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. The combined performance of the bank's good small farm and home mortgage lending and adequate small business performance supports this conclusion. Small farm lending carried the most weight, resulting in good performance overall.

# Small Farm Loans

The geographic distribution of small farm loans reflects good penetration throughout the assessment area. As noted in the table, the bank's performance of lending in the moderate-income census tracts is slightly above aggregate lending performance and comparable to the demographic data.

| Geographic Distribution of Small Farm Loans Assessment Area: Nonmetropolitan Minnesota |   |                                    |       |      |          |      |  |  |  |  |
|--|---|------------------------------------|-------|------|----------|------|--|--|--|--|
| Tract Income Level   | % of Farms                                  | Aggregate<br>Performance<br>% of # | #     | %    | \$(000s) | %    |  |  |  |  |
| Moderate   | 2.9   | 1.9                                | 35    | 2.2  | 3,593    | 1.9  |  |  |  |  |
| Middle   | 89.8  | 89.9                               | 1,412 | 88.5 | 165,681  | 89.5 |  |  |  |  |
| Upper  | 7.3   | 8.1                                | 148   | 9.3  | 15,830   | 8.6  |  |  |  |  |
| Total  | Total 100.0 100.0 1,595 100.0 185,104 100.0 |                                    |       |      |          |      |  |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the table, the bank's record of originating small business loans, by number, in moderate-income geographies slightly lags aggregate lending and demographic data. As previously noted, there is significant competition for small business loans and a smaller percentage of small businesses are located in the five moderate- income census tracts in the assessment area as illustrated in the table.

| Geographic Distribution of Small Business Loans Assessment Area: Nonmetropolitan Minnesota |                    |                                    |     |       |          |       |  |
|--|--------------------|------------------------------------|-----|-------|----------|-------|--|
| Tract Income Level   | % of<br>Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |
| Moderate   | 7.8                | 9.4                                | 59  | 6.2   | 3,760    | 5.6   |  |
| Middle   | 85.3               | 84.0                               | 854 | 89.3  | 59,847   | 89.5  |  |
| Upper  | 6.9                | 6.6                                | 43  | 4.5   | 3,279    | 4.9   |  |
| Total  | 100.0              | 100.0                              | 956 | 100.0 | 66,886   | 100.0 |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

# Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area when compared to aggregate data. The bank's record of originating home mortgage loans in moderate-income geographies is higher than aggregate lending data as illustrated in the following table.

| Geographic Distribution of Home Mortgage Loans Assessment Area: Nonmetropolitan Minnesota |   |                                    |    |       |          |       |  |
|---|---|------------------------------------|----|-------|----------|-------|--|
| Tract Income Level  | % of Owner-<br>Occupied<br>Housing<br>Units | Aggregate<br>Performance<br>% of # | #  | %     | \$(000s) | %     |  |
| Moderate  | 6.1   | 5.7                                | 5  | 9.6   | 262      | 5.5   |  |
| Middle  | 85.3  | 82.9                               | 47 | 90.4  | 4,513    | 94.5  |  |
| Upper   | 8.6   | 11.4                               | 0  | 0.0   | 0        | 0.0   |  |
| Total   | 100.0                                       | 100.0                              | 52 | 100.0 | 4,775    | 100.0 |  |

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

# **Borrower Profile**

The distribution of borrowers reflects good penetration among business and farm customers of different sizes and retail customers of different income levels. The bank's good lending performance in small farm, small business, and home mortgage lending supports this conclusion.

# Small Farm Loans

The distribution of borrowers reflects good penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

| Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Nonmetropolitan Minnesota |            |                                    |       |       |          |       |  |  |
|--|------------|------------------------------------|-------|-------|----------|-------|--|--|
| Gross Revenue Level  | % of Farms | Aggregate<br>Performance<br>% of # | #     | %     | \$(000s) | %     |  |  |
| <=\$1,000,000  | 98.0       | 54.9                               | 918   | 57.6  | 133,807  | 72.3  |  |  |
| >\$1,000,000   | 1.2        |                                    | 169   | 10.6  | 37,334   | 20.2  |  |  |
| Revenue Not Available 0.8 508 31.9 13,963 7.5  |            |                                    |       |       |          |       |  |  |
| Total  | 100.0      | 100.0                              | 1,595 | 100.0 | 185,104  | 100.0 |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

# Small Business Loans

The distribution of borrowers reflects good penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is slightly higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, a majority of small business loans did not have revenue information available, because this category includes PPP loan originations whereby the bank was not required to collect revenue information. Of the 658 loans with no revenue information available, approximately 89.8 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's

willingness to serve the needs of smaller businesses. Further, in 2021, the bank's record of lending to business with gross annual revenues of \$1 million or less significantly increased and exceeded 2019 and 2020 bank performance.

| Distributio           |                    | iness Loans by G<br>Area: Nonmetrop |     |       | ue Category | ,     |
|-----------------------|--------------------|-------------------------------------|-----|-------|-------------|-------|
| Gross Revenue Level   | % of<br>Businesses | Aggregate<br>Performance<br>% of #  | #   | %     | \$(000s)    | %     |
| <=\$1,000,000         |                    | - / A                               |     |       | Α           |       |
| 2019                  | 77.8               | 50.6                                | 192 | 52.7  | 12,858      | 35.4  |
| 2020                  | 79.3               | 37.0                                | 196 | 20.5  | 16,246      | 24.3  |
| 2021                  | 80.3               | /                                   | 457 | 61.2  | 20,538      | 35.1  |
| >\$1,000,000          |                    |                                     |     |       |             |       |
| 2019                  | 6.5                | /                                   | 124 | 34.1  | 20,966      | 57.7  |
| 2020                  | 5.8                |                                     | 102 | 10.7  | 21,974      | 32.9  |
| 2021                  | 5.5                | -                                   | 154 | 20.6  | 31,186      | 53.3  |
| Revenue Not Available |                    |                                     |     |       | 1           |       |
| 2019                  | 15.7               |                                     | 48  | 13.2  | 2,498       | 6.9   |
| 2020                  | 14.9               |                                     | 658 | 68.8  | 28,666      | 42.9  |
| 2021                  | 14.2               |                                     | 136 | 18.2  | 6,747       | 11.5  |
| Totals                |                    |                                     |     |       |             |       |
| 2019                  | 100.0              | 100.0                               | 364 | 100.0 | 36,322      | 100.0 |
| 2020                  | 100.0              | 100.0                               | 956 | 100.0 | 66,886      | 100.0 |
| 2021                  | 100.0              |                                     | 747 | 100.0 | 58,471      | 100.0 |

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not

available. Due to rounding, totals may not equal 100.0%

# Home Mortgage Loans

As depicted in the table below, the distribution of borrowers reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers when compared to aggregate data. Specifically, the bank's performance to low- and moderate-income borrowers slightly exceeds aggregate data.

| Distribution of Home Mortgage Loans by Borrower Income<br>Level Assessment Area: Nonmetropolitan<br>Minnesota |               |                                    |    |       |          |       |  |  |
|---|---------------|------------------------------------|----|-------|----------|-------|--|--|
| Borrower Income Level   | % of Families | Aggregate<br>Performance<br>% of # | #  | %     | \$(000s) | %     |  |  |
| Low   | 18.6          | 7.9                                | 6  | 11.5  | 271      | 5.7   |  |  |
| Moderate  | 17.8          | 20.0                               | 12 | 23.1  | 710      | 14.9  |  |  |
| Middle  | 23.8          | 23.4                               | 7  | 13.5  | 280      | 5.9   |  |  |
| Upper   | 39.8          | 34.1                               | 16 | 30.8  | 1,134    | 23.8  |  |  |
| Not Available   | 0.0           | 14.6                               | 11 | 21.2  | 2,380    | 49.8  |  |  |
| Total   | 100.0         | 100.0                              | 52 | 100.0 | 4,775    | 100.0 |  |  |
| Source: 2015 ACS; Bank Data, 2  |               |                                    | 52 | 100.0 | 4,775    | 100.0 |  |  |

Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

# **Community Development Loans**

Minnwest Bank has made an adequate level of community development loans in the Nonmetropolitan Minnesota Assessment Area. The bank originated 2 community development PPP loans totaling \$2.8 million in the assessment area promoting revitalization of distressed and underserved middle-income geographies.

### INVESTMENT TEST

Minnwest Bank demonstrated adequate performance under the Investment Test in the Nonmetropolitan Minnesota Assessment Area. The bank's Investment and Grant Activity primarily drove this rating; however the good Responsiveness to Credit and Community Development Needs performance helped offset the Community Development Initiatives performance in supporting the conclusion.

# **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the Nonmetropolitan Minnesota Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The vast majority of the bank's qualified investment activity, 73.8 percent by dollar, occurred in the Nonmetropolitan Minnesota Assessment Area. Specifically, the bank made 200 qualified investments totaling approximately \$13.6 million in the assessment area, including 21 newly purchased investments totaling approximately \$9 million; 11 prior period investments totaling \$4.3 million; and 168 donations totaling \$250,821. Of the 200 qualified investments, 2 totaling \$221,504 were to organizations that promote affordable housing; 102 totaling approximately \$2.7 million were to organizations that provide community services to lowand moderate-income individuals, 8 totaling \$126,057 were to organizations that promote economic development; and 88 totaling approximately \$10.6 million helped revitalize or stabilize portions of the assessment area. The bank's level of qualified investments in this assessment area increased from the previous evaluation, when it received credit for 145 qualified investments totaling \$8.1 million.

# Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits good responsiveness to credit and community development needs in the Nonmetropolitan Minnesota Assessment Area, as demonstrated through the bank's qualified investment activity to support community services targeted to low-and moderate-income individuals and revitalization or stabilization efforts in the primarily distressed and/or underserved portions of the assessment area. The bank also made several donations to support local childcare facilities, which was specifically identified as a community need by a community contact. Further, the bank's participation in EVERFI benefited several schools in the assessment area.

# **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Nonmetropolitan Minnesota Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

# SERVICE TEST

Minnwest Bank demonstrated adequate performance under the Service Test in the Nonmetropolitan Minnesota Assessment Area. Performance under Accessibility of Delivery Systems primarily supports this conclusion. The limited level of CD Services was considered, but did not drop the Service Test assessment to poor.

# Accessibility of Delivery Systems

Minnwest Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Of the bank's 17 offices in this assessment area, one is located in a moderate- income census tract and is a full-service facility. Additionally, 6 offices are located in distressed and/or underserved geographies. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

# **Changes in Branch Locations**

The institution's closing of a branch has not adversely affected the accessibility of its banking services and delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Specifically, the bank closed one limited service office in Beaver Creek, Minnesota located in a middle-income census tract. The bank has two offices located within ten miles in the city of Luverne, Minnesota.

# Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

# **Community Development Services**

Minnwest Bank provides a limited level of community development services in the Nonmetropolitan Minnesota Assessment Area. During the evaluation period, employees

provided 7 instances of financial services totaling 31 hours, to provide community services to low- and moderate-income individuals and to promote economic development.

# MINNEAPOLIS ASSESSMENT AREA - Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MINNEAPOLIS ASSESSMENT AREA

The Minneapolis Assessment Area includes all of the following contiguous counties: Dakota, Hennepin, Ramsey, Sherburne, Scott, and Le Sueur. All of the Minneapolis Assessment Area counties are included in the Minneapolis-St. Paul-Bloomington Minnesota-Wisconsin Metropolitan Statistical Area (MSA). Since the previous evaluation, the bank added Scott and Le Sueur counties with the 2021 acquisition of Roundbank. As previously mentioned, due to the timing of acquisition, these counties are excluded from the assessment area for this evaluation. According to 2015 ACS data, the assessment area evaluated for this review consists of 54 low-, 124 moderate-, 216 middle-, 143 upper-income, and 5 non-designated tracts. The bank operates 4 offices and 4 ATMs in the assessment area. Three offices and ATMs are located in middle-income census tracts, and 1 office and ATM is located in an upper-income census tract.

# **Economic and Demographic Data**

The table below illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Minneapolis Assessment Area |           |               |                    |                  |                 |               |
|--|-----------|---------------|--------------------|------------------|-----------------|---------------|
| Demographic<br>Characteristics                             | #         | Low<br>% of # | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census<br>Tracts)                             | 542       | 10.0          | 22.9               | 39.9             | 26.4            | 0.9           |
| Population by Geography                                    | 2,224,044 | 8.6           | 21.2               | 40.3             | 29.5            | 0.4           |
| Housing Units by Geography                                 | 931,165   | 7.8           | 21.6               | 41.6             | 28.5            | 0.5           |
| Owner-Occupied Units by<br>Geography                       | 571,184   | 3.3           | 16.5               | 44.1             | 36.1            | 0.1           |
| Occupied Rental Units by<br>Geography                      | 312,909   | 15.5          | 30.3               | 37.5             | 15.7            | 1.1           |
| Vacant Units by Geography                                  | 47,072    | 12.3          | 25.2               | 39.1             | 22.3            | 1.0           |
| Businesses by Geography                                    | 258,014   | 6.8           | 18.4               | 41.4             | 33.0            | 0.4           |
| Farms by Geography   | 4,626     | 3.3           | 15.5               | 47.5             | 33.6            | 0.1           |
| Family Distribution by Income<br>Level                     | 536,617   | 22.1          | 17.0               | 21.3             | 39.7            | 0.0           |
| Household Distribution by Income Level                     | 884,093   | 25.8          | 16.4               | 18.0             | 39.8            | 0.0           |

| Median Family Income MSA - 33460 Minneapolis-St. Paul- Bloomington, MN-WI MSA  | \$84,589      | Median Housing Value         | \$231,125 |
|--|---------------|------------------------------|-----------|
|  |               | Median Gross Rent            | \$952     |
|  |               | Families Below Poverty Level | 8.1%      |
| Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not be | peen assigned | l an income classification.  |           |

D&B data for 2021 indicates that service industries represent the largest portion of businesses in the assessment area at 40.3 percent; followed by non-classifiable establishments (20.9 percent); finance, insurance, and real estate (10.8 percent); and retail trade (9.3 percent). In addition, 62.9 percent of area businesses have 4 or fewer employees, and 92.1 percent operate from a single location.

# Competition

The Minneapolis Assessment Area is competitive for financial services. According to 2021 FDIC Deposit Market Share data, 97 FDIC-insured financial institutions operate 464 offices within the assessment area. Of these institutions, Minnwest Bank ranks 31<sup>st</sup> with 0.2 percent of the deposit market share. There is an extremely high level of demand and competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 203 lenders reported 52,982 small business loans. Of these institutions, Minnwest Bank ranked 25<sup>th</sup> with 0.7 percent of the market share by number.

# **Community Contact**

Examiners referenced a community contact interview previously conducted with a representative from a community development organization that serves the Minneapolis Assessment Area. The contact indicated that the COVID-19 pandemic has had a significant impact on businesses within the assessment area. Although there have been business closures and shutdowns, government assistance programs have helped limit the economic impact. The contact noted that their organization has worked to distribute government funds through the CARES Act, some of which has gone to financial assistance services and public health initiatives and worked with several businesses to distribute PPP loans. The contact also mentioned that there has been a steady increase in median home values in the area, and that a majority of new housing is above affordability thresholds based on ACS data. Further, the contact stated that there is heavy competition in the Twin Cities metro area with new banks continuing to enter the market. The contact was not aware of any discriminatory practices by any area financial institutions and stated that local financial institutions are meeting the needs of the assessment area.

# <u>Credit and Community Development Needs and Opportunities</u>

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that commercial and home mortgage lending represent the primary credit needs of the Minneapolis Assessment Area. Further, the assessment area's community development needs are related to

affordable housing, community services, and economic development.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MINNEAPOLIS ASSESSMENT AREA

# **LENDING TEST**

Minnwest Bank demonstrated good performance under the Lending Test in the Minneapolis Assessment Area. The bank's performance under all rated criterion supports this conclusion. Examiners only considered small business lending in this assessment area because small farm and home mortgage lending is not a business focus of the bank in this area, and small farm lending was not identified as a primary credit need. Further, the volume of small farm and home mortgage loans was limited.

# **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Minneapolis Assessment Area. In 2020, the bank originated 9.3 percent, by number, of loans reviewed in the assessment area, whereas, according to the 2020 Deposit Market Share report, 16.1 percent of the bank's deposits came from the assessment area. The bank reported 354 small business loans totaling

\$33.4 million, and 10 home mortgage loans totaling \$53.1 million in 2020. As previously noted, the bank ranked 23<sup>rd</sup> in market share for small farm loans and 25<sup>th</sup> for small business loans.

# **Geographic Distribution**

The geographic distribution of small business loans reflects good penetration throughout the assessment area when compared to aggregate data. As shown in the table, the bank's record of originating small business loans, by number, in low-income geographies slightly lags demographic data while the lending in moderate-income geographies exceeds aggregate data.

| Geographic Distribution of Small Business Loans Assessment Area: Minneapolis |                    |                                    |     |       |          |       |
|--|--------------------|------------------------------------|-----|-------|----------|-------|
| Tract Income Level   | % of<br>Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |
| Low  | 6.7                | 6.5                                | 16  | 4.5   | 2,217    | 6.6   |
| Moderate   | 18.3               | 17.5                               | 78  | 22.0  | 4,815    | 14.4  |
| Middle   | 41.7               | 41.7                               | 134 | 37.9  | 15,970   | 47.7  |
| Upper  | 32.8               | 34.0                               | 125 | 35.3  | 10,411   | 31.1  |
| Not Available  | 0.4                | 0.3                                | 1   | 0.3   | 36       | 0.1   |
| Total  | 100.0              | 100.0                              | 354 | 100.0 | 33,449   | 100.0 |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

# **Borrower Profile**

The distribution of borrowers reflects good penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is slightly higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, as mentioned previously, a majority of small business loans in 2020 did not have revenue information available, because this category includes PPP loan originations. Of the 313 loans with no revenue information available, approximately 80.5 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Further, in 2021, of the 57 loans with no revenue information available, approximately 75.4 percent were to borrowers with loan sizes of \$100,000 or less.

| Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Minneapolis |                    |                              |     |       |          |       |
|--|--------------------|------------------------------|-----|-------|----------|-------|
| Gross Revenue Level  | % of<br>Businesses | Aggregate Performance % of # | #   | %     | \$(000s) | %     |
| <=\$1,000,000  |                    |                              |     |       |          |       |
| 2019   | 85.5               | 52.9                         | 30  | 54.5  | 6,663    | 48.8  |
| 2020   | 87.2               | 44.7                         | 29  | 8.2   | 7,657    | 22.9  |
| 2021   | 87.6               |                              | 69  | 39.4  | 12,536   | 41.2  |
| >\$1,000,000   |                    |                              |     |       |          |       |
| 2019   | 6.1                | -                            | 23  | 41.8  | 6,596    | 48.3  |
| 2020   | 5.2                | -                            | 12  | 3.4   | 4,218    | 12.6  |
| 2021   | 4.7                |                              | 49  | 28.0  | 11,826   | 38.9  |
| Revenue Not Available  |                    |                              |     | /     |          |       |
| 2019   | 8.4                |                              | 2   | 3.6   | 400      | 2.9   |
| 2020   | 7.6                |                              | 313 | 88.4  | 21,574   | 64.5  |
| 2021   | 7.7                |                              | 57  | 32.6  | 6,064    | 19.9  |
| Totals   |                    |                              |     |       |          |       |
| 2019   | 100.0              | 100.0                        | 55  | 100.0 | 13,659   | 100.0 |
| 2020   | 100.0              | 100.0                        | 354 | 100.0 | 33,449   | 100.0 |
| 2021   | 100.0              | -                            | 175 | 100.0 | 30,426   | 100.0 |

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

# **Community Development Loans**

Minnwest Bank made a relatively high level of community development loans in the Minneapolis Assessment Area. The bank originated 9 community development loans totaling \$17.1 million in the assessment area. This includes 5 loans totaling \$9.2 million

promoting affordable housing, 2 loans totaling \$6.4 million promoting economic development, and one loan for \$1.5 million to help the revitalization and stabilization of a moderate-income geography. The affordable housing and economic development loans, which make up a majority of the loans, are particularly responsive as they address identified credit needs within the assessment area.

### **INVESTMENT TEST**

Minnwest Bank demonstrated adequate performance under the Investment Test in the Minneapolis Assessment Area. The bank's Investment and Grant Activity and Responsiveness performance primarily drove this assessment; however, the good performance under Credit and Community Development Needs helped offset the low level of innovative of complex investments.

# **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the Minneapolis Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 17 qualified investments totaling approximately \$2.9 million in the assessment area, including 2 newly purchased investments totaling \$2.4 million; 1 prior period investment of \$361,829; and 14 donations totaling \$84,486. Of the 17 qualified investments, 2 totaling \$2.4 million were to organizations that promote affordable housing; 13 totaling \$83,986 were to organizations that provide community services to low- and moderate-income individuals; a

\$500 donation was to an organization that promotes economic development; and a \$361,829 investment helped revitalize and stabilize a moderate-income area in the assessment area. The bank's level of qualified investments in this assessment area decreased by number and increased by dollar from the previous evaluation, when it received credit for 23 qualified investments totaling approximately \$2.3 million.

# Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits good responsiveness to credit and community development needs in the Minneapolis Assessment Area, as demonstrated through the bank's qualified investments to support affordable housing initiatives and community services targeted to low-and moderate-income individuals in the assessment area.

# **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Minneapolis Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

# **SERVICE TEST**

Minnwest Bank demonstrated poor performance under the Service Test in the Minneapolis Assessment Area, primarily because the bank did not conduct any community development

services in this assessment area since the prior evaluation. Management attributed the lack of community development service activity to the COVID-19 pandemic, which caused a decrease in in-person service opportunities.

## **Accessibility of Delivery Systems**

Minnwest Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has two locations in this assessment area and acquired two branches in this assessment area when it acquired Roundbank in November of 2021. Three offices are located in middle-income geographies and the fourth location is in an upper-income geography. Minnwest Bank's alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

## **Changes in Branch Locations**

There have been no changes to the branch locations in this assessment area with the exception of the branches added during the Roundbank acquisition.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

## **Community Development Services**

Minnwest Bank did not provide any community development services in the Minneapolis Assessment Area during the review period.

## ROCHESTER ASSESSMENT AREA - Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROCHESTER ASSESSMENT AREA

The Rochester Assessment Area includes all of Fillmore, Olmsted, and Wabasha counties, which is the same as the prior evaluation. All of the assessment area counties are included in the Rochester MSA. According to 2015 ACS data, the assessment area consists of 13 moderate-, 21 middle-, and 11 upper-income census tracts. The bank operates 4 full service and 2 limited service offices, and 3 ATMs in the assessment area. The bank opened a full-service office in Rochester in September of 2020 and converted a full-service office to limited service. Further, the bank's office in Wykoff, Minnesota moved across the street in January of 2022. One limited service office and ATM are located in a moderate-income census tract and the remaining locations are located in middle-income census tracts.

## **Economic and Demographic Data**

The following table illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Rochester Assessment Area |         |               |                           |                  |                 |               |  |  |  |
|--|---------|---------------|---------------------------|------------------|-----------------|---------------|--|--|--|
| Demographic Characteristics                              | #       | Low<br>% of # | Moderate<br>% of #        | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |  |  |  |
| Geographies (Census Tracts)                              | 45      | 0.0           | 28.9                      | 46.7             | 24.4            | 0.0           |  |  |  |
| Population by Geography                                  | 190,960 | 0.0           | 26.7                      | 43.6             | 29.7            | 0.0           |  |  |  |
| Housing Units by Geography                               | 81,275  | 0.0           | 28.7                      | 44.0             | 27.3            | 0.0           |  |  |  |
| Owner-Occupied Units by Geography                        | 56,663  | 0.0           | 23.0                      | 45.0             | 32.0            | 0.0           |  |  |  |
| Occupied Rental Units by<br>Geography                    | 18,720  | 0.0           | 43.5                      | 40.5             | 16.0            | 0.0           |  |  |  |
| Vacant Units by Geography                                | 5,892   | 0.0           | 36.5                      | 45.7             | 17.7            | 0.0           |  |  |  |
| Businesses by Geography                                  | 16,589  | 0.0           | 26.7                      | 44.0             | 29.2            | 0.0           |  |  |  |
| Farms by Geography                                       | 1,281   | 0.0           | 23.6                      | 58.5             | 18.0            | 0.0           |  |  |  |
| Family Distribution by Income Level                      | 50,391  | 19.1          | 18.5                      | 23.6             | 38.9            | 0.0           |  |  |  |
| Household Distribution by Income Level                   | 75,383  | 23.5          | 16.3                      | 19.0             | 41.3            | 0.0           |  |  |  |
| Median Family Income MSA -<br>40340 Rochester, MN MSA    |         | \$81,036      | Median Housing Value \$17 |                  |                 | \$179,644     |  |  |  |
|  |         |               | Median Gros               | s Rent           |                 | \$830         |  |  |  |
|  |         |               | Families Belo             | ow Poverty L     | _evel           | 5.5%          |  |  |  |

Source: 2015 ACS and 2021 D&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.

D&B data for 2021 indicates that service industries represent the largest portion of businesses in the assessment area at 35.2 percent; followed by non-classifiable establishments (15.3 percent); retail trade (12.1 percent); and finance, insurance, and real estate (10.5 percent). In addition, 66.9 percent of area businesses have 4 or fewer employees, and 90.4 percent operate from a single location.

### Competition

The Rochester Assessment Area is a competitive for financial services. According to 2021 FDIC Deposit Market Share data, 32 FDIC-insured financial institutions operate 76 offices within the assessment area. Of these institutions, Minnwest Bank ranks 15<sup>th</sup> with 1.6 percent of the deposit market share. There is moderate competition for small farm loans in the assessment area as 17 lenders originated 607 small farm loans in 2020 based on CRA aggregate data. Of these institutions, Minnwest Bank ranked 2<sup>nd</sup> with 21.3 percent of the market share by number.

Furthermore, there is a high level of demand and competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 83 lenders reported 3,099 small business loans. Of these institutions, Minnwest Bank ranked 9<sup>th</sup> with 3.2 percent of the market share by number.

## **Community Contact**

Examiners referenced a community contact interview conducted in early 2021 with an economic development organization serving the Rochester Assessment Area. The community contact indicated that the economy was struggling due to the COVID-19 pandemic. The contact stated there is little housing growth and limited new construction, contributing to the area's affordable housing problems. Further, new construction costs have increased noticeably. Small businesses closed as a result of the pandemic, and CARES Act funds were nearly depleted. The contact noted the area's primary needs are affordable housing and support for small businesses. Communities have access to credit through financial institutions, the SBA, FSA, and other non-traditional lenders. Further, the contact stated that many businesses and farms seek government programs with lower rates. Overall, the contact felt that credit and community development needs are being met, but the community contact indicated more could be done, such as providing small business loan programs and revolving housing trust funds.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that commercial and home mortgage lending represent the primary credit needs of the Rochester Assessment Area. Further, the assessment area's community development needs are primarily related to affordable housing and economic development.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ROCHESTER ASSESSMENT AREA

### **LENDING TEST**

Minnwest Bank demonstrated adequate performance under the Lending Test in the Rochester Assessment Area. While the bank's performance for the Borrower Profile criterion was excellent, and the performance under the Lending Activity and Geographic Distribution criteria was good, the lack of Community Development Lending impacted the assessment. Home mortgage lending was not reviewed for this assessment area, because home mortgage lending is not a business focus of the bank in this area. Further, the volume of home mortgage lending was limited.

## **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Rochester Assessment Area. In 2020, the bank originated 6.0 percent, by number, of loans reviewed in the assessment area, whereas, according to the 2020 Deposit Market Share report, 5.3 percent of the bank's deposits came from the assessment area. The bank reported 129 small farm loans totaling \$12.1 million, 100 small business loans totaling \$7.3 million, and 6 home mortgage loans totaling \$1.0 million in 2020. As previously noted, the bank ranked 2<sup>nd</sup> in market share for small farm loans and 9<sup>th</sup> for small business loans.

## **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment

area. The combined performance of good small farm and adequate small business lending performance supports this conclusion. Small farm lending received the most weight when deriving conclusions, resulting in overall good penetration.

### Small Farm Loans

The geographic distribution of small farm loans reflects good penetration throughout the assessment area. As noted in the table, the bank's performance of lending in the moderate-income census tracts is above aggregate lending performance and demographic data.

|   | Geographic Distribution of Small Farm Loans Assessment Area: Rochester |       |     |       |        |       |  |  |  |  |
|---|--|-------|-----|-------|--------|-------|--|--|--|--|
| Tract Income Level % of Farms Aggregate Performance % of # \$(000s) % |  |       |     |       |        |       |  |  |  |  |
| Moderate  | 23.1   | 23.4  | 38  | 29.5  | 4,216  | 34.7  |  |  |  |  |
| Middle  | 59.1   | 67.8  | 86  | 66.7  | 7,472  | 61.5  |  |  |  |  |
| Upper   | 17.8   | 8.7   | 5   | 3.9   | 454    | 3.7   |  |  |  |  |
| Total   | 100.0  | 100.0 | 129 | 100.0 | 12,142 | 100.0 |  |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the table, the bank's record of originating small business loans, by number, in moderate-income geographies slightly lags aggregate lending and demographic data. As previously noted, there is significant competition for small business loans in this assessment area. Further, Minnwest Bank increased its lending in the moderate-income tracts by number from 14.7 percent in 2019 to 19.0 percent in 2021.

| Geographic Distribution of Small Business Loans Assessment Area: Rochester |       |       |     |       |       |       |  |  |  |
|--|-------|-------|-----|-------|-------|-------|--|--|--|
| Tract Income Level   |       |       |     |       |       |       |  |  |  |
| Moderate   | 27.0  | 24.6  | 18  | 18.0  | 1,099 | 15.0  |  |  |  |
| Middle   | 44.0  | 44.6  | 62  | 62.0  | 3,332 | 45.5  |  |  |  |
| Upper  | 29.0  | 30.8  | 20  | 20.0  | 2,890 | 39.5  |  |  |  |
| Total  | 100.0 | 100.0 | 100 | 100.0 | 7,321 | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among farms and business

customers of different sizes. The bank's excellent lending performance in small farm and small business lending supports this conclusion.

### Small Farm Loans

The distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

| Distribution of Small Farm Loans by Gross Annual Revenue<br>Category Assessment Area: Rochester |            |   |     |       |        |       |  |  |  |
|---|------------|---|-----|-------|--------|-------|--|--|--|
| Gross Revenue Level   | % of Farms | % of Farms Aggregate Performance # % \$(000s) % |     |       |        |       |  |  |  |
| <=\$1,000,000   | 97.9       | 64.0  | 109 | 84.5  | 10,695 | 88.1  |  |  |  |
| >\$1,000,000  | 1.3        | /   | 9   | 7.0   | 1,056  | 8.7   |  |  |  |
| Revenue Not Available   | 0.9        |   | 11  | 8.5   | 391    | 3.2   |  |  |  |
| Total   | 100.0      | 100.0   | 129 | 100.0 | 12,142 | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

### Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is significantly higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, a majority of small business loans did not have revenue information available because this category includes PPP loan originations. Of the 68 loans with no revenue information available, approximately 89.7 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Further, in 2021, the bank's record of lending to business with gross annual revenues of \$1 million or less significantly increased nearly matching the bank's 2020 performance.

| Distribu              |                    | Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Rochester |     |       |          |       |  |  |  |  |  |
|-----------------------|--------------------|--|-----|-------|----------|-------|--|--|--|--|--|
| Gross Revenue Level   | % of<br>Businesses | Portormanco #  |     | %     | \$(000s) | %     |  |  |  |  |  |
| <=\$1,000,000         |                    |  |     |       |          |       |  |  |  |  |  |
| 2019                  | 83.8               | 54.5   | 26  | 76.5  | 1,376    | 38.0  |  |  |  |  |  |
| 2020                  | 85.5               | 48.9   | 25  | 25.0  | 2,127    | 29.1  |  |  |  |  |  |
| 2021                  | 85.8               | / \  | 63  | 75.0  | 6,029    | 76.0  |  |  |  |  |  |
| >\$1,000,000          |                    |  |     |       | A        |       |  |  |  |  |  |
| 2019                  | 5.0                | /  | 7   | 20.6  | 1,805    | 49.8  |  |  |  |  |  |
| 2020                  | 4.3                | /  | 7   | 7.0   | 2,150    | 29.4  |  |  |  |  |  |
| 2021                  | 3.9                | <del>-</del> -   | 7   | 8.3   | 1,549    | 19.5  |  |  |  |  |  |
| Revenue Not Available |                    |  |     |       |          |       |  |  |  |  |  |
| 2019                  | 11.3               |  | 1   | 2.9   | 443      | 12.2  |  |  |  |  |  |
| 2020                  | 10.2               |  | 68  | 68.0  | 3,044    | 41.6  |  |  |  |  |  |
| 2021                  | 10.3               |  | 14  | 16.7  | 351      | 4.4   |  |  |  |  |  |
| Totals                |                    |  |     |       | •        |       |  |  |  |  |  |
| 2019                  | 100.0              | 100.0  | 34  | 100.0 | 3,624    | 100.0 |  |  |  |  |  |
| 2020                  | 100.0              | 100.0  | 100 | 100.0 | 7,321    | 100.0 |  |  |  |  |  |
| 2021                  | 100.0              | - /  | 84  | 100.0 | 7,929    | 100.0 |  |  |  |  |  |

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

## **Community Development Loans**

The bank did not originate any community development loans in the Rochester Assessment Area. Management attributed performance to significant competition in the Rochester market area.

Although opportunities do exist for community development lending, management commented that often times they are given to institutions with stronger ties to the Rochester market area.

Nevertheless, opportunities do exist for community development loans as identified through community contacts. The contact did state that overall, they felt that credit and community development needs of the assessment area are being met.

### **INVESTMENT TEST**

Minnwest Bank demonstrated adequate performance under the Investment Test in the Rochester Assessment Area. The bank's Investment and Grant Activity and Responsiveness to Credit and Community Development Needs performance supports this conclusion.

## **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the Rochester Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 8 qualified investments totaling \$202,469 in the assessment area, including 1 newly purchased investment totaling \$178,969 to an organization that promotes affordable housing and 7 donations totaling \$23,500 to organizations that provide community services to low- and moderate-income individuals. The bank's level of qualified investments in this assessment area decreased by number but increased by dollar from the previous evaluation, when it received credit for 13 qualified investments totaling \$164,704.

## Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits adequate responsiveness to credit and community development needs in the Rochester Assessment Area, primarily demonstrated through the bank's qualified investment to support an affordable housing initiative within assessment area.

## **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Rochester Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

### SERVICE TEST

Minnwest Bank demonstrated adequate performance under the Service Test in the Rochester Assessment Area. Performance under Accessibility of Delivery Systems and Changes in Branches primarily supports this conclusion. The limited level of Community Development Services was considered, but did not drop the Service Test assessment to poor.

## Accessibility of Delivery Systems

Minnwest Bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank has four full-service locations, two limited service locations, and three ATMs in this assessment area. One limited service location and one ATM are located in a moderate-income geography, with the remaining in middle-income geographies. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

### **Changes in Branch Locations**

The institution's opening of branches has generally not adversely affected the accessibility of its banking services and delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. The bank moved its Wykoff, Minnesota branch, located in a middle-income census tract, across the street since the prior evaluation. The bank also opened a branch in Rochester, Minnesota in a middle-income census tract and converted its full- service office in Rochester in a moderate-income census tract to a drive-up only location. Both the new and drive-up only Rochester locations are within two miles of each other. The new full-service branch effectively serves the moderate-income areas.

## **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

## **Community Development Services**

Minnwest Bank provided a limited level of community development services in the Rochester Assessment Area. During the evaluation period, employees provided 4 instances of financial services totaling 35 hours of financial expertise or technical assistance to promote economic development.

## ST. CLOUD ASSESSMENT AREA - Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ST. CLOUD ASSESSMENT AREA

The St. Cloud Assessment Area includes Benton and Stearns counties, both of which are located within the St. Cloud MSA. There have been no changes to the assessment area since the prior evaluation and according to 2015 ACS data, the assessment area consists of 4 moderate-, 29 middle-

, and 5 upper-income census tracts. The bank operates 1 office and 1 ATM in the assessment area in a middle-income census tract.

## **Economic and Demographic Data**

The table below illustrates select demographic characteristics of the assessment area.

| Demographic l                         | Informatio | n of the St.  | Cloud Asse         | essment Ar       | ea              |               |
|---------------------------------------|------------|---------------|--------------------|------------------|-----------------|---------------|
| Demographic<br>Characteristics        | #          | Low<br>% of # | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census<br>Tracts)        | 38         | 0.0           | 10.5               | 76.3             | 13.2            | 0.0           |
| Population by Geography               | 191,816    | 0.0           | 12.7               | 71.7             | 15.7            | 0.0           |
| Housing Units by Geography            | 79,007     | 0.0           | 13.3               | 73.2             | 13.5            | 0.0           |
| Owner-Occupied Units by<br>Geography  | 51,046     | 0.0           | 7.9                | 76.5             | 15.7            | 0.0           |
| Occupied Rental Units by<br>Geography | 21,851     | 0.0           | 26.4               | 63.7             | 9.9             | 0.0           |
| Vacant Units by Geography             | 6,110      | 0.0           | 12.4               | 79.7             | 7.9             | 0.0           |
| Businesses by Geography               | 16,546     | 0.0           | 14.1               | 68.5             | 17.4            | 0.0           |
| Farms by Geography                    | 1,330      | 0.0           | 2.6                | 89.6             | 7.7             | 0.0           |

| Family Distribution by Income<br>Level                | 47,374 | 20.0     | 17.5                 | 23.0        | 39.5  | 0.0       |
|---|--------|----------|----------------------|-------------|-------|-----------|
| Household Distribution by Income<br>Level             | 72,897 | 23.7     | 16.0                 | 19.4        | 40.9  | 0.0       |
| Median Family Income MSA -<br>41060 St. Cloud, MN MSA |        | \$69,359 | Median Housing Value |             |       | \$165,394 |
|   |        |          | Median Gro           | ss Rent     |       | \$744     |
|   |        |          | Families Be          | low Poverty | Level | 7.7%      |

Source: 2015 ACS and 2021 D&B Data

Due to rounding, totals may not equal 100.0%

D&B data for 2021 indicates that service industries represent the largest portion of businesses in the assessment area at 33.9 percent; followed by non-classifiable establishments (14.2 percent); retail trade (11.9 percent); and finance, insurance and real estate (10.3 percent). In addition, 66.6 percent of area businesses have 4 or fewer employees, and 90.3 percent operate from a single location.

### Competition

The St. Cloud Assessment Area is competitive for financial services. According to 2021 FDIC Deposit Market Share data, 32 FDIC-insured financial institutions operate 61 offices within the assessment area. Of these institutions, Minnwest Bank ranks 18<sup>th</sup> with 1.5 percent of the deposit market share. There is moderate competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 81 lenders reported 2,959 small business loans. Of these institutions, Minnwest Bank ranked 9<sup>th</sup> with 3.9 percent of the market share by number.

### Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic data, examiners determined that commercial lending, including small business loans, represents the primary credit need of the St. Cloud Assessment Area. Further, the assessment area's community development needs are primarily related to community services and economic development.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ST. CLOUD ASSESSMENT AREA

### **LENDING TEST**

Minnwest Bank demonstrated adequate performance under the Lending Test in the St. Cloud Assessment Area. The bank's performance under the Lending Activity, Geographic Distribution, and Community Development Loans criteria support this conclusion. The bank's performance for the Borrower Profile criterion was higher, but did not impact the overall Lending Test assessment.

Examiners only considered small business lending in this assessment area because small

<sup>(\*)</sup> The NA category consists of geographies that have not been assigned an income classification.

farm and home mortgage lending are not business focuses or identified needs in this assessment area. Further, no small farm loans and very limited home mortgage loans were originated during the evaluation period.

## **Lending Activity**

The bank's lending activity reflects adequate responsiveness to the credit needs of the St. Cloud Assessment Area. In 2020, the bank originated 3.1 percent, by number, of loans in the assessment area, whereas, according to the 2020 Deposit Market Share report, 4.8 percent of the bank's deposits came from the assessment area. The bank reported 116 small business loans totaling \$16.3 million and 5 home mortgage loans totaling \$347 thousand in 2020 in the assessment area. As previously noted, the bank ranked 9<sup>th</sup> in market share for small business loans.

## **Geographic Distribution**

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the table below, the bank's record of originating small business loans, by number, in moderate-income geographies slightly lags aggregate lending data.

| Geographic Distribution of Small Business Loans Assessment Area: St. Cloud |                 |                                    |     |       |          |       |  |  |  |
|--|-----------------|------------------------------------|-----|-------|----------|-------|--|--|--|
| Tract Income Level   | % of Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |  |  |
| Moderate   | 13.9            | 14.4                               | 14  | 12.1  | 1,454    | 8.9   |  |  |  |
| Middle   | 68.9            | 68.9                               | 92  | 79.3  | 13,878   | 84.9  |  |  |  |
| Upper  | 17.2            | 16.7                               | 10  | 8.6   | 1,022    | 6.2   |  |  |  |
| Not Available  | 0.0             | 0.0                                | 0   | 0.0   | 0        | 0.0   |  |  |  |
| Total  | 100.0           | 100.0                              | 116 | 100.0 | 16,354   | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects good penetration among businesses with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is significantly higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, a majority of small business loans did not have revenue information available because this category includes PPP loan originations. Of the 85 loans with no revenue information available, approximately 74.1 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Further, in 2021, the bank's record of lending to business with gross annual revenues of \$1 million or less increased.

| Distribu              | Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Saint Cloud |              |     |       |           |       |  |  |  |  |
|-----------------------|--|--------------|-----|-------|-----------|-------|--|--|--|--|
| Gross Revenue Level   | % of<br>Businesses   | Performance  | #   | %     | \$(000s)  | %     |  |  |  |  |
| <=\$1,000,000         |  |              |     |       |           |       |  |  |  |  |
| 2019                  | 82.4   | 47.8         | 29  | 80.6  | 5,767     | 79.7  |  |  |  |  |
| 2020                  | 84.1   | 37.3         | 17  | 14.7  | 4,706     | 28.8  |  |  |  |  |
| 2021                  | 84.5   | / ,          | 31  | 50.0  | 2,961     | 28.4  |  |  |  |  |
| >\$1,000,000          |  |              |     |       | $\Lambda$ |       |  |  |  |  |
| 2019                  | 6.7  | /            | 6   | 16.7  | 1,450     | 20.0  |  |  |  |  |
| 2020                  | 5.9  | /            | 14  | 12.1  | 3,906     | 23.9  |  |  |  |  |
| 2021                  | 5.5  | <del>-</del> | 20  | 32.3  | 6,722     | 64.5  |  |  |  |  |
| Revenue Not Available |  |              |     |       |           |       |  |  |  |  |
| 2019                  | 11.0   | /            | 1   | 2.8   | 21        | 0.3   |  |  |  |  |
| 2020                  | 10.1   |              | 85  | 73.3  | 7,742     | 47.3  |  |  |  |  |
| 2021                  | 10.0   |              | 11  | 17.7  | 736       | 7.1   |  |  |  |  |
| Totals                |  | 7            |     |       |           |       |  |  |  |  |
| 2019                  | 100.0  | 100.0        | 36  | 100.0 | 7,238     | 100.0 |  |  |  |  |
| 2020                  | 100.0  | 100.0        | 116 | 100.0 | 16,354    | 100.0 |  |  |  |  |
| 2021                  | 100.0  | /            | 62  | 100.0 | 10,419    | 100.0 |  |  |  |  |

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

## **Community Development Loans**

Minnwest Bank made an adequate number of community development loans in the St. Cloud Assessment Area. Specifically, the bank originated only one loan totaling approximately \$654 thousand that supported community development through affordable housing.

### **INVESTMENT TEST**

Minnwest Bank demonstrated adequate performance under the Investment Test in the St. Cloud Assessment Area. The bank's Investment and Grant Activity and Responsiveness to Credit and Community Development needs supports this conclusion.

### **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the St. Cloud Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 12 qualified investments, all in the form of donations, totaling \$32,450 in the assessment area. Of the 12 donations, 11 totaling \$24,450 were to organizations that provide community services to low- and

moderate-income individuals and one \$8,000 donation was made to an organization that promotes economic development.

## Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits adequate responsiveness to credit and community development needs in the St. Cloud Assessment Area, primarily demonstrated through the bank's qualified investment activity to support community services targeted to low-and moderate-income individuals in the assessment area.

## **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the St. Cloud Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

#### SERVICE TEST

Minnwest Bank demonstrated adequate performance under the Service Test in the St. Cloud Assessment Area. Performance under Accessibility of Delivery Systems primarily supports this conclusion. While the bank's CD Services were limited, they did not drop the Service Test conclusion to a poor level.

## Accessibility of Delivery Systems

Minnwest Bank operates one branch and an ATM in this assessment area located in a middle- income census tract. Although delivery systems are limited, they are reasonably accessible to essentially all portions of the St. Cloud Assessment Area. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

## Changes in Branch Locations

There have been no changes to the branch locations in this assessment area.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

## **Community Development Services**

Minnwest Bank provides a limited level of community development services in the St. Cloud Assessment Area. During the evaluation period, one employee provided 3 instances of financial services totaling 90 hours of financial expertise and technical assistance to provide community services to low- and moderate-income individuals. This particular individual worked with the SBU365 microloan program to fund rental deposits to low- and moderate-income families. This is further discussed under the Innovative and Flexible Lending Practices section at the institution level.

## **SOUTH DAKOTA**

CRA RATING FOR SOUTH DAKOTA: <u>SATISFACTORY</u>

The Lending Test is rated: Low

<u>Satisfactory</u> The Investment Test is rated: <u>Low Satisfactory</u> The Service Test is rated:

Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH DAKOTA

Minnwest Bank has delineated two assessment areas in South Dakota, the Nonmetropolitan South Dakota and Sioux Falls assessment areas. The bank operates six offices and five ATMs in the South Dakota assessment areas. Details for the individual assessment areas are provided in subsequent sections.

### SCOPE OF EVALUATION – SOUTH DAKOTA

Examiners evaluated the bank's CRA performance for South Dakota through full-scope reviews of the Nonmetropolitan South Dakota and Sioux Falls assessment areas. More weight was given to overall conclusions derived from the Nonmetropolitan South Dakota Assessment Area. Examiners reviewed small farm and small business loans in both assessment areas and afforded more weight to small farm lending when deriving overall conclusions for the Nonmetropolitan South Dakota Assessment Area. Small business lending carried more weight in the Sioux Falls Assessment Area.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH DAKOTA

### **LENDING TEST**

Minnwest Bank demonstrated low satisfactory performance under the Lending Test in the State of South Dakota. The bank's performance is consistent throughout both South Dakota assessment areas.

## **Lending Activity**

The bank's lending activity reflects excellent responsiveness to the credit needs of South Dakota. Refer to the separate South Dakota assessment area sections of this evaluation for specific details.

## **Geographic Distribution**

Overall, the geographic distribution of loans reflects adequate penetration throughout the assessment areas in South Dakota. This is consistent with the bank's performance in both assessment areas. Details are discussed under each assessment area analysis.

### **Borrower Profile**

Overall, the distribution of borrowers reflects excellent penetration among business and farm customers of different sizes throughout the assessment areas in South Dakota. Performance in the Sioux Falls Assessment Area was inconsistent, but did not impact the overall rating. Refer to each assessment area for more details.

## Innovative or Flexible Lending Practices

Consistent with the information presented at the institution level, Minnwest Bank makes use of innovative and/or flexible lending practices in order to serve credit needs in South Dakota. Flexible loan programs offered within the State of South Dakota include the programs described earlier in the evaluation with the exception of the AgBMP, MHFA, and SBU365 loan program that are only offered in Minnesota. The programs offered help meet the credit needs of smaller farms and businesses and low- and moderate-income individuals throughout the South Dakota assessment areas.

### **Community Development Loans**

The bank did not originate any community development loans in South Dakota. Management commented that there are limited opportunities for community development lending, especially in the nonmetropolitan areas of the state, as it is primarily comprised of very small towns. Further, there is heavy competition for community development loans in the metropolitan areas of South Dakota including Sioux Falls. Nonetheless, opportunities still exist as identified through community contacts. The contacts did agree that financial institutions are highly competitive and did note that they are responsive to and meeting the area's credit needs.

### **INVESTMENT TEST**

Minnwest Bank demonstrated low satisfactory performance under the Investment Test in South Dakota, supported by its adequate performance in both South Dakota assessment areas.

### **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified community development investments, rarely in a leadership position, and primarily makes use of investments that are routinely provided by private investors. Specifically, Minnwest Bank made 36 qualified investments and donations totaling approximately \$403,320 in the South Dakota assessment areas. Additionally, 9 qualified investments totaling \$579,504 were made at the broader statewide

level. This includes 3 prior period investments totaling \$563,411 that revitalized and stabilized the area and 6 donations totaling

\$16,093 to organizations that provide community services targeted to low- and moderate-income individuals. Overall, 5.4 percent of the bank's qualified investment activity, by dollar, occurred in South Dakota. Details regarding the level of qualified investment activity for both assessment areas in South Dakota are provided under the individual assessment area sections.

## Responsiveness to Credit and Community Development Needs

The institution exhibits adequate responsiveness to credit and community development needs, considering the available opportunities in South Dakota and the investment capacity of the bank.

## **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in South Dakota.

### **SERVICE TEST**

Minnwest Bank demonstrated low satisfactory performance under the Service Test in South Dakota. The Accessibility of Delivery Systems primarily supports this conclusion. Performance in both assessment areas was consistent with low satisfactory performance.

## Accessibility of Delivery Systems

The institution's delivery systems are reasonably accessible to essentially all portions of the assessment areas in South Dakota. One office and one ATM are located in a moderate-income census tract in South Dakota, providing access to banking services for low- and moderate-income individuals. Furthermore, alternate delivery systems are consistent with those discussed in the bank's overall performance.

### **Changes in Branch Locations**

There have been no changes to the branch locations in South Dakota since the previous evaluation.

### Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals, within South Dakota. Further, branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment areas. This performance is consistent with performance at the institution level.

### **Community Development Services**

Minnwest Bank provides a limited level of community development services in South Dakota. During the current evaluation period, employees provided 8 instances of financial services totaling 57 service hours in the state. Refer to the separate assessment area sections for specific details.

## NONMETROPOLITAN SOUTH DAKOTA ASSESSMENT AREA – Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMETROPOLITAN SOUTH DAKOTA ASESSMENT AREA

The Nonmetropolitan South Dakota Assessment Area includes all of Codington, Grant, and Roberts counties. There have been no changes to the assessment area since the prior evaluation. According to 2015 ACS data, the assessment area consists of one moderate-, ten middle-, and two upper-income census tracts. The bank operates four offices and three ATMs in the assessment area. Three offices are located in middle-income census tracts and the remaining office is located in an upper-income census tract. Two ATMs are located in middle-income census tracts and one is in an upper-income census tract. Two offices and one ATM are located in an underserved geography.

## **Economic and Demographic Data**

The table below illustrates select demographic characteristics of the assessment area.

| Demographic Information                | of the Non | metropol      | itan South D       | akota Asse       | essment Ar      | ea            |
|--|------------|---------------|--------------------|------------------|-----------------|---------------|
| Demographic<br>Characteristics         | #          | Low<br>% of # | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |
| Geographies (Census<br>Tracts)         | 13         | 0.0           | 7.7                | 76.9             | 15.4            | 0.0           |
| Population by Geography                | 45,295     | 0.0           | 10.8               | 73.1             | 16.1            | 0.0           |
| Housing Units by Geography             | 21,085     | 0.0           | 12.2               | 72.5             | 15.3            | 0.0           |
| Owner-Occupied Units by<br>Geography   | 13,180     | 0.0           | 8.2                | 71.9             | 19.9            | 0.0           |
| Occupied Rental Units by<br>Geography  | 5,615      | 0.0           | 23.7               | 69.4             | 6.9             | 0.0           |
| Vacant Units by Geography              | 2,290      | 0.0           | 7.0                | 83.8             | 9.2             | 0.0           |
| Businesses by Geography                | 4,733      | 0.0           | 19.0               | 63.7             | 17.3            | 0.0           |
| Farms by Geography                     | 626        | 0.0           | 2.9                | 77.2             | 20.0            | 0.0           |
| Family Distribution by Income<br>Level | 11,950     | 16.8          | 20.0               | 23.5             | 39.7            | 0.0           |
| Household Distribution by Income Level | 18,795     | 21.6          | 15.9               | 19.1             | 43.4            | 0.0           |
| Median Family Income Non-MSAs<br>- SD  |            | \$60,84<br>5  | Median Hous        | sing Value       | $\nabla /$      | \$126,632     |
|  |            |               | Median Gros        | s Rent           |                 | \$595         |
|  |            |               | Families Belo      | ow Poverty       | Level           | 7.1%          |

Source: 2015 ACS and 2021 D&B Data

Due to rounding, totals may not equal 100.0%

D&B data for 2021 indicates that service industries represent the largest portion of

<sup>(\*)</sup> The NA category consists of geographies that have not been assigned an income classification.

businesses in the assessment area at 31.3 percent; followed by non-classifiable establishments (14.8 percent); agriculture, forestry and fishing (11.7 percent); retail trade (11.0 percent); and finance, insurance, and real estate (10.8 percent). In addition, 66.6 percent of area businesses have 4 or fewer employees, and 89.6 percent operate from a single location.

Examiners reviewed the FFIEC's listing of non-metropolitan, middle-income, distressed and/or underserved geographies for the evaluation period. Roberts County was considered underserved in 2019 and 2021 and both distressed and underserved in 2020.

## **Competition**

The Nonmetropolitan South Dakota Assessment Area is competitive for financial services. According to 2021 FDIC Deposit Market Share data, 10 FDIC-insured financial institutions operate 25 offices within the assessment area. Of these institutions, Minnwest Bank ranks 8<sup>th</sup> with 4.0 percent of the deposit market share. There is moderate competition for small farm loans in the assessment area as 20 lenders originated 1,109 small farm loans in 2020 based on CRA aggregate data. Of these institutions, Minnwest Bank ranked 1<sup>st</sup> with 26.1 percent of the market share by number. Furthermore, there is a moderate level of demand and competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 50 lenders reported 1,535 small business loans. Of these institutions, Minnwest Bank ranked 5<sup>th</sup> with 7.9 percent of the market share by number.

## **Community Contact**

Examiners referenced a community contact interview previously conducted with an individual familiar with the agricultural industry in the assessment area. Per the contact, the primary credit need in the area is agricultural lending; however, the contact added that loan demand in general has decreased over the past year due to government stimulus payments. Further, the contact stated that the local economy is heavily reliant on the agricultural industry, which is doing well. The contact also described a recent expansion in area dairy operations that resulted in a significant population increase. Finally, the contact stated that local financial institutions are meeting the credit needs of the area.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural lending represents the primary credit need of the assessment area, followed by commercial lending. The assessment area's community development needs are primarily related to community services and revitalization and stabilization of distressed geographies in the assessment area.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NONMETROPOLITAN SOUTH DAKOTA ASSESSMENT AREA

**LENDING TEST** 

Minnwest Bank demonstrated adequate performance under the Lending Test in the Nonmetropolitan South Dakota Assessment Area. While the bank had excellent performance under Lending Activity and Borrower Profile, the adequate Geographic Distribution and lack of Community Development Lending impacted the conclusion. Home mortgage lending activity was not reviewed for this assessment area since it is not a business focus for the bank and was not identified as a primary credit need in the assessment area. Further, the volume of lending during the review period was limited.

## **Lending Activity**

The bank's lending activity reflects excellent responsiveness to the credit needs of the Nonmetropolitan South Dakota Assessment Area. In 2020, the bank originated 10.6 percent, by number, of loans in the assessment area, whereas, according to the 2020 Deposit Market Share report,

4.7 percent of the bank's deposits came from the assessment area. The bank reported 289 small farm loans totaling \$31.5 million, 121 small business loans totaling \$7.8 million, and 6 home mortgage loans totaling \$704.0 thousand in 2020. As previously noted, the bank ranked 1st in market share for small farm loans and 5th for small business loans.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's good small farm lending performance supports this conclusion. Although small business lending was poor, performance overall was adequate considering small farm lending carried the most weight.

#### Small Farm Loans

The geographic distribution of small farm loans reflects good penetration throughout the assessment area. While Minnwest Bank did not originate any loans in the only moderate-income census tract in the assessment area, this is comparable with aggregate lending data. In addition, demographic data indicates that only approximately 1.8 percent of farms are located in the moderate-income census tract, which limits opportunities to lend. Furthermore, the moderate-income census tract in the assessment area is located within the City of Watertown, which is approximately 15 miles from the bank's nearest branch. Management stated that there are several other financial institutions located in the city of Watertown, which examiners confirmed. According to 2020 Deposit Market Share data, there are 5 financial institutions operating 7 locations in the sole moderate-income census tract in the assessment area.

| Geographic Distribution of Small Farm Loans Assessment Area: Nonmetropolitan South Dakota |       |       |     |       |        |       |  |  |  |
|---|-------|-------|-----|-------|--------|-------|--|--|--|
| Tract Income Level % of Farms Aggregate Performance # % (000s) %                          |       |       |     |       |        |       |  |  |  |
| Moderate  | 1.8   | 0.4   | 0   | 0.0   | 0      | 0.0   |  |  |  |
| Middle  | 83.0  | 82.7  | 230 | 79.6  | 25,575 | 81.2  |  |  |  |
| Upper   | 15.2  | 17.0  | 59  | 20.4  | 5,917  | 18.8  |  |  |  |
| Total   | 100.0 | 100.0 | 289 | 100.0 | 31,492 | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

#### Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area when compared to aggregate data. As shown in the table, the bank's record of originating small business loans, by number, in moderate-income geographies significantly lags aggregate lending and demographic data. As previously noted, there is competition for small business loans in the assessment area, there are 5 other financial institutions operating 7 locations in the sole moderate-income census tract, and it is approximately 15 miles from the bank's nearest office. Although there are mitigating factors present, the bank's performance is still significantly lower than aggregate and demographic data.

| Geographic Distribution of Small Business Loans Assessment Area: Nonmetropolitan South Dakota |       |       |     |       |       |       |  |  |  |
|---|-------|-------|-----|-------|-------|-------|--|--|--|
| Tract Income Level % of Businesses % of # \$ (000s) %   |       |       |     |       |       |       |  |  |  |
| Moderate  | 15.8  | 13.3  | 1   | 0.8   | 38    | 0.5   |  |  |  |
| Middle  | 70.9  | 76.3  | 109 | 90.1  | 7,597 | 96.9  |  |  |  |
| Upper   | 13.2  | 10.4  | 11  | 9.1   | 207   | 2.6   |  |  |  |
| Total   | 100.0 | 100.0 | 121 | 100.0 | 7,842 | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among farm and business customers of different sizes. The bank's excellent lending performance in small farm and small business lending supports this conclusion.

### Small Farm Loans

The distribution of borrowers reflects excellent penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table.

| Distribution of Small Farm Loans by Gross Annual Revenue<br>Category Assessment Area: Nonmetropolitan South<br>Dakota |            |                                    |     |       |          |       |  |  |
|---|------------|------------------------------------|-----|-------|----------|-------|--|--|
| Gross Revenue Level   | % of Farms | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |  |
| <=\$1,000,000   | 96.8       | 66.8                               | 225 | 77.9  | 25,195   | 80.0  |  |  |
| >\$1,000,000  | 2.1        | -                                  | 28  | 9.7   | 5,461    | 17.3  |  |  |
| Revenue Not Available   | 1.1        |                                    | 36  | 12.5  | 836      | 2.7   |  |  |
| Total   | 100.0      | 100.0                              | 289 | 100.0 | 31,492   | 100.0 |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

#### Small Business Loans

The distribution of borrowers reflects excellent penetration among business with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is significantly higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, a majority of small business loans did not have revenue information available because this category includes PPP loan originations. Of the 75 loans with no revenue information available, approximately 96.0 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Further, in 2021, the bank's record of lending to business with gross annual revenues of \$1 million or less significantly increased.

| Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Nonmetropolitan South Dakota |                    |                                    |     |       |          |       |  |
|---|--------------------|------------------------------------|-----|-------|----------|-------|--|
| Gross Revenue Level   | % of<br>Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |
| <=\$1,000,000   |                    |                                    |     |       |          |       |  |
| 2019  | 79.3               | 50.0                               | 57  | 72.2  | 2,811    | 50.0  |  |
| 2020  | 80.7               | 39.3                               | 36  | 29.8  | 3,226    | 41.1  |  |
| 2021  | 82.5               |                                    | 57  | 67.9  | 2,053    | 53.3  |  |
| >\$1,000,000  |                    |                                    |     |       |          |       |  |
| 2019  | 6.3                | \                                  | 7   | 8.9   | 1,867    | 33.2  |  |
| 2020  | 5.7                | \                                  | 10  | 8.3   | 2,039    | 26.0  |  |
| 2021  | 5.0                |                                    | 12  | 14.3  | 1,414    | 36.7  |  |
| Revenue Not Available   |                    |                                    |     | 7     |          | 7     |  |
| 2019  | 14.4               |                                    | 15  | 19.0  | 943      | 16.8  |  |
| 2020  | 13.6               |                                    | 75  | 62.0  | 2,577    | 32.9  |  |
| 2021  | 12.6               |                                    | 15  | 17.9  | 382      | 9.9   |  |
| Totals  |                    |                                    |     |       |          |       |  |
| 2019  | 100.0              | 100.0                              | 79  | 100.0 | 5,621    | 100.0 |  |
| 2020  | 100.0              | 100.0                              | 121 | 100.0 | 7,842    | 100.0 |  |
| 2021  | 100.0              |                                    | 84  | 100.0 | 3,849    | 100.0 |  |

### Community Development Loans

available. Due to rounding, totals may not equal 100.0%

The bank did not originate any community development loans in the Nonmetropolitan South Dakota Assessment Area. Management commented that there are limited opportunities for community development lending, and the area is primarily comprised of very small towns.

#### INVESTMENT TEST

Minnwest Bank demonstrated adequate performance under the Investment Test in the Nonmetropolitan South Dakota Assessment Area. The bank's Investment and Grant Activity and Responsiveness to Credit and Community Development Needs performance supports this conclusion.

## **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the Nonmetropolitan South Dakota Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 33 qualified investments totaling \$358,249 in the assessment area, including 2 prior period investments totaling \$334,358 and 31 donations totaling \$23,891. Of the 33 investments, 17 totaling \$9,869 were to organizations that provide community services to low- and moderate-income individuals and 16 totaling \$348,380 helped to revitalize or stabilize portions of the assessment area. The bank's level of qualified investments in this assessment area increased from the previous evaluation, when it received credit for 6 qualified investments totaling \$325,986.

### Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits adequate responsiveness to credit and community development needs in the Nonmetropolitan South Dakota Assessment Area, as demonstrated through the bank's qualified investments to support community services targeted to low-and moderate-income individuals and revitalization or stabilization efforts in the primarily distressed and/or underserved portions of the assessment area.

## **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Nonmetropolitan South Dakota Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

#### SERVICE TEST

Minnwest Bank demonstrated adequate performance under the Service Test in the Nonmetropolitan South Dakota Assessment Area. Performance under Accessibility of Delivery Systems primarily supports this conclusion. While the bank's CD Services were limited, they did not drop the Service Test conclusion to a poor level.

### Accessibility of Delivery Systems

Minnwest Bank's delivery systems are reasonably accessible to essentially all portions of the Nonmetropolitan South Dakota Assessment Area. The bank operates four branches and three ATMs in this assessment area in three middle- and one-upper income census tracts. One branch is located in an underserved geography. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

## **Changes in Branch Locations**

There have been no changes to the branch locations in this assessment area.

## Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

## **Community Development Services**

Minnwest Bank provides a limited level of community development services in the Nonmetropolitan South Dakota Assessment Area. During the evaluation period, employees provided 6 instances of financial services totaling 15 hours of financial expertise or technical assistance to promote community services to low- and moderate-income individuals, revitalization of underserved areas, and economic development.

## SIOUX FALLS ASSESSMENT AREA – Full-Scope Review

# DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SIOUX FALLS ASESSMENT AREA

The Sioux Falls Assessment Area includes all of Lincoln and Minnehaha counties, both of which are included within the Sioux Falls MSA. There have been no changes to the assessment area since the prior evaluation. According to 2015 ACS data, the assessment area consists of 17 moderate-, 24 middle-, and 12 upper-income census tracts. The bank operates 2 offices and 2 ATMs in the assessment area. One office and ATM are located in a moderate-income census tract and the other office and ATM are in an upper-income census tract.

## **Economic and Demographic Data**

The table below illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Sioux Falls Assessment Area |         |               |                    |                  |                 |               |  |  |
|--|---------|---------------|--------------------|------------------|-----------------|---------------|--|--|
| Demographic<br>Characteristics                             | #       | Low<br>% of # | Moderate<br>% of # | Middle<br>% of # | Upper<br>% of # | NA*<br>% of # |  |  |
| Geographies (Census<br>Tracts)                             | 53      | 0.0           | 32.1               | 45.3             | 22.6            | 0.0           |  |  |
| Population by Geography                                    | 228,816 | 0.0           | 29.5               | 47.7             | 22.9            | 0.0           |  |  |
| Housing Units by Geography                                 | 93,533  | 0.0           | 32.7               | 45.4             | 21.9            | 0.0           |  |  |
| Owner-Occupied Units by<br>Geography                       | 58,782  | 0.0           | 21.5               | 51.8             | 26.7            | 0.0           |  |  |
| Occupied Rental Units by<br>Geography                      | 29,395  | 0.0           | 53.2               | 33.8             | 13.0            | 0.0           |  |  |
| Vacant Units by Geography                                  | 5,356   | 0.0           | 43.7               | 38.5             | 17.8            | 0.0           |  |  |
| Businesses by Geography                                    | 28,117  | 0.0           | 37.0               | 34.9             | 28.2            | 0.0           |  |  |
| Farms by Geography   | 1,288   | 0.0           | 11.2               | 59.8             | 29.0            | 0.0           |  |  |
| Family Distribution by Income<br>Level                     | 57,695  | 18.8          | 17.9               | 24.4             | 38.9            | 0.0           |  |  |
| Household Distribution by Income Level                     | 88,177  | 21.9          | 18.1               | 18.8             | 41.2            | 0.0           |  |  |
| Median Family Income MSA -<br>43620 Sioux Falls, SD MSA    |         | \$72,94<br>8  | Median Hous        | sing Value       |                 | \$160,629     |  |  |
|  |         |               | Median Gros        | s Rent           |                 | \$725         |  |  |
|  |         |               | Families Bel       | ow Poverty       | Level           | 7.2%          |  |  |

Source: 2015 ACS and 2021 D&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.

D&B data for 2021 indicates that service industries represent the largest portion of businesses in the assessment area at 33.3 percent; followed by non-classifiable establishments (22.8 percent); finance, insurance, and real estate (12.8 percent); and retail trade (9.5 percent). In addition, 61.3 percent of area businesses have 4 or fewer employees, and 91.6 percent operate from a single location.

## **Competition**

The Sioux Falls Assessment Area is competitive for financial services. According to 2021 FDIC Deposit Market Share data, 33 FDIC-insured financial institutions operate 118 offices within the assessment area. Of these institutions, Minnwest Bank ranks 20<sup>th</sup> with 0.2 percent of the deposit market share. There is moderate competition for small farm loans in the assessment area as 19 lenders originated 571 small farm loans in 2020 based on CRA aggregate data. Of these institutions, Minnwest Bank ranked 7<sup>th</sup> with 4.6 percent of the market share by number.

Furthermore, there is a high level of demand and competition for small business loans in the assessment area as evidenced by the 2020 aggregate CRA data, which revealed that 106 lenders reported 7,356 small business loans. Of these institutions, Minnwest Bank ranked 11th with 1.8 percent of the market share by number.

## **Community Contact**

Examiners referenced a community contact interview previously conducted with a business development center that serves the assessment area. The contact indicated that the economy was growing, after a brief dip in early 2020 due to the COVID-19 pandemic. The assessment area attracts many new businesses and the contact highlighted two new businesses that will provide for approximately 6,000 new jobs in the area. The contact indicated that the biggest struggle is finding qualified manufacturing employees. A shortage of childcare and affordable housing is also a concern. The contact stated that even with several new single- and multi-family units being built, these have not met the housing need. Overall, the contact felt that banks are doing a good job meeting the area's credit and deposit needs and that several institutions have been highly responsive. However, while needs are being met, the contact indicated that more could be done, such as through supporting small business loan programs and revolving housing trust funds.

## Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that commercial and home mortgage lending represent the primary credit needs of the Sioux Falls Assessment Area. Further, the assessment area's community development needs are primarily related to affordable housing, community services, and economic development. The community contact also identified the local childcare shortage as a community development opportunity in the assessment area.

# CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SIOUX FALLS ASSESSMENT AREA

### **LENDING TEST**

Minnwest Bank demonstrated adequate performance under the Lending Test in the Sioux Falls Assessment Area. Lending Activity and Borrower Profile performance were good, and Geographic Distribution performance was adequate. The lack of Community Development lending did impact conclusions. Home mortgage lending activity was not reviewed for this assessment area since it is not a business focus for the bank. Further, the volume of lending during the review period was limited.

### **Lending Activity**

The bank's lending activity reflects good responsiveness to the credit needs of the Sioux Falls Assessment Area. In 2020, the bank originated 4.4 percent, by number, of loans in the assessment area, whereas, according to the 2020 Deposit Market Share report, 4.9 percent of the bank's deposits came from the assessment area. The bank reported 26 small farm loans totaling \$2.2 million, 135 small business loans totaling \$16.0 million, and 10 home mortgage loans totaling \$17.0 million in 2020. As previously noted, the bank ranked 7th in market share for small farm loans and 11th for small business loans.

## **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's adequate small farm and small business lending performance supports this conclusion.

### Small Farm Loans

The geographic distribution of small farm loans reflects adequate penetration throughout the assessment area. The bank did not originate any small farm loans in moderate-income census tracts in 2020. Management stated there is heavy competition in this assessment area from traditional financial institutions, as well as farm credit agencies that offer lower rates. Considering the bank's performance is comparable to aggregate data, the lower percentage of farms located in moderate- income census tracts, and competition, overall performance is adequate.

| Geographic Distribution of Small Farm Loans Assessment Area: Sioux Falls |            |                                    |    |       |          |       |  |  |
|--|------------|------------------------------------|----|-------|----------|-------|--|--|
| Tract Income Level   | % of Farms | Aggregate<br>Performance<br>% of # | #  | %     | \$(000s) | %     |  |  |
| Moderate   | 9.5        | 1.9                                | 0  | 0.0   | 0        | 0.0   |  |  |
| Middle   | 61.8       | 74.9                               | 25 | 96.2  | 1,867    | 84.2  |  |  |
| Upper  | 28.6       | 23.2                               | 1  | 3.8   | 350      | 15.8  |  |  |
| Total  | 100.0      | 100.0                              | 26 | 100.0 | 2,217    | 100.0 |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

### Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area when compared to aggregate data. As shown in the table, the bank's record of originating small business loans, by number is comparable to aggregate data.

| Geographic Distribution of Small Business Loans Assessment Area: Sioux Falls |                    |                                    |     |       |          |       |  |
|--|--------------------|------------------------------------|-----|-------|----------|-------|--|
| Tract Income Level   | % of<br>Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |
| Moderate   | 36.5               | 33.4                               | 43  | 31.9  | 3,815    | 23.9  |  |
| Middle   | 36.0               | 35.8                               | 44  | 32.6  | 4,968    | 31.1  |  |
| Upper  | 27.5               | 30.8                               | 48  | 35.6  | 7,179    | 45.0  |  |
| Total  | 100.0              | 100.0                              | 135 | 100.0 | 15,962   | 100.0 |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%

## **Borrower Profile**

The distribution of borrowers reflects good penetration among farm and business customers of different sizes. The bank's good lending performance in small farm and small business lending supports this conclusion.

### Small Farm Loans

The distribution of borrowers reflects good penetration among farms with gross annual revenues of \$1 million or less when compared to aggregate data, which is depicted in the following table. Although comparable to aggregate in 2020, in 2019 the bank exceeded aggregate data by 14.2 percent and demonstrated comparable performance in 2021.

| Distribution of Small Farm Loans by Gross Annual Revenue<br>Category Assessment Area: Sioux Falls |            |                                    |    |       |          |       |  |  |  |
|---|------------|------------------------------------|----|-------|----------|-------|--|--|--|
| Gross Revenue Level   | % of Farms | Aggregate<br>Performance<br>% of # | #  | %     | \$(000s) | %     |  |  |  |
| <=\$1,000,000   | 97.8       | 68.8                               | 17 | 65.4  | 1,837    | 82.9  |  |  |  |
| >\$1,000,000  | 1.3        |                                    | 1  | 3.8   | 300      | 13.5  |  |  |  |
| Revenue Not Available   | 0.9        |                                    | 8  | 30.8  | 80       | 3.6   |  |  |  |
| Total   | 100.0      | 100.0                              | 26 | 100.0 | 2,217    | 100.0 |  |  |  |

Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not

available. Due to rounding, totals may not equal 100.0%

### Small Business Loans

The distribution of borrowers reflects good penetration among business with gross annual revenues of \$1 million or less when compared to aggregate data. As illustrated in the following table, the bank's small business lending in 2019 is higher than aggregate data, which is reflective of typical bank performance. In 2020, the bank's small business lending is significantly lower than aggregate performance; however, a majority of small business loans did not have revenue information available because this category includes PPP loan originations. Of the 100 loans with no revenue information available, approximately 84.0 percent were to borrowers with loan sizes of \$100,000 or less, indicating the bank's willingness to serve the needs of smaller businesses. Further, in 2021, the bank's record of lending to business with gross annual revenues of \$1 million or less increased and exceeded 2019 and 2020 bank performance.

| Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Sioux Falls |                    |                                    |     |       |          |       |  |
|--|--------------------|------------------------------------|-----|-------|----------|-------|--|
| Gross Revenue Level  | % of<br>Businesses | Aggregate<br>Performance<br>% of # | #   | %     | \$(000s) | %     |  |
| <=\$1,000,000  |                    |                                    |     |       |          |       |  |
| 2019   | 84.7               | 50.1                               | 28  | 57.1  | 3,720    | 58.7  |  |
| 2020   | 85.7               | 42.5                               | 20  | 14.8  | 4,854    | 30.4  |  |
| 2021   | 87.1               | / ,                                | 54  | 58.7  | 5,534    | 49.6  |  |
| >\$1,000,000   |                    |                                    |     |       | A \      |       |  |
| 2019   | 5.3                | /                                  | 20  | 40.8  | 2,467    | 38.9  |  |
| 2020   | 4.9                | /                                  | 15  | 11.1  | 4,338    | 27.2  |  |
| 2021   | 4.1                | 7                                  | 23  | 25.0  | 4,192    | 37.6  |  |
| Revenue Not Available  |                    |                                    |     |       |          |       |  |
| 2019   | 10.0               | /                                  | 1   | 2.0   | 150      | 2.4   |  |
| 2020   | 9.4                | <b>/</b>                           | 100 | 74.1  | 6,770    | 42.4  |  |
| 2021   | 8.8                |                                    | 15  | 16.3  | 1,435    | 12.9  |  |
| Totals   |                    |                                    |     |       |          |       |  |
| 2019   | 100.0              | 100.0                              | 49  | 100.0 | 6,337    | 100.0 |  |
| 2020   | 100.0              | 100.0                              | 135 | 100.0 | 15,962   | 100.0 |  |
| 2021   | 100.0              | /                                  | 92  | 100.0 | 11,161   | 100.0 |  |

Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

### **Community Development Loans**

The bank did not originate any community development loans in the Sioux Falls Assessment Area. Management commented that there is heavy competition for community development loans in the metropolitan areas of South Dakota, including Sioux Falls.

#### **INVESTMENT TEST**

Minnwest Bank demonstrated adequate performance under the Investment Test in the Sioux Falls Assessment Area. The bank's Investment and Grant Activity and Responsiveness to Credit and Community Development Needs performance primarily supports this conclusion.

## Investment and Grant Activity

Minnwest Bank has an adequate level of qualified investments in the Sioux Falls Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made three qualified investments, all in the form of donations, totaling \$45,071 in the assessment area. All three donations were to organizations that provide community services to low- and moderate-income individuals.

## Responsiveness to Credit and Community Development Needs

Minnwest Bank exhibits adequate responsiveness to credit and community development needs in the Sioux Falls Assessment Area, as demonstrated through the bank's qualified investments to support community services targeted low- and moderate-income individuals in the assessment area.

## **Community Development Initiatives**

Minnwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Sioux Falls Assessment Area. The bank's investments in this assessment area are in widespread use and are not necessarily considered innovative or complex.

### **SERVICE TEST**

Minnwest Bank demonstrated adequate performance under the Service Test in the Sioux Falls Assessment Area. Performance under Accessibility of Delivery Systems primarily supports this conclusion. While the bank's CD Services were limited, they did not drop the Service Test conclusion to a poor level.

## **Accessibility of Delivery Systems**

Minnwest Bank operates two branches and two ATMs in this assessment area. One of the branches and ATMs is located in a moderate-income census tract and the other in an upper-income census tract. Although delivery systems are somewhat limited, they are reasonably accessible to essentially all portions of the Sioux Falls Assessment Area. Furthermore, the alternative delivery methods provide further access to bank services and are consistent with those discussed in the bank's overall performance.

### **Changes in Branch Locations**

There have been no changes to the branch locations in this assessment area.

## Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals and are consistent with the bank's overall performance.

## **Community Development Services**

Minnwest Bank provides a limited level of community development services in the Sioux Falls Assessment Area. During the evaluation period, employees provided 2 instances of financial services totaling 42 hours of financial expertise or technical assistance to promote community services to low- and moderate-income individuals.

### **APPENDICES**

## LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upperincome geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;

- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper- income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (e.g., RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## **SUMMARY OF RATINGS FOR RATED AREAS**

| Rated Area   | Lending Test      | Investment Test  | Service Test     | Rating       |
|--------------|-------------------|------------------|------------------|--------------|
| Minnesota    | High Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |
| South Dakota | Low Satisfactory  | Low Satisfactory | Low Satisfactory | Satisfactory |

### **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.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk

on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

## **Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

## Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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.

**Distressed Middle-Income Nonmetropolitan Geographies**: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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 Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**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.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**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.

## Minnwest Bank ATM, Branch and ITM Locations

| Branch                     | Street Address                         | City           | State | Zip               | County          | Income                 | MSA   | State | County | Census        | ATM or ITM                                    |
|----------------------------|--|----------------|-------|-------------------|-----------------|------------------------|-------|-------|--------|---------------|---|
| Belview                    | 113 N Main Street                      | Belview        | MN    | <b>Code</b> 56214 | Redwood         | <b>Tract</b><br>Middle | NA    | 27    | 127    | Tract<br>7504 |   |
| Big Stone City             | 607 Cornell Avenue                     | Big Stone City | SD    | 57216             | Grant           | Middle                 | NA    | 46    | 51     | 9531          | ATM   |
| Danube                     | 200 Oak Street                         | Danube         | MN    | 56230             | Renville        | Middle*                | NA    | 27    | 129    | 7905          |   |
| Dawson                     | 579 Pine Street                        | Dawson         | MN    | 56232             | Lac qui         | Middle*                | NA    | 27    | 73     | 1803          | ATM   |
| Eagan                      | 1150 Yankee Doodle                     | Eagan          | MN    | 55121             | Parle<br>Dakota | Middle                 | 33460 | 27    | 37     | 607.27        | ITM   |
| Farmington                 | Road<br>3380 Vermillion River Trail    | Farmington     | MN    | 55024             | Dakota          | Middle                 | 33460 | 27    | 37     | 609.05        | ATM   |
| Florence                   | 218 Main Avenue                        | Florence       | SD    | 57235             | Codington       | Middle                 | NA    | 46    | 29     | 9546          |   |
| Gibbon                     | 1069 First Avenue                      | Gibbon         | MN    | 55335             | Sibley          | Middle                 | NA    | 27    | 143    | 1702          |   |
| Hammond                    | 276 Center Street E                    | Hammond        | MN    | 55991             | Wabasha         | Middle                 | 40340 | 27    | 157    | 4904          |   |
| Lake Wilson                | 300 Broadway Avenue                    | Lake Wilson    | MN    | 56151             | Murray          | Middle*                | NA    | 27    | 101    | 9002          | ATM at Easy<br>Street<br>Convenience<br>Store |
| Lewiston                   | 225 E Main Street                      | Lewiston       | MN    | 55952             | Winona          | Middle                 | NA    | 27    | 169    | 6709          | ATM   |
| Luverne<br>(Downtown)      | 116 E Main Street                      | Luverne        | MN    | 56156             | Rock            | Middle                 | 43620 | 27    | 133    | 5703          | ATM   |
| Luverne<br>(Highway 75)    | 800 S Kniss Avenue                     | Luverne        | MN    | 56156             | Rock            | Middle                 | 43620 | 27    | 133    | 5702          | ITM   |
| Marshall                   | 301 Baseline Road                      | Marshall       | MN    | 56258             | Lyon            | Middle                 | NA    | 27    | 83     | 3604          | ITM   |
| Minnetonka                 | 14820 Highway 7                        | Minnetonka     | MN    | 55345             | Hennepin        | Upper                  | 33460 | 27    | 53     | 262.02        | ITM   |
| Montevideo                 | 1404 Highway 7                         | Montevideo     | MN    | 56265             | Chippewa        | Middle                 | NA    | 27    | 23     | 9503          | two ITMs                                      |
| Minnwest<br>Finance, Inc.  | 6 East Highway 28                      | Morris         | MN    | 56267             | Stevens         | Middle*                | NA    | 27    | 149    | 4802          |   |
| Morton                     | 224 W Second Street                    | Morton         | MN    | 56270             | Renville        | Middle*                | NA    | 27    | 129    | 7904          |   |
| New Prague                 | 1100 First Street NE                   | New Prague     | MN    | 56071             | Scott           | Middle                 | 33460 | 27    | 139    | 812           | ITM   |
| Ortonville                 | 21 SE Second Street                    | Ortonville     | MN    | 56278             | Big Stone       | Middle*                | NA    | 27    | 11     | 9503          | ATM   |
| Redwood Falls (Downtown)   | 300 S Washington Street                | Redwood Falls  | MN    | 56283             | Redwood         | Moderate               | NA    | 27    | 127    | 7503          | ATM   |
| Redwood Falls<br>(East)    | 1275 East Bridge Street                | Redwood Falls  | MN    | 56283             | Redwood         | Middle                 | NA    | 27    | 127    | 7502          | two ITMs                                      |
| Rochester<br>(West Circle) | 2575 Commerce Drive<br>NW, Suite 100   | Rochester      | MN    | 55901             | Olmsted         | Moderate               | 40340 | 27    | 109    | 14.01         | ATM   |
| Rochester<br>(Downtown)    | 324 First Avenue SW                    | Rochester      | MN    | 55902             | Olmsted         | Moderate               | 40340 | 27    | 109    | 1             | ITM   |
| Sioux Falls                | 5001 S Louise Avenue                   | Sioux Falls    | SD    | 57108             | Lincoln         | Middle                 | 43620 | 46    | 83     | 101.1         | ITM   |
| Sioux Falls<br>(East)      | 5324 E Arrowhead<br>Parkway, Suite 101 | Sioux Falls    | SD    | 57110             | Minnehaha       | Moderate               | 43620 | 46    | 99     | 4.05          | ATM   |
| Slayton                    | 2565 King Avenue                       | Slayton        | MN    | 56172             | Murray          | Middle*                | NA    | 27    | 101    | 9003          | ITM   |
| Spring Valley              | 640 N Broadway Avenue                  | Spring Valley  | MN    | 55975             | Fillmore        | Moderate               | 40340 | 27    | 45     | 9603          | ITM   |
| Saint Cloud                | 3130 Second Street S                   | Saint Cloud    | MN    | 56301             | Stearns         | Middle                 | 41060 | 27    | 145    | 4.01          | ITM   |
| Summit                     | 401 Maple Street                       | Summit         | SD    | 57266             | Roberts         | Moderate               | NA    | 46    | 109    | 9408          |   |
| Tracy                      | 250 Third Street                       | Tracy          | MN    | 56175             | Lyon            | Middle                 | NA    | 27    | 83     | 3607          | ATM   |
| Waldorf                    | 102 S Main Street                      | Waldorf        | MN    | 56091             | Waseca          | Middle                 | NA    | 27    | 161    | 7902          | ATM   |
| Waseca                     | 200 Second Street NE                   | Waseca         | MN    | 56093             | Waseca          | Middle                 | NA    | 27    | 161    | 7904          | ATM   |
| Wilmot                     | 709 Main Street                        | Wilmot         | SD    | 57279             | Roberts         | Middle*                | NA    | 46    | 109    | 9504          |   |
| Wykoff                     | 102 Gold Street N                      | Wykoff         | MN    | 55990             | Fillmore        | Middle                 | 40340 | 27    | 45     | 9602          | ITM   |

 $<sup>\</sup>ensuremath{^*}$  designated as distressed/underserved middle- income census tract

 $A \ list of our \ branch \ locations, including \ our \ hours \ of \ operation \ is \ available \ online \ at \ https://www.minnwestbank.com/about-us/minnwest-locations.$ 

# Minnwest Bank report of Branches Opened and Closed in 2023 and 2024

| State<br>Abrv. | AA Name                          | Branch<br>ID | Branch                     | Address                    | City          | Zip   | State<br>Code | County<br>Code | Tract<br>Code | MSA/MD<br>Name | Opened<br>Closed | Opened<br>Closed<br>Date |
|----------------|----------------------------------|--------------|----------------------------|----------------------------|---------------|-------|---------------|----------------|---------------|----------------|------------------|--------------------------|
| MN             | AA 01 non-<br>metro<br>Minnesota | 201          | Montevideo<br>(Downtown)   | 107 N First Street         | Montevideo    | 56265 | 27            | 23             | 9506.01       | NA             | Closed           | 10/4/2024                |
| MN             | AA 03<br>Rochester<br>MN MSA     | 408          | Rochester<br>(West Circle) | 2575 Commerce<br>Drive NW. | Rochester     | 55901 | 27            | 109            | 14.01         | 40340          | Opened           | 12/11/2023               |
| MN             | AA 03<br>Rochester<br>MN MSA     | 408          | Rochester<br>(West Circle) | 331 16th Ave. NW           | Rochester     | 55901 | 27            | 109            | 5             | 40340          | Closed           | 12/11/2023               |
| MN             | AA 03<br>Rochester<br>MN MSA     | 309          | Spring Valley              | 640 N Broadway<br>Ave      | Spring Valley | 55975 | 27            | 45             | 9603          | 40340          | Opened           | 5/15/2023                |
| MN             | AA 03<br>Rochester<br>MN MSA     | 309          | Spring Valley              | 100 S. Broadway<br>Ave     | Spring Valley | 55975 | 27            | 45             | 9603          | 40340          | Closed           | 5/13/2023                |
| MN             | AA 03<br>Rochester<br>MN MSA     | 309          | Spring Valley              | 112 West Main St.          | Spring Valley | 55975 | 27            | 45             | 9603          | 40340          | Closed           | 5/13/2023                |



# **Business schedule of fees & services**

Effective June 07, 2023

| The following services may be subject to additional approval ap                                       | CASH MANAGEMENT SERVICES                     |       | OTHER SERVICES AND RELATED FEES                                   |       |
|---|--|-------|---|-------|
| Counter checks   Counter checks   Counter checks   Counter checks   Counter checks   So   Monthly maintenance   n/c   |  |       | Account closing fee (if open less than 4 months)                  | 25.00 |
| Monthly maintenance   n/c   Security tokens > 3   10.00   Inactive account 1 (per month)   10.00   Garnishment of levy (per month)   10.00   Notary service (for customers only)   n/c   Notary service (for customers only service (for customers only)   n/c   Notary service (for custo  |  |       |   |       |
| Securify token palacement   |  |       |   |       |
| Security token replacement  | •  |       |   |       |
| ONLINE BILL PAY         Notary service (for customers only)         n/c           MOBILE BANKING         5.00         ATMDEBIT CARD         10.00           MOBILE BANKING         Non-Minnwest or non-MoneyPass ATM (per transaction)         2.50           Monthly maintenance         n/c         International (% of transaction amount)         15.00           ACH ORIGINATION         CHECKS & IMAGES         Collection item—domestic (+correspondent fee or other charges)         25.00           Monthly maintenance         20.00         Check image - non-image readable manually submitted, per item         15.00           Per file         5.00         Returned deposited item         5.00           Northly maintenance         10.00         Stop payment - per check or ACH         35.00           Per file         n/c         Stop payment - per check or ACH         35.00           Per item <sup>9</sup> over 5         0.50         Stop payment - per check or ACH         35.00           Per item over 5         0.50         FOREIGN CHECK & CURRENCY PROCESSING           Per item over 5         0.50         Returned         35.00           ACH return litem         10.00         Currency - correspondent charge, insurance & postage + 10.00         Currency - correspondent frage, insurance & postage + 10.00         Collection item, foreign - correspondent fee or other charges + 10.00 <td></td> <td></td> <td></td> <td></td>   |  |       |   |       |
| Monthly maintenance   | Security token replacement                   | 10.00 | ,   |       |
| MOBILE BANKING   Monthly maintenance   n/c   Card replacement   10.00   Non-Minnwest or non-MoneyPass ATM (per transaction)   2.50   Monthly maintenance   20.00   Check image – non-image readable manually submitted, per item   15.00   Per file   5.00   Returned deposited item   5.00   Return item – special handling (per month)   10.00   Stop payment – per check or ACH   35.00   Returnitem – special handling (per month)   10.00   Stop payment – speries of checks   35.00   Returned   5.00  | ONLINE BILL PAY                              |       |   |       |
| MOBILE BANKING<br>Monthly maintenance         n/c         Non-Minnwest or non-MoneyPass ATM (per transaction)         2.50           ACH ORIGINATION         CHECKS & IMAGES         Collection item – domestic (+correspondent fee or other charges)         25.00           High volume         Check image – non-image readable manually submitted, per item         15.00           Per file         5.00         Returned deposited item         5.00           Per item9         0.10         Returned deposited item         5.00           Per file         n/c         Stop payment – per check or ACH         35.00           Per file         n/c         Stop payment – series of checks         35.00           Per file         n/c         Per file         5.00           Per file         n/c         Stop payment – series of checks         35.00           Per file         n/c         Per file         5.00           Per file         n/c         Stop payment – series of checks         35.00           ACH return item         1.00         Currency – correspondent charge insurance & postage +         10.00           ACH return item         10.00         Currency – correspondent fee or other charges +         40.00           Item reversal         25.00         Collection item, foreign – correspondent fee or other charges +   | Monthly maintenance                          | 5.00  | ATM/DEBIT CARD  |       |
| Monthly maintenance   |  |       | Card replacement  | 10.00 |
| CHECKS & IMAGES   Collection item — domestic (+correspondent fee or other charges)   25.00  | MOBILE BANKING                               |       |   |       |
| High volume   | Monthly maintenance                          | n/c   | International (% of transaction amount)                           | 1%    |
| Monthly maintenance         20.00 Per file         Check image – non-image readable manually submitted, per item         15.00 Per item           Per item9         0.10 Stop payment – per check or ACH         35.00 Stop payment – series of checks         35.00 Stop payment – series of checks         35.00 Per file         6.00 Stop payment – series of checks         35.00 Per file or n/c         6.00 Per item 9 over 5         0.50 Posited – registered mail +         25.00 Posited – registere  | ACH ORIGINATION                              |       | CHECKS & IMAGES   |       |
| Per file         5.00         Returned deposited item         5.00           Per item9         0.10         Return item – special handling (per month)         10.00           Monthly maintenance         10.00         Stop payment – per check or ACH         35.00           Per file         n/c         Per item9 over 5         0.50         Per item9 over 5         D.50         Per item9 over 5         Same day ACH10 (additional per item)         1.00         Deposited – registered mail +         25.00           Incoming ACH addendum access (per month)         5.00         Returned         35.00           ACH return item         10.00         Currency – correspondent charge, insurance & postage +         10.00           File reversal         10.00         Collection item, foreign – correspondent fee or other charges +         40.00           Item reversal         10.00         Overdraft/non-sufficient funds³ – per presentment         45.00           Monthly maintenance         n/c         Non-sufficient funds item → \$5,000³ – per presentment         45.00           Domestic – outgoing (per wire)         20.00         Continued negative balance⁴ – every 7 business days         35.00           Foreign – outgoing (per wire)         20.00         NIGHT DEPOSITORY         Access key >2 – per key         10.00           Monthly maintenance – single feed   | High volume                                  |       | ( , ,   | 25.00 |
| Per item9         0.10         Return item – special handling (per month)         10.00           Low volume         Stop payment – per check or ACH         35.00           Monthly maintenance         10.00         Stop payment – per check or ACH         35.00           Per item9 over 5         0.50         FOREIGN CHECK & CURRENCY PROCESSING           Same day ACH10 (additional per item)         1.00         Deposited – registered mail +         25.00           Incoming ACH addendum access (per month)         5.00         Returned         35.00           ACH return item         10.00         Currency – correspondent charge, insurance & postage +         10.00           File reversal         25.00         Collection item, foreign – correspondent fee or other charges +         40.00           USENDATES           ONLINE WIRE ORIGINATION         Overdraft/non-sufficient funds³ – per presentment         35.00           Monthly maintenance outgoing (per wire)         10.00         Continued negative balance⁴ – every 7 business days         35.00           Fereign – outgoing (per wire)         20.00         Verdraft protection sweep fee¹¹ – per transfer         5.00           REMOTE DEPOSIT CAPTURE (RDC)         Access key >2 – per key         10.00           Monthly maintenance – single feed (per scanner)         65.00         Zipper bag – small (fi  | •  |       |   |       |
| Stop payment - per check or ACH   35.00   |  |       | ·   |       |
| Monthly maintenance per file n/c Per litem over 5 Same day ACH10 (additional per item) 1.00 Currency - correspondent charge, insurance & postage + 10.00 Currency - correspondent charge, insurance & postage + 10.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Currency - correspondent feer or other charges + 40.00 Collection item, foreign - correspondent fee or other charges + 40.00 Covertarta/fron-sufficient funds 3 - per presentment  |  | 0.10  |   |       |
| Per file  |  | 40.00 |   |       |
| Per item9 over 5   0.50   FOREIGN CHECK & CURRENCY PROCESSING   | •  |       | Stop payment – series of checks                                   | 35.00 |
| Same day ACH   0 (additional per item)   1.00   1                                      |  |       | FOREIGN CHECK & CURRENCY PROCESSING                               |       |
| Returned   35.00   ACH return item   10.00   Currency – correspondent charge, insurance & postage +   10.00   Currency – correspondent charge, insurance & postage +   10.00   Currency – correspondent charge, insurance & postage +   10.00   Collection item, foreign – correspondent fee or other charges +   40.00   tem reversal   10.00  |  |       |   | 25.00 |
| ACH return item 10.00 File reversal 25.00 Item reversal 10.00  File reversal 25.00 Item reversal 10.00  OVERDRAFTS  ONLINE WIRE ORIGINATION  Monthly maintenance nutgoing (per wire) 20.00 Reverse wire (per wire) 20.00  Monthly maintenance – single feed (per scanner) 65.00  Monthly maintenance – multi-feed (per scanner) 65.00  RDC scanner re-installation 80.00  MULTIBANK REPORTING  MULTIBANK REPORTING  MOnthly maintenance 30.00  MOnthly maintenance — multi-feed (per scanner) 50.00  MOnthly maintenance — multi-feed (per scanner) 65.00  RDC scanner re-installation 80.00  MULTIBANK REPORTING  MOnthly maintenance — 30.00  M                                    |  |       |   |       |
| File reversal   25.00   Collection item, foreign – correspondent fee or other charges + 40.00   | . ,  |       |   |       |
| ONLINE WIRE ORIGINATION  Monthly maintenance Domestic – outgoing (per wire) Non-sufficient funds item >\$5,000 ³ – per presentment Non-sufficient funds item >\$5,000 ° – per presentment Non-sufficient funds item |  |       |   |       |
| ONLINE WIRE ORIGINATION  Monthly maintenance  n/c  Non-sufficient funds item >\$5,000^3 - per presentment  Non-sufficient |  |       | Collection item, foreign – correspondent fee of other charges +   | 40.00 |
| Monthly maintenance n/c Domestic – outgoing (per wire) 10.00 Foreign – outgoing (per wire) 20.00 Reverse wire (per wire) 20.00  Monthly maintenance – single feed (per scanner) 65.00 RDC scanner re-installation 80.00  MULTIBANK REPORTING 10.00 Monthly maintenance 30.00 Monthly maintenance 30.00 Monthly maintenance 6 (first account) 35.00 Monthly maintenance 15.00 Monthly maintenance (per additional account) 15.00 Monthly maintenance (per additional acc                                    | item reversal                                | 10.00 | OVERDRAFTS  |       |
| Domestic – outgoing (per wire)  Foreign – outgoing (per wire)  Reverse wire (per wire)  REMOTE DEPOSIT CAPTURE (RDC)  Monthly maintenance – single feed (per scanner)  RDC scanner re-installation  MULTIBANK REPORTING  Monthly maintenance  Monthly maintenance  30.00  Monthly maintenance  30.00  Monthly maintenance  30.00  Monthly maintenance  30.00  Replacement key  Locking zipper bag Locking zipper bag Plastic deposit bags (100 qty)  Monthly maintenance  RESEARCH & COPIES  Account research or reconciliation – per hour (\$20 minimum)  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  Continued negative balance <sup>4</sup> – every 7 business days  35.00  Continued negative balance <sup>4</sup> – every 7 business days  35.00  Coverdraft protection sweep fee 11 – per transfer  Solution  NIGHT DEPOSITORY  Access key >2 – per key  10.00  Replacement key  2ipper bag – large Locking zipper bag Locking zipper bag Plastic deposit bags (100 qty)  45.00  RESEARCH & COPIES  Account research or reconciliation – per hour (\$20 minimum)  40.00  Monthly maintenance (first account)  Monthly maintenance (per additional account)  35.00  Check copy or image – per page + research fee  1.00  Monthly maintenance  15.00  Statement copy Fax – first page (\$0.25 per additional page)  35.00   | ONLINE WIRE ORIGINATION                      |       | Overdraft/non-sufficient funds <sup>3</sup> – per presentment     | 35.00 |
| Foreign – outgoing (per wire) Reverse wire (per wire)  REMOTE DEPOSIT CAPTURE (RDC) Monthly maintenance – single feed (per scanner) RDC scanner re-installation  MULTIBANK REPORTING Monthly maintenance (first account) Monthly maintenance (per additional account) ACH-only monthly maintenance Monthly mainten                                    | Monthly maintenance                          | n/c   | Non-sufficient funds item >\$5,000 <sup>3</sup> – per presentment | 45.00 |
| Reverse wire (per wire)  REMOTE DEPOSIT CAPTURE (RDC)  Monthly maintenance – single feed (per scanner)  Monthly maintenance – multi-feed (per scanner)  RDC scanner re-installation  MULTIBANK REPORTING  Monthly maintenance  Monthly maintenance  30.00  Monthly maintenance  30.00  Replacement key  Zipper bag – small (first bag free)  Locking zipper bag  Locking zipper bag  Plastic deposit bags (100 qty)  RESEARCH & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  NIGHT DEPOSITORY  Access key >2 – per key  10.00  Replacement key  Zipper bag – large  Locking zipper bag  Plastic deposit bags (100 qty)  RESEARCH & COPIES  Account research or reconciliation – per hour (\$20 minimum)  40.00  Computer account summary  5.00  ACH-only monthly maintenance  15.00  Statement copy  Fax – first page (\$0.25 per additional page)  3.00   | Domestic – outgoing (per wire)               | 10.00 | Continued negative balance <sup>4</sup> – every 7 business days   | 35.00 |
| REMOTE DEPOSIT CAPTURE (RDC)  Monthly maintenance – single feed (per scanner)  Monthly maintenance – multi-feed (per scanner)  RDC scanner re-installation  MULTIBANK REPORTING  Monthly maintenance  30.00  Monthly maintenance  30.00  RESEARCH & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  NIGHT DEPOSITORY  Access key >2 – per key  Beplacement key  Account research or eccnciliation – per hour (\$20 minimum)  Account research or eccnciliation – per page +                                    | Foreign – outgoing (per wire)                | 20.00 | Overdraft protection sweep fee <sup>11</sup> – per transfer       | 5.00  |
| REMOTE DEPOSIT CAPTURE (RDC)  Monthly maintenance – single feed (per scanner)  Monthly maintenance – multi-feed (per scanner)  RDC scanner re-installation  80.00  MULTIBANK REPORTING  Monthly maintenance  30.00  Replacement key  Zipper bag – small (first bag free)  Locking zipper bag  Plastic deposit bags (100 qty)  Replacement key for locking bag  Research & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  Access key >2 – per key  Replacement key  10.00  Replacement key  Plastic deposit bags (100 qty)  Replacement key for locking bag  Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee  1.00  Computer account summary  5.00  Fax – first page (\$0.25 per additional page)  3.00  | Reverse wire (per wire)                      | 20.00 |   |       |
| Monthly maintenance – single feed (per scanner)50.00Replacement key10.00Monthly maintenance – multi-feed (per scanner)65.00Zipper bag – small (first bag free)5.00RDC scanner re-installation80.00Zipper bag – large8.00MULTIBANK REPORTINGPlastic deposit bags (100 qty)45.00Monthly maintenance30.00Replacement key for locking bag10.00RESEARCH & COPIESPOSITIVE PAY – ACH & CHECKAccount research or reconciliation – per hour (\$20 minimum)40.00Monthly maintenance (first account)35.00Check copy or image – per page + research fee1.00Monthly maintenance (per additional account)15.00Computer account summary5.00ACH-only monthly maintenance15.00Statement copy5.00Fax – first page (\$0.25 per additional page)3.00  |  |       |   |       |
| Monthly maintenance – multi-feed (per scanner)  RDC scanner re-installation  80.00  Zipper bag – small (first bag free)  Zipper bag – large  Locking zipper bag  Plastic deposit bags (100 qty)  Monthly maintenance  30.00  RESEARCH & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  Zipper bag – small (first bag free)  Zipper bag – small (first bag free)  S.00  Replacement key for locking bag  RESEARCH & COPIES  Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee  1.00  Computer account summary  Source  Statement copy  Fax – first page (\$0.25 per additional page)  3.00   |  |       |   |       |
| RDC scanner re-installation  80.00  Zipper bag – large Locking zipper bag Locking zipper bag Plastic deposit bags (100 qty)  Replacement key for locking bag RESEARCH & COPIES  POSITIVE PAY – ACH & CHECK Account research or reconciliation – per hour (\$20 minimum) Accountly maintenance (per additional account) ACH-only monthly maintenance 15.00  Zipper bag – large Locking zipper bag Replacement key for locking bag Account research or reconciliation – per hour (\$20 minimum) Check copy or image – per page + research fee 1.00 Computer account summary 5.00 Statement copy Fax – first page (\$0.25 per additional page) 3.00  |  |       | ,   |       |
| MULTIBANK REPORTING  Monthly maintenance  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  Locking zipper bag Plastic deposit bags (100 qty)  Replacement key for locking bag Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee 1.00  Computer account summary 5.00  Statement copy Fax – first page (\$0.25 per additional page)  3.00  |  |       | , , ,   |       |
| MULTIBANK REPORTING  Monthly maintenance  30.00  Replacement key for locking bag Research & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  Plastic deposit bags (100 qty)  Replacement key for locking bag Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee 1.00  Computer account summary 5.00  Statement copy Fax – first page (\$0.25 per additional page) 3.00   | RDC scanner re-installation                  | 80.00 | 1, 5  |       |
| Monthly maintenance  30.00  Replacement key for locking bag  RESEARCH & COPIES  POSITIVE PAY – ACH & CHECK  Monthly maintenance (first account)  Monthly maintenance (per additional account)  ACH-only monthly maintenance  15.00  Replacement key for locking bag  Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee  1.00  Computer account summary  5.00  Statement copy  Fax – first page (\$0.25 per additional page)  3.00  | MULTIDANIK DEPODEINO                         |       |   |       |
| POSITIVE PAY – ACH & CHECK Monthly maintenance (first account) Monthly maintenance (per additional account) ACH-only monthly maintenance  15.00  RESEARCH & COPIES  Account research or reconciliation – per hour (\$20 minimum)  40.00  Check copy or image – per page + research fee  1.00  Computer account summary  5.00  Statement copy  Fax – first page (\$0.25 per additional page)  3.00   |  | 20.00 |   |       |
| Monthly maintenance (first account)35.00Check copy or image – per page + research fee1.00Monthly maintenance (per additional account)15.00Computer account summary5.00ACH-only monthly maintenance15.00Statement copy5.00Fax – first page (\$0.25 per additional page)3.00  | Monthly maintenance                          | 30.00 |   | 10.00 |
| Monthly maintenance (per additional account) 15.00 Computer account summary 5.00 ACH-only monthly maintenance 15.00 Statement copy 5.00 Fax – first page (\$0.25 per additional page) 3.00  | POSITIVE PAY – ACH & CHECK                   |       | Account research or reconciliation – per hour (\$20 minimum)      | 40.00 |
| ACH-only monthly maintenance 15.00 Statement copy 5.00 Fax – first page (\$0.25 per additional page) 3.00   | Monthly maintenance (first account)          | 35.00 | Check copy or image – per page + research fee                     | 1.00  |
| Fax – first page (\$0.25 per additional page) 3.00  | Monthly maintenance (per additional account) | 15.00 | Computer account summary  | 5.00  |
|   | ACH-only monthly maintenance                 | 15.00 | Statement copy  | 5.00  |
| Photocopy 0.50  |  |       | Fax – first page (\$0.25 per additional page)                     | 3.00  |
|   |  |       | Photocopy   | 0.50  |



# **Business schedule of fees & services**

Effective June 07, 2023

| FUNDS MANAGEMENT SWEEPS                          |        | CHECKING ACCOUNTS  |        |
|--|--------|--|--------|
| FUNDS MANAGEMENT SWEEP                           |        | PLATINUM BUSINESS/INTEREST   PUBLIC FUNDS   NONFANALYSIS | PROFIT |
| Main account, per month                          | 15.00  | Monthly maintenance                                      | 15.00  |
| Sub account(s), per month                        | 5.00   | Checks paid  | 0.20   |
| Overdraft protection sweep fee 11 – per transfer | 5.00   | Deposit – in-branch                                      | 0.50   |
| TWO-WAY SWEEP                                    |        | Deposit – non-branch                                     | 0.25   |
| Monthly maintenance                              | 50.00  | On-us item   | 0.10   |
|  |        | Transit item   | 0.15   |
| SAFE DEPOSIT BOX                                 |        | ACH item   | 0.15   |
| Discount with automatic payment                  | 5.00   |  |        |
| Late fee (30 days or more past due/month)        | 10.00  | CLASSIC BUSINESS   CLASSIC NONPROFIT   PUBLIC FUNDS      |        |
| Duplicate key                                    | 30.00  | Monthly maintenance <sup>5</sup>                         | 5.00   |
| Drill and replace lock – locksmith cost +        | 100.00 | # included transaction items <sup>6</sup>                | 200    |
|  |        | Item overage <sup>7</sup>                                | 0.50   |
| STATEMENT HANDLING                               |        |  |        |
| Online statement                                 | n/c    | NONPROFIT   PUBLIC FUNDS                                 |        |
| Paper statement                                  | 2.00   | Monthly maintenance <sup>8</sup>                         | 15.00  |
| Duplicate statement – per cycle                  | 5.00   | # included transaction items <sup>6</sup>                | 300    |
|  |        | Item overage <sup>7</sup>                                | 0.25   |
| WIRE TRANSFER                                    |        | 3  |        |
| Domestic incoming, per wire                      | 15.00  |  |        |
| Domestic outgoing, per wire                      | 25.00  |  |        |
| Foreign incoming, per wire                       | 30.00  |  |        |
| Foreign outgoing, per wire                       | 50.00  |  |        |
|  |        |  |        |



<sup>1.</sup> If an account has no customer-initiated activity, including deposits or withdrawals within the time periods as follows: Checking or Savings 2 yrs. 2. If check is being made out to the customer named on the savings account or CD: no charge. If check is being created out of a checking account: Charge. If check is being made out to a third party: Charge (Customer must be present). 3. Overdraft/Non-Sufficient Funds(NSF) may be created by check, inperson withdrawal, ATM withdrawal or other electronic means. Bank fees and service charges may cause your account to become negative which may cause additional fees. 4. A continuous negative balance fee may be charged on any negative balance regardless if the negative balance is caused by transactions, fees or service charges. 5 Monthly maintenance fee will be waived if one of the following criteria are met: \$500 Average Available Balance, Personal checking account, Platinum Business Checking or 501c3 Status. 6. Transaction types included in this item count are as follows; deposits, deposited items, checks clearing, ACH/misc. debits & credits. 7. Item overage fee applies to each item over the included transaction items. 8. Monthly maintenance fee will be waived with a maintained average available balance of \$10,000. 9. ACH per item counts include the offsetting entry for each file submitted. 10. Same Day ACH per item charge is in addition to the standard charges for credits per file and per item. 11. Deposit balance transfer to cover zero balance (\$100 increments). If the Sweep/transfer is insufficient to cover any overdraft, an Overdraft or Nonsufficient Funds (NSF) Fee(s) may be incurred in addition to the Sweep Fee.

# Schedule of fees and services

| SERVICE  | CHARGE  |
|--|---|
| Account Research   | \$40.00/hour - \$20.00 minimum                          |
| Account Closing Fee (if open less than 4 months)   | \$25.00   |
| Account Reconciliation   | \$40.00/hour - \$20.00 minimum                          |
| ACH Funds Transfer Fee - Individual  | \$2.00/transfer   |
| ATM Usage Fee - other than Minnwest Bank   | \$2.50  |
| and Money Pass network locations   |   |
| ATM/Debit Card Replacement Fee   | \$10.00   |
| ATM International Service Fee  | 1% of the transaction amount                            |
| Bonds - Reissue, name change, etc  | \$15 per form+ \$1.00 per bond                          |
| Cashier's Checks*  | \$5.00  |
| Platinum Checking customers *Cashier's Check Customer Charges:   | No Charge   |
| If check made out to the customer named on the account and from a sailf check created out to the customer named on the account of a checking the check made out to a third party - charge (customer must be present) | vings or certificate - no charge<br>ng account - charge |
| Check Copies / Images  | \$1.00/page of images                                   |
| Check Image - Non Image Readable manually submitted  | \$15.00   |
| Collection Item - Domestic   | \$25.00 + any correspondent fee                         |
| Collection Item - Foreign  | \$40.00 + any correspondent fee or other charges        |
| Counter Checks   | \$0.50 each   |
| Executions, Garnishments, Levies   | \$100.00  |
| Fax  | \$3.00 first page (\$0.25 each add'l page)              |
| Foreign Currency   | \$10.00 + correspondent charge, insurance &             |
| Foreign Check per Item Processing  | postage   |
| Deposited Returned   | \$25.00 + registered mail costs<br>\$35.00              |
| Imaged Check Handling (receiving check copies with Classic DOA paper statement)  | \$3.00/month  |
| Inactive Account Fee  If an account has no customer initiated activity, including deposits or withdrawals, within the time period listed below, the account is considered inactive.  Checking - two years            | \$10.00/month   |
| Savings - two years  |   |
| Indemnity Bond   | \$35.00   |
| IRA/HSA Transfer Fee (to another financial institution)  | \$25.00   |
| Notary fee (customer)  | Free  |

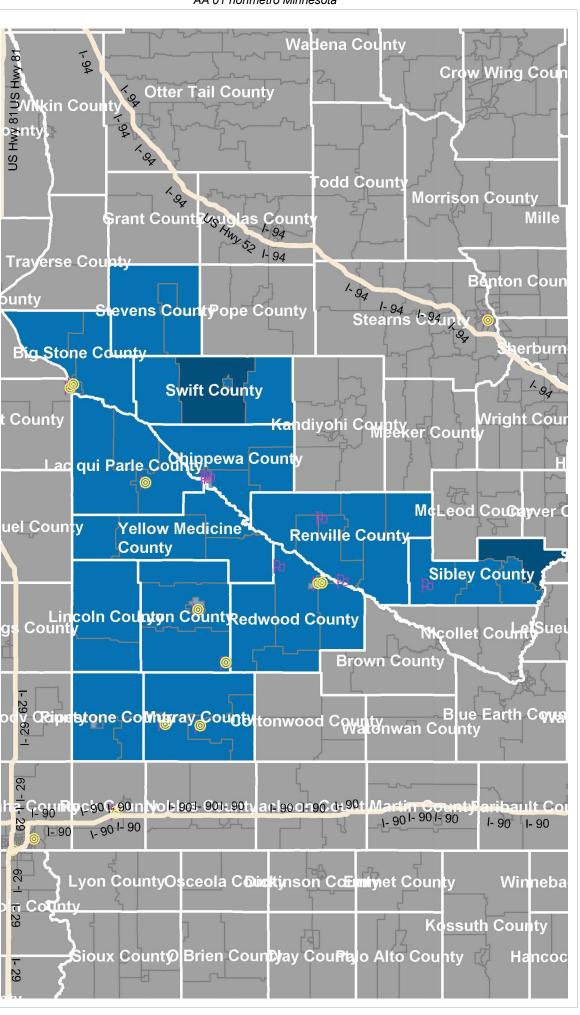
# Schedule of fees and services

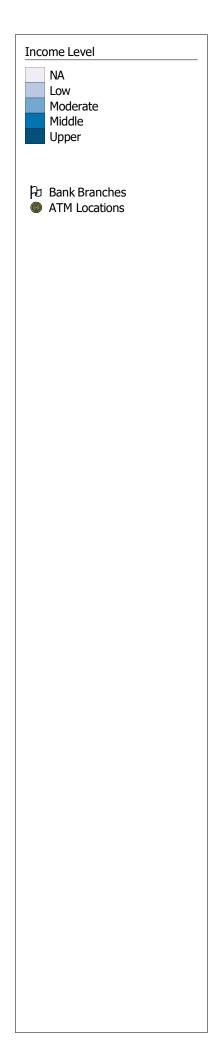
| SERVIC <u>E</u>                            | CHARGE  |
|--|---|
| Overdraft Fee*                             | \$25.00/per presentment**                                       |
| Continued Negative Balance Fee             | \$25.00 every 7 business days                                   |
| Photo Copies Prime Club Members            | \$0.50/copy 1 free/month  |
| Returned Deposited Item                    | \$5.00  |
| Nonsufficient Funds (NSF) Fee*             | \$25.00 per presentment**                                       |
| Reference Form Completion                  | \$5.00  |
| Safe Deposit Box replacement key           | \$30.00   |
| Safe Deposit Box - Drill and replace lock  | \$100.00 + cost to drill and replace lock                       |
| Safe Deposit Box Rent - \$5 discount if pa | aid by auto payment   |
| Small (2x5, 3x5, 3.5x5) = \$40.            | 00 Mid Medium (4x10, 5x10) = \$60.00                            |
| Mid Small (4x5, 5x5) = \$45.00             | Large (6x10, 7x10, 9x10, 1Ox10) = \$75.00                       |
| Medium (3x10) = \$50.00                    | X-Large (10x11, 15x10) = \$80.00                                |
| Safe Deposit Box Late Fee - 30 days or     | more past due \$10.00/month                                     |
| Statement printout                         | \$5.00/statement + \$1.00/page of images + account research fee |
| Stop Pay Handling Fee                      |   |
| One check or ACH                           | \$35.00/item  |
| Item Series of checks                      | \$35.00/per series  |
| Wire Transfer                              |   |
| Domestic - incoming                        | \$15.00   |
| Domestic - outgoing                        | \$25.00   |
| Foreign - incoming<br>Foreign - outgoing   | \$30.00<br>\$50.00  |
| r oreign - oatgoing                        | ψου.ου  |

<sup>\*</sup>An Overdraft or Nonsufficient Funds (NSF) Fee may be caused by check, in-person withdrawals, ATM/Debit Card withdrawals or other electronic means.

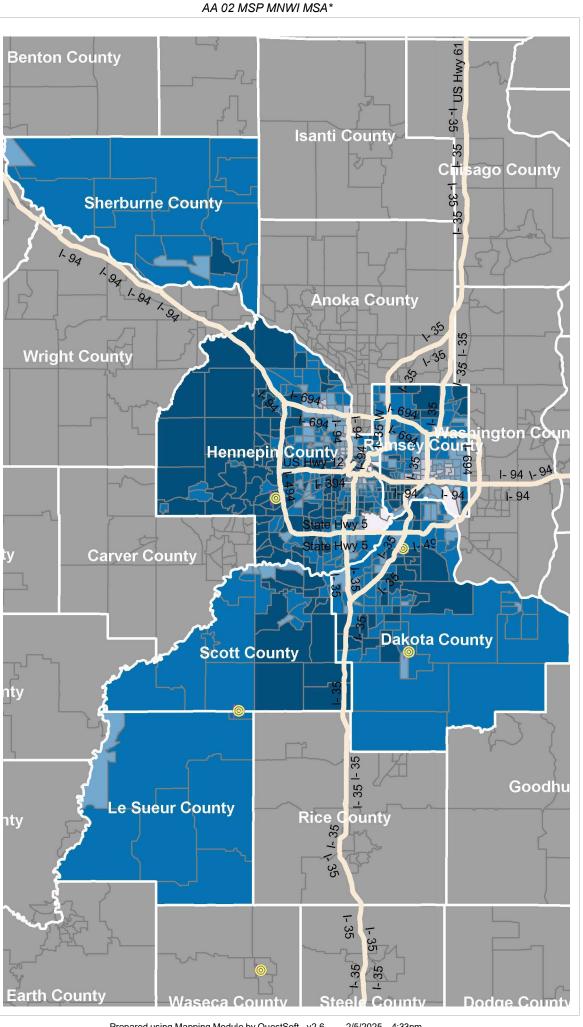
<sup>\*\*</sup>Maximum Nonsufficient Funds (NSF) Fees and Overdraft Fees combined of four (4) per day or \$100. At the end of the business day, if your account is overdrawn by \$25.00 or less, an Overdraft or Nonsufficient Funds (NSF) Fee will not be charged.

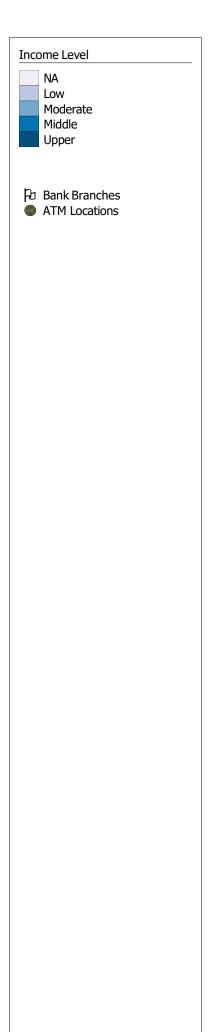
AA 01 nonmetro Minnesota





| State   D   State   County   ID   County Name MISA/MD   MSA/MD   Name MISA/MD   Name MISA/MD | tim a nitur I arral |
|--|---------------------|
| 27         MN         173         YELLOW MEDICINE         9703.00         3:Middle         1         8,73         0.13         5.04         No         5.17         1         0.17         1           27         MN         173         YELLOW MEDICINE         9702.00         3:Middle         1         6.56         0.34         3.94         No         4.28         1         0.08         1           27         MN         173         YELLOW MEDICINE         9701.00         3:Middle         2         18.94         1         4.47         No         5.37         1         0.23         1           27         MN         151         SWIFT         9604.00         3:Middle         2         13.75         0.6         3.16         Yes         3.72         1         0.7         1           27         MN         151         SWIFT         9602.00         3:Middle         2         12.57         1.65         6.91         Yes         8.34         1         1.18         1           27         MN         151         SWIFT         9602.00         3:Middle         2         15.46         0.36         11.92         Yes         12.28         2         0.5   | inonly Level        |
| 27         MN         173         YELLOW MEDICINE         9702.00         3:Middle         1         6.56         0.34         3.94         No         4.28         1         0.08         1           27         MN         173         YELLOW MEDICINE         9701.00         3:Middle         2         18.94         1         4.47         No         5.37         1         0.23         1           27         MN         151         SWIFT         9604.00         3:Middle         2         13.75         0.6         3.16         Yes         3.72         1         0.7         1           27         MN         151         SWIFT         9603.00         4:Upper         1         5.55         0.43         3.08         No         3.51         1         0.43         1           27         MN         151         SWIFT         9602.00         3:Middle         2         15.46         0.36         11.92         Yes         8.34         1         1.18         1           27         MN         149         STEVENS         4803.00         3:Middle         2         15.46         0.36         11.92         Yes         13.47         2         0.46  |                     |
| 27         MN         173         YELLOW MEDICINE         9701.00         3:Middle         2         18.94         1         4.47         No         5.37         1         0.23         1           27         MN         151         SWIFT         9604.00         3:Middle         2         13.75         0.6         3.16         Yes         3.72         1         0.7         1           27         MN         151         SWIFT         9602.00         3:Middle         2         12.57         1.66         6.91         Yes         8.34         1         1.18         1           27         MN         151         SWIFT         9602.00         3:Middle         2         12.57         1.66         6.91         Yes         8.34         1         1.18         1           27         MN         151         SWIFT         9601.00         3:Middle         2         15.46         0.36         11.92         Yes         8.34         1         1.18         1           27         MN         149         STEVENS         4803.00         3:Middle         2         18.22         0.69         13.28         Yes         12.28         2         0.56   |                     |
| 27         MN         151         SWIFT         9604.00         3:Middle         2         13.75         0.6         3.16         Yes         3.72         1         0.7         1           27         MN         151         SWIFT         9603.00         4:Upper         1         5.55         0.43         3.08         No         3.51         1         0.43         1           27         MN         151         SWIFT         9601.00         3:Middle         2         15.46         0.36         11.92         Yes         12.28         2         0.56         1           27         MN         149         STEVENS         4803.00         3:Middle         2         18.22         0.69         13.28         Yes         12.28         2         0.56         1           27         MN         149         STEVENS         4802.00         3:Middle         2         18.22         0.69         13.28         Yes         13.97         2         0.46         1           27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1 </td <td></td>   |                     |
| 27         MN         151         SWIFT         9603.00         4:Upper         1         5.55         0.43         3.08         No         3.51         1         0.43         1           27         MN         151         SWIFT         9602.00         3:Middle         2         12.57         1.65         6.91         Yes         8.34         1         1.18         1           27         MN         161         SWIFT         9601.00         3:Middle         2         15.46         0.36         11.92         Yes         12.28         2         0.56         1           27         MN         149         STEVENS         4803.00         3:Middle         2         18.22         0.69         13.28         Yes         13.97         2         0.46         1           27         MN         149         STEVENS         4802.00         3:Middle         3         20.14         1.55         10.92         Yes         12.47         2         1.34         1           27         MN         149         STEVENS         4801.00         3:Middle         2         14.3         0.94         9.87         No         10.73         2         0.39  |                     |
| 27         MN         151         SWIFT         9602.00         3:Middle         2         12.57         1.65         6.91         Yes         8.34         1         1.18         1           27         MN         151         SWIFT         9601.00         3:Middle         2         15.46         0.36         11.92         Yes         12.28         2         0.56         1           27         MN         149         STEVENS         4802.00         3:Middle         2         18.22         0.69         13.28         Yes         12.47         2         0.46         1           27         MN         149         STEVENS         4802.00         3:Middle         3         20.14         1.55         10.92         Yes         12.47         2         1.34         1           27         MN         149         STEVENS         4801.00         3:Middle         2         1.43         0.92         Yes         12.47         2         1.34         1           27         MN         143         SIBLEY         1704.00         3:Middle         2         14.3         0.94         9.87         No         10.73         2         0.39         1 </td <td></td>  |                     |
| 27         MN         151         SWIFT         9601.00         3:Middle         2         15.46         0.36         11.92         Yes         12.28         2         0.56         1           27         MN         149         STEVENS         4803.00         3:Middle         2         18.22         0.69         13.28         Yes         13.97         2         0.46         1           27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1           27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1           27         MN         143         SIBLEY         1704.00         3:Middle         3         21.39         0.59         18.06         No         10.73         2         0.39         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46         1 <td></td>  |                     |
| 27         MN         149         STEVENS         4803.00         3:Middle         2         18.22         0.69         13.28         Yes         13.97         2         0.46         1           27         MN         149         STEVENS         4802.00         3:Middle         3         20.14         1.55         10.92         Yes         12.47         2         1.34         1           27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1           27         MN         143         SIBLEY         1704.00         3:Middle         2         14.3         0.94         9.87         No         10.73         2         0.39         1           27         MN         143         SIBLEY         1704.00         3:Middle         2         10.13         0.49         9.87         No         10.73         2         0.62         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46 <td< td=""><td></td></td<>   |                     |
| 27         MN         149         STEVENS         4802.00         3:Middle         3         20.14         1.55         10.92         Yes         12.47         2         1.34         1           27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1           27         MN         143         SIBLEY         1704.00         3:Middle         3         21.39         0.59         18.06         No         18.65         2         0.62         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46         1           27         MN         143         SIBLEY         1701.98         4.10per         1         6.98         0.3         2.69         No         7.21         1         0.46         1           27         MN         129         RENVILLE         7906.00         3:Middle         2         13.7         0.15         9.13         Yes         9.28         1         0.66         1 </td <td></td>   |                     |
| 27         MN         149         STEVENS         4801.00         3:Middle         1         7.07         0         4.36         Yes         4.36         1         0         1           27         MN         143         SIBLEY         1703.00         3:Middle         2         14.3         0.94         9.87         No         10.73         2         0.39         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         11.3         0.46         6.75         No         7.21         1         0.46         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46         1           27         MN         143         SIBLEY         1701.98         4:Upper         1         6.98         0.3         2.69         No         3         1         0.46         1           27         MN         129         RENVILLE         7906.00         3:Middle         2         13.7         0.15         9.13         Yes         9.28         1         0.66         1 </td <td></td>   |                     |
| 27         MN         143         SIBLEY         1704.00         3:Middle         2         14.3         0.94         9.87         No         10.73         2         0.39         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         11.33         0.46         6.75         No         18.65         2         0.62         1           27         MN         143         SIBLEY         1701.98         4:Upper         1         6.98         0.3         2.69         No         3         1         0.46         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         2         13.22         0.91         9.59         Yes         10.49         2         0.1 <td< td=""><td></td></td<>   |                     |
| 27         MN         143         SIBLEY         1703.00         3:Middle         3         21.39         0.59         18.06         No         18.65         2         0.62         1           27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46         1           27         MN         143         SIBLEY         1701.98         4:Upper         1         6.98         0.3         2.69         No         3         1         0.49         1           27         MN         129         RENVILLE         7906.00         3:Middle         2         13.7         0.15         9.13         Yes         9.28         1         0.66         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.2         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         3         20.7         0.26         14.91         Yes         15.14         2         0.79 <td< td=""><td></td></td<>   |                     |
| 27         MN         143         SIBLEY         1702.00         3:Middle         2         10.13         0.46         6.75         No         7.21         1         0.46         1           27         MN         143         SIBLEY         1701.98         4:Upper         1         6.98         0.3         2.69         No         3         1         0.49         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.2         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         2         0.7         0.26         14.91         Yes         15.14         2         0.79         1           27         MN         129         RENVILLE         7903.00         3:Middle         1         9.11         0.27         5.32         Yes         5.6         1         0.55   |                     |
| 27         MN         143         SIBLEY         1701.98         4:Upper         1         6.98         0.3         2.69         No         3         1         0.49         1           27         MN         129         RENVILLE         7906.00         3:Middle         2         13.7         0.15         9.13         Yes         9.28         1         0.66         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         3         20.7         0.26         14.91         Yes         15.14         2         0.79         1           27         MN         129         RENVILLE         7903.00         3:Middle         1         9.11         0.27         5.32         Yes         5.6         1         0.55         1   |                     |
| 27         MN         129         RENVILLE         7906.00         3:Middle         2         13.7         0.15         9.13         Yes         9.28         1         0.66         1           27         MN         129         RENVILLE         7905.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         3         20.7         0.26         14.91         Yes         15.14         2         0.79         1           27         MN         129         RENVILLE         7903.00         3:Middle         1         9.11         0.27         5.32         Yes         5.6         1         0.55         1  |                     |
| 27         MN         129         RENVILLE         7905.00         3:Middle         2         13.22         0.91         9.59         Yes         10.37         2         0.1         1           27         MN         129         RENVILLE         7904.00         3:Middle         3         20.7         0.26         14.91         Yes         15.14         2         0.79         1           27         MN         129         RENVILLE         7903.00         3:Middle         1         9.11         0.27         5.32         Yes         5.6         1         0.55         1   |                     |
| 27         MN         129         RENVILLE         7904.00         3:Middle         3         20.7         0.26         14.91         Yes         15.14         2         0.79         1           27         MN         129         RENVILLE         7903.00         3:Middle         1         9.11         0.27         5.32         Yes         5.6         1         0.55         1   |                     |
| 27 MN 129 RENVILLE 7903.00 3:Middle 1 9.11 0.27 5.32 Yes 5.6 1 0.55 1  |                     |
|  |                     |
|  |                     |
|  |                     |
| 27 MN 129 RENVILLE 7901.00 3:Middle 2 11.82 0.38 6.81 Yes 7.08 1 0.19 1  |                     |
| 27 MN 127 REDWOOD 7506.00 3:Middle 1 6.92 0.17 1.8 No 1.98 1 2.44 1  |                     |
| 27 MN 127 REDWOOD 7505.00 3:Middle 2 14.99 0.6 1.57 No 2.13 1 11.55 2  |                     |
| 27 MN 127 REDWOOD 7504.00 3:Middle 1 4.63 0.11 1.48 No 1.59 1 0.46 1   |                     |
| 27 MN 127 REDWOOD 7503.00 2:Moderate 2 18.07 1.66 5.49 No 7.14 1 0.47 1  |                     |
| 27 MN 127 REDWOOD 7502.00 3:Middle 2 17.07 0.64 4.15 No 4.7 1 1.14 1   |                     |
| 27 MN 127 REDWOOD 7501.00 3:Middle 3 25.19 0.07 4.59 No 4.66 1 0.11 1  |                     |
| 27 MN 117 PIPESTONE 4605.00 3:Middle 1 8.56 0.3 5.42 No 5.72 1 0.56 1  |                     |
| 27 MN 117 PIPESTONE 4604.00 3:Middle 2 11.02 0.31 5.85 No 6.16 1 0.86 1  |                     |
| 27 MN 117 PIPESTONE 4603.00 2:Moderate 3 22.06 2.59 12.47 No 15.05 2 1 1   |                     |
| 27 MN 117 PIPESTONE 4602.00 3:Middle 2 19.3 1.8 11.71 No 13.51 2 0.75 1  |                     |
| 27 MN 117 PIPESTONE 4601.00 3:Middle 1 8.31 0 5.48 No 5.48 1 0.19 1  |                     |
| 27 MN 101 MURRAY 9003.00 3:Middle 1 6.14 0.55 3.28 Yes 3.83 1 0.23 1   |                     |
| 27 MN 101 MURRAY 9002.00 3:Middle 2 14 0.28 8.17 Yes 8.44 1 2.95 1   |                     |
| 27 MN 101 MURRAY 9001.00 3:Middle 1 2.92 0 0.92 Yes 0.92 1 0.16 1  |                     |
| 27 MN 083 LYON 3607.00 3:Middle 3 22.09 0.15 5.83 No 5.97 1 12.23 2  |                     |
| 27 MN 083 LYON 3606.00 3:Middle 1 4.33 0.11 1.26 No 1.37 1 0.65 1  |                     |
| 27 MN 083 LYON 3605.00 2:Moderate 3 31.06 8.06 11.02 No 19.05 2 7.54 1   |                     |
| 27 MN 083 LYON 3604.00 3:Middle 2 18.26 3.78 7.45 No 11.18 2 3.5 1   |                     |
| 27 MN 083 LYON 3603.00 3:Middle 3 29.71 6.96 9.9 No 16.7 2 9.38 1  |                     |
| 27 MN 083 LYON 3602.00 3:Middle 1 8.3 0.81 4.71 No 5.46 1 0.75 1   |                     |
| 27 MN 083 LYON 3601.00 3:Middle 1 7.38 0.85 4.07 No 4.86 1 0.17 1  |                     |
| 27 MN 081 LINCOLN 2010.02 3:Middle 1 6.23 0.19 2.3 Yes 2.49 1 0.52 1   |                     |
| 27 MN 081 LINCOLN 2010.01 3:Middle 1 3.53 0.17 1.53 Yes 1.7 1 0.27 1   |                     |
| 27 MN 073 LAC QUI PARLE 1803.00 3:Middle 1 8.9 0.6 3.92 Yes 4.45 1 0.67 1  |                     |
| 27 MN 073 LAC QUI PARLE 1802.00 3:Middle 1 3.39 0 1.21 Yes 1.21 1 0.3 1  |                     |
| 27 MN 073 LAC QUI PARLE 1801.00 3:Middle 1 7.47 0.85 3.17 Yes 3.93 1 0.72 1  |                     |
| 27 MN 023 CHIPPEWA 9506.02 3:Middle 2 18.07 0.55 12.34 No 12.9 2 0.62 1  |                     |
| 27 MN 023 CHIPPEWA 9506.01 2:Moderate 3 22.6 0.7 16.41 No 17.1 2 0.37 1  |                     |
| 27 MN 023 CHIPPEWA 9505.00 3:Middle 3 20.68 0.3 8.51 No 8.82 1 0.39 1  |                     |
| 27 MN 023 CHIPPEWA 9504.00 3:Middle 1 8.92 0.43 4.61 No 5.03 1 0.21 1  |                     |
| 27 MN 023 CHIPPEWA 9503.00 3:Middle 2 11.58 1.03 4.3 No 5.32 1 0.05 1  |                     |
| 27 MN 011 BIG STONE 9503.00 3:Middle 1 8.43 0.24 4.29 Yes 4.48 1 0.29 1  |                     |
| 27 MN 011 BIG STONE 9502.00 3:Middle 1 6.12 0.81 1.67 Yes 2.31 1 0.23 1  |                     |
| 27 MN 011 BIG STONE 9501.00 3:Middle 1 5.6 0.74 1.62 Yes 1.91 1 0.15 1   |                     |





| Otata ID       | 01.1        | 0                | O No NO. M.D.                         | MOAGEN To the                          | T                        | <b>A4</b> 5        | M D.           | Di. J. M.      | '             | 5 District 1711 | and the second Disco | LE                 |                                 |
|----------------|-------------|------------------|---------------------------------------|--|--------------------------|--------------------|----------------|----------------|---------------|-----------------|----------------------|--------------------|---------------------------------|
| State ID<br>27 | State<br>MN | County ID<br>141 | County Name MSA/MD<br>SHERBURNE 33460 | MSA/MD Na Tract<br>MINNEAPOL 0315.00   | 2:Moderate               | Minority Leve<br>3 | 36.94          | 25.21          | 3.33          | No              | 28.46                | 3 2.71             | norit Asian Minority Level<br>1 |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0305.06<br>MINNEAPOL 0305.05 | 3:Middle<br>3:Middle     | 2                  | 13.12<br>14.61 | 2.74<br>4.12   | 3.3<br>3.04   | No<br>No        | 6.04<br>7.14         | 1 1.19<br>1 2.44   | 1<br>1                          |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0305.04<br>MINNEAPOL 0305.03 | 4:Upper<br>3:Middle      | 2                  | 10.64<br>20.99 | 1.85<br>7.26   | 2.94<br>6.05  | No<br>No        | 4.79<br>13.32        | 1 1.13<br>2 1.96   | 1                               |
| 27             | MN          | 141              | SHERBURNE 33460                       | MINNEAPOL 0304.10                      | 3:Middle                 | 2                  | 16.3           | 3.22           | 5.02          | No              | 8.25                 | 1 1.59             | 1                               |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0304.09<br>MINNEAPOL 0304.08 | 2:Moderate<br>3:Middle   | 2                  | 11.66<br>6.11  | 2.47<br>0.5    | 3.27<br>1.43  | No<br>No        | 5.64<br>1.94         | 1 1.25<br>1 0.36   | 1                               |
| 27             | MN          | 141              | SHERBURNE 33460                       | MINNEAPOL 0304.07                      | 3:Middle                 | 1                  | 7.38           | 0.46           | 2.27          | No              | 2.73                 | 1 0.71             | 1                               |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0304.06<br>MINNEAPOL 0304.05 | 3:Middle<br>3:Middle     | 2<br>1             | 13.24<br>7.75  | 2.19<br>0.74   | 4.05<br>2.62  | No<br>No        | 6.19<br>3.36         | 1 1.83<br>1 0.71   | 1<br>1                          |
| 27             | MN          | 141              | SHERBURNE 33460                       | MINNEAPOL 0303.02                      | 3:Middle                 | 1                  | 6.14           | 0.43           | 1.24          | No              | 1.67                 | 1 0.99             | 1                               |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0303.01<br>MINNEAPOL 0302.02 | 3:Middle<br>3:Middle     | 1                  | 5.39<br>6.67   | 0.5<br>0.2     | 0.9<br>1.29   | No<br>No        | 1.41<br>1.49         | 1 0.8<br>1 0.64    | 1                               |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0302.01<br>MINNEAPOL 0301.06 | 3:Middle<br>3:Middle     | 1                  | 6.02<br>9.03   | 0.43<br>0.82   | 1.58<br>2.35  | No<br>No        | 2.01<br>3.17         | 1 0.69<br>1 0.89   | 1<br>1                          |
| 27             | MN          | 141              | SHERBURNE 33460                       | MINNEAPOL 0301.05                      | 3:Middle                 | 1                  | 9.56           | 0.65           | 2.59          | No              | 3.24                 | 1 1.16             | 1                               |
| 27<br>27       | MN<br>MN    | 141<br>141       | SHERBURNE 33460<br>SHERBURNE 33460    | MINNEAPOL 0301.04<br>MINNEAPOL 0301.03 | 3:Middle<br>3:Middle     | 1                  | 7.48<br>6.98   | 0.32<br>0.46   | 1.67<br>1.9   | No<br>No        | 1.96<br>2.34         | 1 0.9<br>1 0.51    | 1<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0813.02                      | 3:Middle                 | 2                  | 12.07          | 2.03           | 4.61          | No              | 6.57                 | 1 1.02             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0813.01<br>MINNEAPOL 0812.00 | 3:Middle<br>3:Middle     | 2<br>1             | 10.55<br>7.8   | 1.32<br>0.58   | 3.29<br>2.48  | No<br>No        | 4.62<br>3.05         | 1 0.83<br>1 0.97   | 1<br>1                          |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0811.03<br>MINNEAPOL 0811.02 | 4:Upper                  | 2                  | 11.3<br>7.6    | 1.21<br>0.32   | 3.38<br>1.19  | No<br>No        | 1.01                 | 1 2.07<br>1 1.79   | 1                               |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0811.01                      | 4:Upper<br>4:Upper       | 1                  | 6.39           | 0.23           | 1.38          | No              | 1.61                 | 1 0.49             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0810.02<br>MINNEAPOL 0810.01 | 4:Upper<br>4:Upper       | 1                  | 6.92<br>9.07   | 0.56<br>0.7    | 1.6<br>2.18   | No<br>No        | 2.16<br>2.8          | 1 1.2<br>1 2.04    | 1                               |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0809.08                      | 3:Middle                 | 3                  | 20.18          | 3.28           | 4.35          | No              | 7.56                 | 1 4.04             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0809.07<br>MINNEAPOL 0809.06 | 2:Moderate<br>3:Middle   | 2                  | 14.34<br>14.66 | 2.75<br>2.59   | 3.34<br>3.52  | No<br>No        | 0.00                 | 1 2.84<br>1 3.15   | 1<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0809.05                      | 3:Middle                 | 2                  | 16.54          | 3.72           | 2.74          | No              | 6.46                 | 1 5.35             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0809.03<br>MINNEAPOL 0808.02 | 4:Upper<br>3:Middle      | 3<br>1             | 20.22<br>7.71  | 1.82<br>0.26   | 3.32<br>2.29  | No<br>No        | 5.08<br>2.51         | 1 5.59<br>1 1.32   | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0808.01<br>MINNEAPOL 0807.00 | 3:Middle<br>3:Middle     | 2                  | 18.8<br>42.37  | 2.22<br>5.4    | 9.86<br>22.68 | No<br>No        |                      | 2 1.44<br>3 9.53   | 1<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0806.00                      | 3:Middle                 | 3                  | 30.5           | 5.78           | 10.64         | No              | 16.39                | 2 8.41             | i                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0805.00<br>MINNEAPOL 0804.00 | 2:Moderate<br>2:Moderate | 3                  | 26.56<br>43.56 | 7.12<br>13.54  | 8.71<br>20.92 | No<br>No        |                      | 2 1.48<br>3 2.88   | 1<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0803.07                      | 4:Upper                  | 3                  | 39.67          | 12.12          | 5.2           | No              | 17.26                | 2 16.22            | 2                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0803.06<br>MINNEAPOL 0803.05 | 4:Upper<br>3:Middle      | 3                  | 28.99<br>28.78 | 4.42<br>6.77   | 4.32<br>7.43  | No<br>No        |                      | 1 14.82<br>2 9.48  | 2<br>1                          |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0803.04<br>MINNEAPOL 0803.03 | 4:Upper<br>2:Moderate    | 3                  | 42.84<br>39.21 | 9.85<br>12.53  | 4.54<br>15.9  | No<br>No        |                      | 2 23.51<br>3 5.36  | 3<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0802.09                      | 3:Middle                 | 3                  | 24.97          | 4.41           | 5.55          | No              |                      | 1 9.62             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0802.08<br>MINNEAPOL 0802.07 | 3:Middle<br>4:Upper      | 4                  | 51.24<br>17.19 | 29.82<br>3.06  | 6.76<br>3.27  | No<br>No        |                      | 3 9.69<br>1 6.04   | 1<br>1                          |
| 27             | MN          | 139              | SCOTT 33460                           | MINNEAPOL 0802.06                      | 4:Upper                  | 3                  | 28.39          | 10.51          | 4.31          | No              | 14.68                | 2 8.99             | 1                               |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0802.04<br>MINNEAPOL 0802.02 | 4:Upper<br>4:Upper       | 3                  | 21.82<br>25.71 | 4.45<br>6.86   | 5.14<br>4.03  | No<br>No        | 9.54<br>10.9         | 1 7.21<br>2 10.19  | 1<br>2                          |
| 27<br>27       | MN<br>MN    | 139<br>139       | SCOTT 33460<br>SCOTT 33460            | MINNEAPOL 0802.01<br>MINNEAPOL 0801.00 | 4:Upper<br>3:Middle      | 2                  | 18.02<br>43.96 | 2.92<br>15.61  | 2.51<br>7.96  | No<br>No        |                      | 1 8.68<br>3 13.51  | 1 2                             |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 9800.00                      | 0:NA                     | 0                  | 0              | 0              | 0             | No              |                      | 0 0                | 0                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0430.02<br>MINNEAPOL 0430.01 | 4:Upper<br>4:Upper       | 2                  | 14.83<br>13.58 | 2.1<br>2.47    | 3.49<br>3.48  | No<br>No        | 0.10                 | 1 3.84<br>1 2.95   | 1<br>1                          |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0429.00                      | 4:Upper                  | 3                  | 26             | 12.03          | 4.69          | No              | 16.4                 | 2 3.56             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0428.00<br>MINNEAPOL 0427.00 | 1:Low<br>2:Moderate      | 5<br>3             | 83.33<br>38.29 | 40.43<br>9.77  | 5.81<br>6.32  | No<br>No        |                      | 3 32.27<br>2 16.55 | 3<br>2                          |
| 27             | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0426.02                      | 3:Middle                 | 3                  | 22.77<br>42.35 | 4.71<br>12.01  | 4.36          | No              | 9.08                 | 1 7.81             | 1                               |
| 27<br>27       | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0426.01<br>MINNEAPOL 0425.04 | 2:Moderate<br>3:Middle   | 3                  | 42.35<br>44.35 | 16.24          | 7.27<br>7.56  | No<br>No        |                      | 2 17.13<br>3 14.88 | 2 2                             |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0425.03<br>MINNEAPOL 0425.01 | 4:Upper<br>2:Moderate    | 3                  | 29.03<br>46.3  | 5.94<br>9.89   | 4.56<br>17.2  | No<br>No        |                      | 2 13.3<br>3 14.22  | 2 2                             |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0424.02                      | 2:Moderate               | 3                  | 47.48          | 14.9           | 9.69          | No              | 24.03                | 3 17.64            | 2                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0424.01<br>MINNEAPOL 0423.02 | 3:Middle<br>3:Middle     | 3                  | 43.24<br>46.74 | 13.1<br>9.04   | 6.16<br>8.56  | No<br>No        |                      | 2 17.63<br>2 24.61 | 2                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0423.01<br>MINNEAPOL 0422.02 | 3:Middle<br>3:Middle     | 3                  | 35.01<br>48.98 | 5.72<br>11.04  | 4.74<br>7.62  | No<br>No        |                      | 2 20.24<br>2 25.47 | 3                               |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0422.02<br>MINNEAPOL 0422.01 | 2:Moderate               | 4                  | 53.06          | 7.85           | 11.57         | No              |                      | 2 29.65            | 3                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0421.02<br>MINNEAPOL 0421.01 | 3:Middle<br>2:Moderate   | 3                  | 38.93<br>45.52 | 8.95<br>11.58  | 6<br>14.54    | No<br>No        | 14.79<br>25.86       | 2 17.99<br>3 14.34 | 2                               |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0420.02                      | 2:Moderate               | 3                  | 31.57          | 9.78           | 5.37          | No              | 15.15                | 2 11.54            | 2                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0420.01<br>MINNEAPOL 0419.00 | 2:Moderate<br>4:Upper    | 3                  | 43.94<br>26.03 | 6.54<br>12.02  | 3.59<br>3.31  | No<br>No        |                      | 2 26.96<br>2 5.31  | 3<br>1                          |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0418.00<br>MINNEAPOL 0417.00 | 3:Middle<br>3:Middle     | 3                  | 29.37<br>20.55 | 8.6<br>4.3     | 5.4<br>4.9    | No<br>No        |                      | 2 9.42<br>1 5.71   | 1                               |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0416.02                      | 2:Moderate               | 3                  | 45.93          | 10.64          | 7.01          | No              | 17.65                | 2 23.31            | 3                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0416.01<br>MINNEAPOL 0415.00 | 3:Middle<br>3:Middle     | 3                  | 29.98<br>19.34 | 10.02<br>4.49  | 5.5<br>3.25   | No<br>No        | 15.4<br>7.68         | 2 9.4<br>1 6.7     | 1<br>1                          |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0414.00                      | 3:Middle                 | 3                  | 32.89          | 13.15          | 7.29          | No              | 20.34                | 3 7.67             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0413.02<br>MINNEAPOL 0413.01 | 2:Moderate<br>3:Middle   | 2                  | 19.52<br>32.99 | 5.08<br>12.78  | 4.35<br>4.92  | No<br>No        | 17.54                | 1 5.79<br>2 9.51   | 1<br>1                          |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0412.00<br>MINNEAPOL 0411.07 | 2:Moderate<br>2:Moderate | 3                  | 42.73<br>36.7  | 21.05<br>14.77 | 10.68<br>7.82 | No<br>No        |                      | 3 5.18<br>3 7.9    | 1                               |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0411.06                      | 3:Middle                 | 3                  | 30.11          | 10.93          | 5.19          | No              | 16.05                | 2 8.56             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0411.05<br>MINNEAPOL 0411.04 | 3:Middle<br>3:Middle     | 3                  | 22.19<br>23.44 | 5.96<br>5.86   | 3.36<br>3.45  | No<br>No        |                      | 1 7.6<br>1 8.62    | 1<br>1                          |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0411.03                      | 2:Moderate               | 3                  | 41.43          | 20.99          | 4.97          | No              | 25.95                | 3 10.04            | 2                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0410.02<br>MINNEAPOL 0410.01 | 3:Middle<br>3:Middle     | 3                  | 34.64<br>22.45 | 11.83<br>8.09  | 7.2<br>4.1    | No<br>No        |                      | 2 10.79<br>2 5.89  | 2<br>1                          |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0409.02<br>MINNEAPOL 0409.01 | 2:Moderate<br>3:Middle   | 3                  | 44.7<br>30.05  | 10.57<br>6.75  | 17.24<br>6.84 | No<br>No        |                      | 3 9.29<br>2 10.71  | 1 2                             |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0408.05                      | 3:Middle                 | 2                  | 14.17          | 2.07           | 3.54          | No              | 5.61                 | 1 3.47             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0408.04<br>MINNEAPOL 0408.01 | 3:Middle<br>3:Middle     | 2                  | 13.74<br>31.28 | 1.85<br>2.68   | 3.13<br>13.19 | No<br>No        | 4.78<br>15.86        | 1 3.98<br>2 10.87  | 1 2                             |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0407.09                      | 4:Upper                  | 2                  | 16.28          | 1.99           | 2.34          | No              | 4.19                 | 1 7.35             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0407.08<br>MINNEAPOL 0407.07 | 3:Middle<br>3:Middle     | 3                  | 24.47<br>15.26 | 6.21<br>1.78   | 3.79<br>2.5   | No<br>No        | 9.94<br>4.28         | 1 11.01<br>1 6.37  | 2<br>1                          |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0407.06<br>MINNEAPOL 0407.05 | 4:Upper<br>4:Upper       | 3                  | 21.31<br>26.34 | 2.36<br>3.53   | 2.99<br>4.53  | No<br>No        | 5.31<br>8.02         | 1 11.24<br>1 13.04 | 2 2                             |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0407.04                      | 3:Middle                 | 3                  | 26.29          | 5.56           | 3.89          | No              | 9.33                 | 1 11.5             | 2                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0406.06<br>MINNEAPOL 0406.05 | 2:Moderate<br>3:Middle   | 3                  | 40.72<br>21.66 | 14.09<br>2.64  | 6.84<br>4.51  | No<br>No        | 20.58<br>7.06        | 3 15.38<br>1 10.77 | 2 2                             |
| 27<br>27       | MN<br>MN    | 123              | RAMSEY 33460                          | MINNEAPOL 0406.03<br>MINNEAPOL 0406.01 | 4:Upper                  | 2                  | 17.52<br>14.64 | 2.97           | 3.09          | No<br>No        | 5.89                 | 1 6.68             | 1                               |
| 27             | MN          | 123<br>123       | RAMSEY 33460                          | MINNEAPOL 0405.04                      | 4:Upper<br>3:Middle      | 2                  | 19.12          | 0.79<br>3.45   | 2.37<br>5.99  | No              | 9.34                 | 1 6.11             | 1                               |
| 27<br>27       | MN<br>MN    | 123<br>123       | RAMSEY 33460<br>RAMSEY 33460          | MINNEAPOL 0405.03<br>MINNEAPOL 0405.02 | 3:Middle<br>3:Middle     | 2                  | 16.43<br>14.7  | 3.67<br>3.41   | 4.34<br>4.36  | No<br>No        | 7.92<br>7.5          | 1 4.23<br>1 2.03   | 1<br>1                          |
| 27             | MN          | 123              | RAMSEY 33460                          | MINNEAPOL 0404.02                      | 3:Middle                 | 3                  | 26.27          | 7.27           | 7.4           | No              |                      | 2 6.61             | i                               |

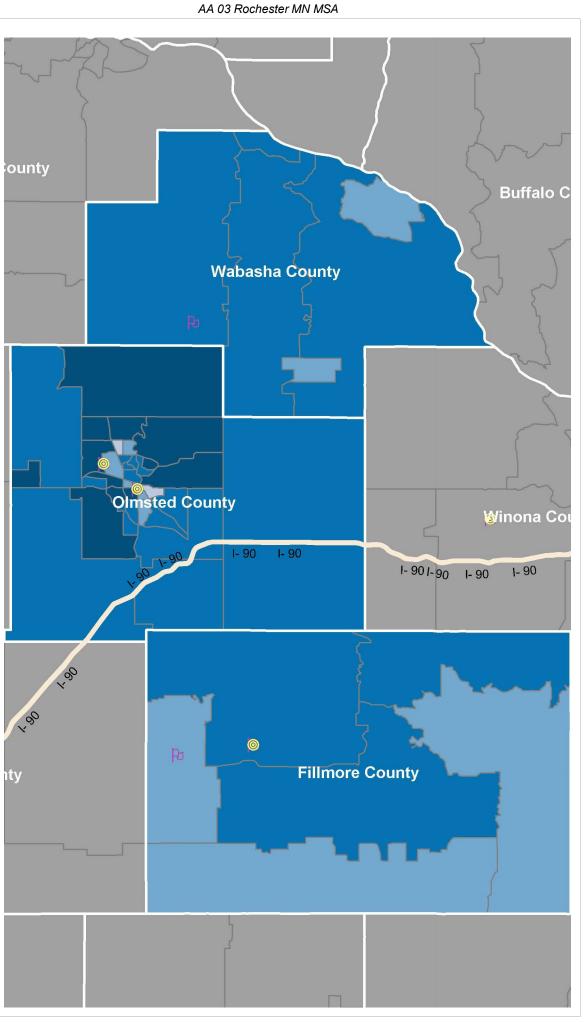
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0404.01<br>MINNEAPOL 0403.02 | 3:Middle<br>2:Moderate   | 2      | 19.98<br>18.67 | 4.61<br>3.62   | 5.23<br>5.3    | No<br>No | 9.84<br>8.78   | 1      | 4.31<br>5.3    | 1      |
|----------|----------|------------|----------------------|----------------|--|--------------------------|--------|----------------|----------------|----------------|----------|----------------|--------|----------------|--------|
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0403.01                      | 3:Middle                 | 2      | 11.2           | 0.72           | 3.16           | No       | 3.88           | 1      | 2.83           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0402.00                      | 4:Upper                  | 1      | 7.55           | 0.47           | 2.34           | No       | 2.81           | 1      | 1.04           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0401.02                      | 4:Upper                  | 2      | 10.43          | 0.56           | 3.37           | No       | 3.93           | 1      | 2.09           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0401.01                      | 3:Middle                 | 2      | 13.8           | 1.46           | 4.17           | No       | 5.63           | 1      | 3.51           | 1      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0376.04<br>MINNEAPOL 0376.03 | 2:Moderate<br>1:Low      | 3<br>4 | 43.28<br>69.66 | 26.72<br>51.08 | 6.91<br>12.62  | No<br>No | 33.12<br>63.25 | 3<br>4 | 4.68<br>2.74   | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0376.03                      | 3:Middle                 | 3      | 23.15          | 8.67           | 5.16           | No       | 13.76          | 2      | 3.82           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0375.00                      | 4:Upper                  | 3      | 24.65          | 10.59          | 3.93           | No       | 14.42          | 2      | 3.93           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0374.03                      | 1:Low                    | 4      | 63.28          | 34.87          | 6.67           | No       | 41.41          | 3      | 17.15          | 2      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0374.02                      | 2:Moderate               | 4      | 59.3           | 17.08          | 9.59           | No       | 26.36          | 3      | 27.66          | 3      |
| 27<br>27 | MN<br>MN | 123        | RAMSEY               | 33460<br>33460 | MINNEAPOL 0372.00                      | 2:Moderate               | 4      | 62.28          | 16.85<br>20.13 | 34.25<br>20.11 | No       | 50.37          | 4<br>3 | 4.7            | 1<br>1 |
| 27       | MN       | 123<br>123 | RAMSEY<br>RAMSEY     | 33460          | MINNEAPOL 0371.00<br>MINNEAPOL 0370.00 | 2:Moderate<br>3:Middle   | 3      | 51.49<br>32.24 | 5.63           | 15.84          | No<br>No | 39.5<br>20.91  | 3      | 5.11<br>2.18   | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0369.00                      | 1:Low                    | 3      | 28.22          | 10.66          | 7.53           | No       | 17.89          | 2      | 2.8            | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0368.00                      | 2:Moderate               | 3      | 26.71          | 7.59           | 9.68           | No       | 16.94          | 2      | 2.77           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0367.00                      | 2:Moderate               | 3      | 24.42          | 8.02           | 5.94           | No       | 13.87          | 2      | 3.97           | 1      |
| 27       | MN<br>MN | 123        | RAMSEY               | 33460          | MINNEAPOL 0366.00                      | 4:Upper                  | 2      | 14.43          | 2.32           | 3.75           | No       | 6.02           | 1      | 2.54<br>4.44   | 1      |
| 27<br>27 | MN       | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0365.00<br>MINNEAPOL 0364.00 | 4:Upper                  | 2      | 16.26<br>15.55 | 3.31<br>3.39   | 3.64<br>4.54   | No<br>No | 6.95<br>7.75   | 1<br>1 | 3.04           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0363.00                      | 4:Upper<br>4:Upper       | 2      | 15.55<br>15.27 | 2.32           | 4.31           | No       | 6.51           | 1      | 4.11           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0361.00                      | 2:Moderate               | 5      | 83.7           | 27.13          | 27.63          | No       | 54.32          | 4      | 24.52          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0360.00                      | 4:Upper                  | 3      | 31.61          | 15.64          | 7.34           | No       | 22.62          | 3      | 3.24           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0359.00                      | 3:Middle                 | 3      | 37.75          | 13.7           | 9.02           | No       | 22.61          | 3      | 9.69           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0358.00                      | 4:Upper                  | 2      | 15.76          | 4.33           | 4.49           | No       | 8.68           | 1      | 2.03           | 1      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0357.00<br>MINNEAPOL 0355.00 | 4:Upper<br>3:Middle      | 2      | 15.12<br>18.32 | 1.72<br>5.89   | 5.08<br>5.37   | No       | 6.76<br>11.04  | 1<br>2 | 3.09<br>2.27   | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0353.00                      | 4:Upper                  | 3      | 22.68          | 8.13           | 4.66           | No<br>No | 12.63          | 2      | 3.09           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0352.00                      | 4:Upper                  | 2      | 16.26          | 2.9            | 4.25           | No       | 6.94           | 1      | 3.63           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0351.00                      | 4:Upper                  | 3      | 24.19          | 4.2            | 5.44           | No       | 9.49           | 1      | 9.14           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0350.00                      | 4:Upper                  | 2      | 14.33          | 2.76           | 4.29           | No       | 6.97           | 1      | 2.64           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0349.00                      | 4:Upper                  | 2      | 13.46          | 2.26           | 3.66           | No       | 5.86           | 1      | 3.79           | 1      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0347.02                      | 2:Moderate               | 4      | 66.28<br>71.52 | 16.5<br>16.42  | 14.06<br>16.03 | No<br>No | 30.14<br>32.08 | 3      | 29.78<br>33.74 | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0347.01<br>MINNEAPOL 0346.02 | 2:Moderate<br>2:Moderate | 4      | 71.52<br>75.22 | 8.94           | 17.66          | No<br>No | 32.08<br>26.19 | 3      | 33.74<br>43.68 | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0346.02                      | 2:Moderate               | 4      | 68.69          | 15.02          | 10.1           | No       | 24.92          | 3      | 38.54          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0345.00                      | 2:Moderate               | 4      | 69.37          | 18.06          | 13.13          | No       | 30.91          | 3      | 30.79          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0344.00                      | 2:Moderate               | 4      | 57.01          | 21.11          | 12.37          | No       | 32.94          | 3      | 15.65          | 2      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0342.04                      | 3:Middle                 | 3      | 39.64          | 22.33          | 6.86           | No       | 28.77          | 3      | 5.61           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0342.03                      | 4:Upper                  | 3      | 36.46          | 19.12          | 5.72           | No       | 24.53          | 3      | 6.14           | 1      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0342.01<br>MINNEAPOL 0340.00 | 3:Middle<br>2:Moderate   | 3      | 31.25<br>31.29 | 13.07<br>18.83 | 5.99<br>4.36   | No<br>No | 18.66<br>23.08 | 2      | 5.79<br>2.12   | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0339.00                      | 2:Moderate               | 4      | 53.47          | 36.17          | 5.3            | No       | 40.66          | 3      | 6.69           | i      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0338.00                      | 2:Moderate               | 4      | 52.76          | 33.28          | 7.06           | No       | 40.23          | 3      | 4.65           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0337.00                      | 1:Low                    | 5      | 83.09          | 52.07          | 10.08          | No       | 61.65          | 4      | 16.07          | 2      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0336.00                      | 1:Low                    | 5      | 95.63          | 80.34          | 1.06           | No       | 81.4           | 5      | 10.55          | 2      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0335.00                      | 1:Low                    | 5      | 81.54          | 53.71          | 7.37           | No       | 60.64          | 4      | 12.72          | 2      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0334.00<br>MINNEAPOL 0333.00 | 1:Low<br>3:Middle        | 4      | 50.04<br>22.91 | 32.14<br>5.29  | 5.6<br>7.87    | No<br>No | 37.45<br>13.06 | 3<br>2 | 7.02<br>3.24   | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0333.00                      | 3:Middle                 | 3      | 39.19          | 19.78          | 5.29           | No       | 24.69          | 3      | 8.9            | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0331.00                      | 1:Low                    | 4      | 63.27          | 18.12          | 14.21          | No       | 31.66          | 3      | 26.16          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0330.00                      | 2:Moderate               | 4      | 76.67          | 32.75          | 12.42          | No       | 44.22          | 3      | 25.2           | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0327.00                      | 1:Low                    | 5      | 85.77          | 28.82          | 8.21           | No       | 36.06          | 3      | 43.7           | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0326.00                      | 2:Moderate               | 5      | 84.97          | 26             | 12.81          | No       | 38.54          | 3      | 41.52          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0325.00                      | 1:Low                    | 4      | 76.63          | 31.11          | 11.79          | No       | 42.11          | 3      | 27.37          | 3      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0324.00<br>MINNEAPOL 0323.00 | 1:Low<br>2:Moderate      | 3      | 70.8<br>38.28  | 35.08<br>19.48 | 9.63<br>5.96   | No<br>No | 43.92<br>25.16 | 3      | 20.03<br>4.76  | 3<br>1 |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0323.00<br>MINNEAPOL 0322.00 | 3:Middle                 | 3      | 31.91          | 13.22          | 6.02           | No       | 19.16          | 2      | 5.12           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0321.00                      | 3:Middle                 | 3      | 41.25          | 21.72          | 8.03           | No       | 29.34          | 3      | 4.95           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0320.00                      | 3:Middle                 | 3      | 34.29          | 16.7           | 7.44           | No       | 23.92          | 3      | 2.64           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0319.00                      | 4:Upper                  | 3      | 49.98          | 27.04          | 4.01           | No       | 30.74          | 3      | 12.56          | 2      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0318.02                      | 2:Moderate               | 4      | 57.62          | 8.84           | 15.04          | No       | 23.52          | 3      | 27.43          | 3      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0318.01                      | 1:Low                    | 4<br>5 | 73.2           | 13.02<br>29.18 | 19.14<br>15.49 | No<br>No | 31.88<br>44.2  | 3      | 35.59<br>34.51 | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0317.02<br>MINNEAPOL 0317.01 | 1:Low<br>2:Moderate      | 4      | 83.98<br>77.76 | 18.52          | 13.49          | No       | 31.96          | 3      | 39.23          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0316.00                      | 1:Low                    | 4      | 79.93          | 14.32          | 14.72          | No       | 28.73          | 3      | 45.48          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0315.00                      | 1:Low                    | 5      | 82.43          | 29.3           | 13.71          | No       | 42.03          | 3      | 35.04          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0314.00                      | 1:Low                    | 4      | 75.18          | 24.98          | 14.96          | No       | 39.72          | 3      | 30.25          | 3      |
| 27       | MN<br>MN | 123        | RAMSEY               | 33460          | MINNEAPOL 0313.00                      | 1:Low                    | 3      | 76.98          | 24.87          | 10.94          | No<br>No | 35.23          | 3      | 34.41          | 3      |
| 27<br>27 | MN       | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0312.00<br>MINNEAPOL 0311.00 | 3:Middle<br>2:Moderate   | 3<br>4 | 42.43<br>60.41 | 18.15<br>10.72 | 7.79<br>10.35  | No<br>No | 25.64<br>20.82 | 3      | 7.96<br>34.16  | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0310.00                      | 2:Moderate               | 4      | 76.89          | 17.72          | 13.27          | No       | 30.38          | 3      | 40.09          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0309.00                      | 2:Moderate               | 4      | 75.97          | 18.99          | 11.03          | No       | 29.7           | 3      | 39.63          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0308.00                      | 2:Moderate               | 4      | 72.64          | 14.38          | 10.19          | No       | 24.31          | 3      | 42.31          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0307.04                      | 1:Low                    | 4      | 76.34          | 17.24<br>7     | 15.01          | No       | 31.92          | 3      | 38.9           | 3      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0307.03<br>MINNEAPOL 0307.02 | 2:Moderate<br>2:Moderate | 4      | 70.45<br>61.21 | 7<br>7.95      | 10.21<br>10.69 | No<br>No | 17.01<br>18.35 | 2      | 48.66<br>37.16 | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0307.02<br>MINNEAPOL 0306.02 | 2:Moderate               | 4      | 56.25          | 8.69           | 9.26           | No       | 17.47          | 2      | 32.04          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0306.01                      | 1:Low                    | 5      | 85.36          | 17.77          | 15.02          | No       | 32.36          | 3      | 48.74          | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0305.00                      | 1:Low                    | 5      | 84.32          | 28.18          | 8.49           | No       | 36.25          | 3      | 43.2           | 3      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0304.00                      | 1:Low                    | 4      | 67.65          | 24.71          | 9.12           | No<br>No | 33.31          | 3      | 27.92          | 3      |
| 27<br>27 | MN<br>MN | 123<br>123 | RAMSEY<br>RAMSEY     | 33460<br>33460 | MINNEAPOL 0303.00<br>MINNEAPOL 0302.02 | 3:Middle<br>3:Middle     | 3      | 20.61<br>32.59 | 5.84<br>14.06  | 4.47<br>4.77   | No<br>No | 10.21<br>18.77 | 2      | 4.49<br>8.12   | 1<br>1 |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0302.02<br>MINNEAPOL 0302.01 | 3:Middle                 | 2      | 32.59<br>18.64 | 4.93           | 4.77           | No<br>No | 9.78           | 1      | 3.87           | 1      |
| 27       | MN       | 123        | RAMSEY               | 33460          | MINNEAPOL 0301.00                      | 3:Middle                 | 3      | 24.75          | 4.41           | 5.35           | No       | 9.7            | 1      | 9.72           | 1      |
| 27       | MN       | 079        | LE SUEUR             | 33460          | MINNEAPOL 9506.00                      | 3:Middle                 | 1      | 6.55           | 0.95           | 2.41           | No       | 3.36           | 1      | 0.48           | 1      |
| 27       | MN       | 079        | LE SUEUR             | 33460          | MINNEAPOL 9505.00                      | 3:Middle                 | 3      | 20.26          | 0.68           | 16.16          | No       | 16.84          | 2      | 0.54           | 1      |
| 27       | MN       | 079        | LE SUEUR             | 33460          | MINNEAPOL 9504.00                      | 3:Middle                 | 1      | 7.12           | 0.98           | 2.15           | No       | 3.11           | 1      | 0.14           | 1      |
| 27<br>27 | MN<br>MN | 079<br>079 | LE SUEUR<br>LE SUEUR | 33460<br>33460 | MINNEAPOL 9503.00<br>MINNEAPOL 9502.00 | 3:Middle<br>2:Moderate   | 2      | 10.59<br>18.42 | 0.55<br>2.22   | 6.04<br>12.03  | No<br>No | 6.59<br>14.23  | 1<br>2 | 0.4<br>0.49    | 1<br>1 |
| 27       | MN       | 079        | LE SUEUR             | 33460          | MINNEAPOL 9501.02                      | 3:Middle                 | 1      | 5.16           | 0.21           | 1.71           | No       | 1.92           | 1      | 0.49           | 1      |
| 27       | MN       | 079        | LE SUEUR             | 33460          | MINNEAPOL 9501.01                      | 3:Middle                 | 1      | 7.59           | 0.64           | 2.76           | No       | 3.41           | 1      | 0.87           | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 9801.00                      | 0:NA                     | 3      | 41.44          | 30.09          | 3.47           | No       | 32.64          | 3      | 1.39           | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 9800.00                      | 0:NA                     | 4      | 50             | 0              | 25             | No       | 25             | 3      | 0              | 1      |
| 27<br>27 | MN<br>MN | 053        | HENNEPIN<br>HENNEPIN | 33460<br>33460 | MINNEAPOL 1263.00                      | 3:Middle                 | 4<br>2 | 78.56<br>16.50 | 53.94<br>2.89  | 9.52<br>3.85   | No<br>No | 62.9<br>6.75   | 4      | 8.55<br>5.07   | 1      |
| 27       | MN       | 053<br>053 | HENNEPIN             | 33460          | MINNEAPOL 1262.02<br>MINNEAPOL 1262.01 | 4:Upper<br>4:Upper       | 3      | 16.59<br>33.11 | 2.89<br>16.94  | 3.85<br>4.98   | No<br>No | 6.75<br>21.76  | 1<br>3 | 5.97<br>3.55   | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1261.02                      | 4:Upper<br>4:Upper       | 3      | 34.21          | 14.75          | 4.81           | No       | 19.44          | 2      | 8.43           | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1261.01                      | 3:Middle                 | 3      | 35.18          | 7.28           | 3.75           | No       | 10.92          | 2      | 19.92          | 2      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1260.00                      | 1:Low                    | 4      | 79.43          | 46.72          | 25.97          | No       | 72.21          | 4      | 2              | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1259.00                      | 1:Low                    | 5      | 84.62          | 28.79          | 33.67          | No       | 62.13          | 4      | 3.14           | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1258.00                      | 2:Moderate               | 4      | 78.92<br>81.03 | 34.62          | 36.16<br>14.36 | No<br>No | 70.41<br>56.18 | 4      | 1.73           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN<br>HENNEPIN | 33460<br>33460 | MINNEAPOL 1257.00<br>MINNEAPOL 1256.00 | 1:Low<br>4:Upper         | 5<br>3 | 81.93<br>40.78 | 42.45<br>7.41  | 14.36<br>4.13  | No<br>No | 56.18<br>11.54 | 4<br>2 | 17.78<br>23.14 | 2      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1255.00                      | 2:Moderate               | 3      | 43.76          | 14.11          | 15.27          | No       | 29.32          | 3      | 8.2            | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1226.00                      | 4:Upper                  | 2      | 19.07          | 5.31           | 5.15           | No       | 10.34          | 2      | 2.9            | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1225.00                      | 3:Middle                 | 3      | 28.57          | 13.73          | 4.97           | No       | 18.64          | 2      | 3.07           | 1      |
| 27       | MN       | 053        | HENNEPIN             | 33460          | MINNEAPOL 1116.00                      | 4:Upper                  | 2      | 18.45          | 5.13           | 3.42           | No       | 8.49           | 1      | 1.96           | 1      |

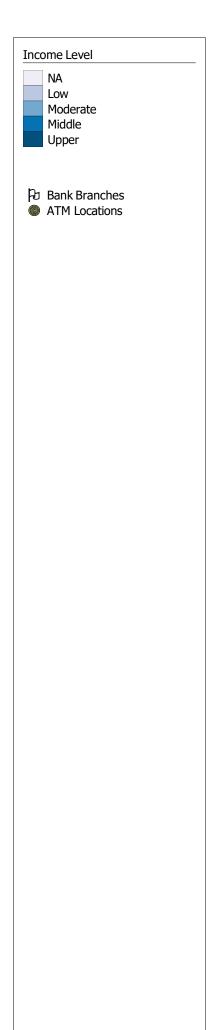
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1115.00                      | 4:Upper                | 2      | 19.89          | 7.63           | 4.99           | No       | 12.56          | 2      | 1.82           | 1      |
|----------|----------|------------|----------------------------------|--|------------------------|--------|----------------|----------------|----------------|----------|----------------|--------|----------------|--------|
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1114.00<br>MINNEAPOL 1113.00 | 4:Upper<br>4:Upper     | 2      | 14.23<br>14.63 | 2.84<br>3.19   | 3.34<br>3.26   | No<br>No | 6.1<br>6.43    | 1      | 2.49<br>2.4    | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1112.00                      | 4:Upper                | 2      | 12.78          | 1.5            | 2.85           | No       | 4.29           | 1      | 2.91           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1111.00                      | 3:Middle               | 3      | 21.39          | 3.88           | 9.16           | No       | 12.95          | 2      | 1.63           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1109.00                      | 3:Middle               | 3      | 41.44          | 20.39          | 10.15          | No       | 30.2           | 3      | 2.69           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1108.00                      | 3:Middle               | 3      | 20.8           | 5.52           | 6.37           | No       | 11.84          | 2      | 2.59           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1105.00<br>MINNEAPOL 1104.00 | 3:Middle               | 2      | 18.88          | 5.5<br>18.5    | 5.64           | No<br>No | 10.99          | 2      | 2.21<br>2.6    | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1104.00<br>MINNEAPOL 1102.00 | 3:Middle<br>3:Middle   | 3      | 37.11<br>23.13 | 6.05           | 8<br>7.77      | No<br>No | 26.41<br>13.77 | 2      | 2.0            | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1101.00                      | 3:Middle               | 3      | 30.37          | 6.57           | 11.18          | No       | 17.75          | 2      | 3.83           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1100.00                      | 2:Moderate             | 4      | 70.89          | 28.76          | 33.27          | No       | 61.85          | 4      | 3.33           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1099.00                      | 3:Middle               | 3      | 22.43          | 5.4            | 8.03           | No       | 13.44          | 2      | 2.33           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1098.00                      | 4:Upper                | 2      | 17.32          | 2.9            | 4.35           | No       | 7.18           | 1      | 3.33           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1097.00                      | 3:Middle               | 3      | 44.4           | 10.9           | 22.98          | No       | 33.62          | 3<br>4 | 2.73           | 1<br>1 |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1094.00<br>MINNEAPOL 1093.00 | 2:Moderate<br>3:Middle | 4<br>3 | 76.31<br>32.81 | 28.28<br>9.38  | 37.82<br>14.66 | No<br>No | 65.92<br>23.88 | 3      | 4.2<br>2.41    | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1092.00                      | 3:Middle               | 3      | 22.63          | 7.92           | 6.68           | No       | 14.6           | 2      | 2.13           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1091.00                      | 4:Upper                | 2      | 15.93          | 2.82           | 3.92           | No       | 6.74           | 1      | 3.38           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1090.00                      | 4:Upper                | 2      | 14.52          | 3.21           | 3.55           | No       | 6.7            | 1      | 2.05           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1089.00                      | 3:Middle               | 3      | 20.69          | 3.94           | 6.84           | No       | 10.78          | 2      | 2.81           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1088.00                      | 2:Moderate             | 3      | 43.78          | 16.82          | 15.55          | No       | 31.96          | 3      | 2.57           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1087.00<br>MINNEAPOL 1086.00 | 3:Middle<br>2:Moderate | 3<br>4 | 45.18<br>59.48 | 20.71<br>11.75 | 12.93<br>37.91 | No<br>No | 33.52<br>49.29 | 3      | 2.87<br>1.66   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1080.00                      | 4:Upper                | 2      | 19.3           | 3.88           | 5.63           | No       | 9.48           | 1      | 3.99           | i      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1076.00                      | 3:Middle               | 2      | 17.92          | 4.35           | 5.66           | No       | 9.93           | 1      | 2.47           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1075.00                      | 3:Middle               | 3      | 22.32          | 6.59           | 3.35           | No       | 9.94           | 1      | 3.19           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1074.00                      | 2:Moderate             | 3      | 43.41          | 19.62          | 14.45          | No       | 33.74          | 3      | 2.11           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1070.00                      | 2:Moderate             | 4      | 51.6           | 24.05          | 17.5           | No       | 41.43          | 3      | 3.9            | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1069.00<br>MINNEAPOL 1067.00 | 2:Moderate<br>3:Middle | 3      | 40.53<br>23.57 | 17.42<br>6.31  | 10.06<br>6.82  | No<br>No | 27.02<br>13    | 3<br>2 | 4.54<br>3.53   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1066.00                      | 4:Upper                | 2      | 16.32          | 2.54           | 4.69           | No       | 7.15           | 1      | 3.38           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1065.00                      | 4:Upper                | 2      | 14.59          | 2.24           | 3.08           | No       | 5.28           | 1      | 4.08           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1064.00                      | 4:Upper                | 4      | 53.94          | 44.19          | 3.08           | No       | 46.73          | 3      | 2.64           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1062.00                      | 2:Moderate             | 4      | 66.68          | 54.57          | 4.79           | No       | 58.84          | 4      | 2.62           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1060.00                      | 1:Low                  | 5      | 82.89          | 51.65          | 17.14          | No<br>No | 68.52          | 4      | 2.56           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1057.00<br>MINNEAPOL 1056.00 | 3:Middle<br>2:Moderate | 3      | 47.65<br>38.52 | 28.15<br>18.84 | 7.58<br>8.19   | No<br>No | 35.3<br>26.59  | 3      | 3.92<br>4.74   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1055.00                      | 4:Upper                | 2      | 16.98          | 3.9            | 3.82           | No       | 7.72           | 1      | 3.35           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1054.00                      | 3:Middle               | 3      | 41.01          | 20.86          | 6.69           | No       | 27.23          | 3      | 6.87           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1052.04                      | 4:Upper                | 3      | 40.21          | 20.7           | 5.83           | No       | 26.11          | 3      | 6.67           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1052.01                      | 3:Middle               | 3      | 26.16          | 9.28           | 5.39           | No       | 14.66          | 2      | 5.75           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1051.00                      | 4:Upper                | 2      | 15.5           | 3.36           | 3.61           | No       | 6.86           | 1      | 2.57           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1049.02<br>MINNEAPOL 1049.01 | 1:Low<br>0:NA          | 4<br>3 | 53.52<br>29.38 | 14.18<br>5.3   | 4.54<br>5.91   | No<br>No | 18.54<br>11.13 | 2      | 30.32<br>14.17 | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1049.01<br>MINNEAPOL 1048.02 | 1:Low                  | 4      | 50.14          | 22.13          | 7.05           | No       | 29.07          | 3      | 15.01          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1048.01                      | 1:Low                  | 5      | 95.83          | 87.92          | 2.11           | No       | 89.99          | 5      | 3.89           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1044.00                      | 4:Upper                | 3      | 49.57          | 23.91          | 6.44           | No       | 30.16          | 3      | 13.51          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1041.00                      | 1:Low                  | 4      | 65.23          | 39.04          | 10.66          | No       | 49.4           | 3      | 8.04           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1040.02                      | 2:Moderate             | 3      | 33.4           | 8.08           | 6.57           | No       | 14.39          | 2      | 12.25          | 2      |
| 27       | MN<br>MN | 053        | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1040.01                      | 0:NA                   | 3      | 35.15          | 15.57<br>4.07  | 4.83           | No<br>No | 20.25<br>8.43  | 3<br>1 | 8.02<br>13.5   | 1      |
| 27<br>27 | MN       | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1039.00<br>MINNEAPOL 1037.00 | 0:NA<br>4:Upper        | 3      | 27.64<br>27.37 | 8.2            | 4.4<br>5.63    | No       | 13.66          | 2      | 7.33           | 2<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1036.00                      | 4:Upper                | 2      | 16.17          | 3.85           | 3.39           | No       | 7.15           | 1      | 4.33           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1034.00                      | 1:Low                  | 5      | 91.61          | 75.61          | 10.32          | No       | 85.7           | 5      | 1.76           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1031.00                      | 3:Middle               | 3      | 31.56          | 11.89          | 9.95           | No       | 21.61          | 3      | 3.05           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1030.00                      | 4:Upper                | 3      | 22.6           | 6.46           | 7.08           | No       | 13.55          | 2      | 2.92           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1028.00                      | 1:Low                  | 5      | 83.79          | 50.88          | 9.94           | No       | 60.59          | 4      | 14.17          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1026.00<br>MINNEAPOL 1025.00 | 2:Moderate<br>0:NA     | 3      | 37.77<br>29.61 | 11.96<br>12.38 | 13.89<br>8.67  | No<br>No | 25.46<br>20.94 | 3      | 2.97<br>2      | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1025.00<br>MINNEAPOL 1021.00 | 1:Low                  | 5      | 29.61<br>84.76 | 52.9           | 10.36          | No       | 62.8           | 4      | 12.35          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1020.00                      | 2:Moderate             | 4      | 72.12          | 46.14          | 9.32           | No       | 54.81          | 4      | 9.32           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1019.00                      | 3:Middle               | 3      | 30.57          | 10.62          | 11.12          | No       | 21.64          | 3      | 2.65           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1018.00                      | 2:Moderate             | 3      | 47.34          | 21             | 17.55          | No       | 38.31          | 3      | 2.05           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1016.00                      | 1:Low                  | 5      | 83.59          | 51.73          | 11.34          | No       | 62.57          | 4      | 12.26          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1013.00<br>MINNEAPOL 1012.00 | 2:Moderate<br>3:Middle | 5<br>3 | 83.89<br>21.62 | 47.96<br>4.78  | 15.63<br>6.51  | No<br>No | 63.22<br>11.19 | 4<br>2 | 12.88<br>3.75  | 2<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1009.00                      | 2:Moderate             | 4      | 78.2           | 43.94          | 15.22          | No       | 58.3           | 4      | 11.49          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1008.00                      | 2:Moderate             | 4      | 73.15          | 42.81          | 12.14          | No       | 54.53          | 4      | 9.57           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1007.00                      | 2:Moderate             | 4      | 54.09          | 27.43          | 11.18          | No       | 38.23          | 3      | 6.02           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1005.00                      | 2:Moderate             | 3      | 30.94          | 11.02          | 7.18           | No       | 18.2           | 2      | 5.26           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 1004.00                      | 1:Low                  | 4      | /5.3<br>FF 0F  | 40.76          | 15.02          | No<br>No | 54.78          | 4      | 10.42          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 1002.00<br>MINNEAPOL 0277.03 | 2:Moderate<br>4:Upper  | 4      | 55.05<br>9.78  | 30.13<br>0.78  | 8.85<br>2.68   | No<br>No | 38.66<br>3.47  | 3<br>1 | 6.62<br>2.08   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0277.02                      | 3:Middle               | 1      | 9.84           | 1.04           | 2.9            | No       | 3.94           | 1      | 1.47           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0277.01                      | 4:Upper                | 1      | 7.6            | 0.48           | 2.14           | No       | 2.53           | 1      | 0.82           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0276.02                      | 3:Middle               | 2      | 11.59          | 0.66           | 4.18           | No       | 4.79           | 1      | 2.1            | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0276.01                      | 3:Middle               | 2      | 12.92<br>10.19 | 2.14           | 3.11           | No<br>No | 5.25<br>3.23   | 1      | 1.45<br>2.85   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0275.04<br>MINNEAPOL 0275.03 | 4:Upper<br>4:Upper     | 1      | 9.41           | 0.59<br>0.71   | 2.67<br>3.02   | No<br>No | 3.23           | 1      | 2.85<br>1.94   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0275.01                      | 4:Upper                | 2      | 11.96          | 1.59           | 4.75           | No       | 6.35           | 1      | 1.86           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0274.00                      | 4:Upper                | 1      | 6.93           | 0.26           | 2.15           | No       | 2.36           | 1      | 1.24           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0273.00                      | 4:Upper                | 2      | 13.04          | 2.95           | 3.5            | No       | 6.41           | 1      | 2.89           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0272.05                      | 4:Upper                | 1      | 8.46           | 0.33           | 2.73           | No       | 3              | 1      | 2.14           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0272.04<br>MINNEAPOL 0272.03 | 4:Upper<br>4:Upper     | 1      | 8.11<br>8.64   | 0.44<br>1.38   | 2.2<br>1.73    | No<br>No | 2.64<br>3.12   | 1      | 1.14<br>1.63   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0272.02                      | 3:Middle               | 2      | 13.21          | 1.09           | 5.51           | No       | 6.61           | i      | 1.78           | i      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0271.02                      | 4:Upper                | 2      | 19.51          | 0.44           | 5.34           | No       | 5.77           | 1      | 10.07          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0271.01                      | 4:Upper                | 2      | 18.12          | 1.98           | 2.39           | No       | 4.37           | 1      | 9.49           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0270.02                      | 4:Upper                | 1      | 8.44           | 0.73           | 2.89           | No       | 3.55           | 1      | 1.09           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0270.01<br>MINNEAPOL 0269.12 | 4:Upper<br>4:Upper     | 1      | 9.74<br>9.08   | 0.74<br>1.68   | 3.07<br>1.84   | No<br>No | 3.81<br>3.51   | 1<br>1 | 0.98<br>2.01   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0269.12<br>MINNEAPOL 0269.11 | 4:Upper<br>4:Upper     | 2      | 9.06<br>14.17  | 4.11           | 2.48           | No       | 6.59           | 1      | 3.12           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0269.10                      | 4:Upper                | 3      | 20.69          | 3.3            | 9.71           | No       | 12.98          | 2      | 2.97           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0269.08                      | 3:Middle               | 3      | 23.66          | 9.99           | 3.75           | No       | 13.74          | 2      | 4.6            | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0269.07                      | 4:Upper                | 2      | 19.07          | 7.86           | 2.56           | No       | 10.11          | 2      | 4.34           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0269.06<br>MINNEAPOL 0269.03 | 3:Middle               | 3<br>2 | 24.2<br>19.27  | 7.99<br>6.73   | 4.41<br>3.05   | No<br>No | 12.35<br>9.75  | 2<br>1 | 5.78<br>3.85   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0269.03<br>MINNEAPOL 0268.28 | 3:Middle<br>2:Moderate | 4      | 19.27<br>77.17 | 6.73<br>46.64  | 3.05<br>8.57   | No<br>No | 9.75<br>55.02  | 4      | 3.85<br>16.32  | 1<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.27                      | 1:Low                  | 4      | 76.42          | 42.73          | 8.57           | No       | 50.87          | 4      | 20.69          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.26                      | 4:Upper                | 3      | 45.08          | 17.95          | 2.67           | No       | 20.53          | 3      | 18.73          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.25                      | 3:Middle               | 4      | 56.19          | 19.45          | 5.15           | No       | 24.42          | 3      | 25.47          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.24                      | 4:Upper                | 3      | 41.36          | 17.62          | 3.25           | No       | 20.69          | 3      | 15.36          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0268.23<br>MINNEAPOL 0268.22 | 4:Upper<br>3:Middle    | 4<br>3 | 51.14<br>39.47 | 20.69<br>17.64 | 4.21<br>3.39   | No<br>No | 24.45<br>20.59 | 3      | 21.68<br>13.71 | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.19                      | 1:Low                  | 5      | 84.82          | 60.94          | 7.84           | No       | 68.22          | 4      | 11.23          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.18                      | 2:Moderate             | 4      | 70.48          | 33.3           | 10.14          | No       | 43.2           | 3      | 21.54          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.16                      | 3:Middle               | 4      | 71.12          | 34.3           | 8.66           | No       | 42.54          | 3      | 23.38          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.15                      | 3:Middle               | 4      | 59.01          | 21.9           | 7.77           | No       | 29.64          | 3      | 23.16          | 3      |

| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.14                      | 3:Middle                 | 4      | 69.62          | 27.42          | 8.42           | No       | 35.68          | 3      | 27.64          | 3      |
|----------|----------|------------|----------------------------------|--|--------------------------|--------|----------------|----------------|----------------|----------|----------------|--------|----------------|--------|
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.12                      | 3:Middle                 | 3      | 49.29          | 18.87          | 4.47           | No       | 23.13          | 3      | 20.41          | 3      |
| 27       | MN<br>MN | 053        | HENNEPIN 33460                   | MINNEAPOL 0268.11                      | 2:Moderate               | 4<br>5 | 69.73          | 33.81          | 7.49           | No<br>No | 40.83          | 3      | 22.12          | 3      |
| 27<br>27 | MN       | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0268.09<br>MINNEAPOL 0268.07 | 2:Moderate<br>2:Moderate | 3      | 85.58<br>48.32 | 49.65<br>27.14 | 23.69<br>9.69  | No       | 72.96<br>36.36 | 4<br>3 | 8.48<br>7.33   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.26                      | 3:Middle                 | 3      | 27.5           | 8.63           | 4.03           | No       | 12.52          | 2      | 9.24           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0267.25<br>MINNEAPOL 0267.24 | 3:Middle<br>4:Upper      | 3      | 23.61<br>31.16 | 8.41<br>10.26  | 4.43<br>4.45   | No<br>No | 12.84<br>14.71 | 2      | 6.71<br>11.44  | 1<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.23                      | 4:Upper                  | 3      | 22.32          | 4.65           | 2.88           | No       | 7.51           | 1      | 10.54          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.22                      | 4:Upper                  | 3      | 32.56          | 6.11           | 2.61           | No       | 8.68           | 1      | 19.41          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0267.21<br>MINNEAPOL 0267.20 | 3:Middle<br>4:Upper      | 2      | 12.71<br>21.99 | 2.75<br>3.38   | 2.33<br>3.4    | No<br>No | 5.08<br>6.69   | 1      | 3.14<br>10.38  | 1<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.19                      | 4:Upper                  | 2      | 16.1           | 3.2            | 2.23           | No       | 5.41           | 1      | 6.48           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.18                      | 4:Upper                  | 3      | 21.69          | 6.87           | 2.31           | No       | 9.18           | 1      | 6.07           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0267.17<br>MINNEAPOL 0267.13 | 4:Upper<br>4:Upper       | 3<br>2 | 29.71<br>19.36 | 11.13<br>4.75  | 3.56<br>4.37   | No<br>No | 14.62<br>9.12  | 2<br>1 | 9.18<br>4.82   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.13                      | 3:Middle                 | 3      | 27.65          | 12.37          | 5.6            | No       | 17.97          | 2      | 3.37           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.11                      | 3:Middle                 | 2      | 19.85          | 7.69           | 4.24           | No       | 11.8           | 2      | 3.32           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0267.08                      | 3:Middle                 | 2      | 17.55<br>18.75 | 4.74<br>5.01   | 3.54<br>3.37   | No<br>No | 8.22           | 1      | 4.04<br>3.43   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0267.07<br>MINNEAPOL 0267.06 | 3:Middle<br>3:Middle     | 2      | 15.63          | 3.69           | 3.51           | No       | 8.35<br>7.14   | 1      | 3.43           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0267.02                      | 2:Moderate               | 3      | 20.57          | 6.55           | 4.99           | No       | 11.53          | 2      | 1.97           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0266.17                      | 4:Upper                  | 3      | 25.97          | 3.89           | 2.06           | No       | 5.95           | 1      | 17.18          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0266.16<br>MINNEAPOL 0266.15 | 4:Upper<br>4:Upper       | 3      | 44.3<br>31.87  | 4.1<br>6.03    | 3.03<br>2.86   | No<br>No | 7.12<br>8.88   | 1      | 32.52<br>18.02 | 3<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0266.14                      | 4:Upper                  | 2      | 19.48          | 3.59           | 3.72           | No       | 7.31           | 1      | 7.69           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0266.11                      | 4:Upper                  | 3      | 27.93          | 12.42          | 3.79           | No       | 16.18          | 2      | 7.02           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0266.10<br>MINNEAPOL 0266.09 | 4:Upper<br>4:Upper       | 2      | 16.28<br>13.43 | 4.33<br>1.96   | 3.33<br>3.09   | No<br>No | 7.62<br>4.99   | 1<br>1 | 3.4<br>3.56    | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0266.06                      | 4:Upper                  | 2      | 17.2           | 4.06           | 3.44           | No       | 7.44           | 1      | 5.17           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0266.05                      | 4:Upper                  | 3      | 22.75          | 1.33           | 2.76           | No       | 4.09           | 1      | 14.45          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0265.16<br>MINNEAPOL 0265.15 | 3:Middle<br>3:Middle     | 3      | 20.07<br>20.07 | 5.29<br>5.94   | 5.95<br>3.62   | No<br>No | 11.24<br>9.46  | 2      | 3.97<br>4.78   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0265.15<br>MINNEAPOL 0265.14 | 3:Middle                 | 3      | 38.86          | 10.19          | 5.89           | No       | 16.08          | 2      | 4.76<br>17.25  | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0265.11                      | 2:Moderate               | 3      | 40.83          | 19.68          | 10.93          | No       | 30.29          | 3      | 5.01           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0265.10                      | 3:Middle                 | 3      | 23.35          | 8.96           | 3.43           | No<br>No | 12.27          | 2      | 6.95           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0265.09<br>MINNEAPOL 0265.08 | 4:Upper<br>4:Upper       | 2      | 14.14<br>18.6  | 3.14<br>5.98   | 2.82<br>3.25   | No<br>No | 5.96<br>9.23   | 1<br>1 | 3.87<br>4.81   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0265.07                      | 3:Middle                 | 3      | 24.59          | 9.03           | 5.71           | No       | 14.6           | 2      | 5.48           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0265.05                      | 4:Upper                  | 2      | 19.63          | 4.36           | 2.79           | No       | 7.09           | 1      | 7.07           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0264.06<br>MINNEAPOL 0264.05 | 2:Moderate<br>3:Middle   | 3      | 25.86<br>25.75 | 8.64<br>7.76   | 6.53<br>4.56   | No<br>No | 15.03<br>12.2  | 2      | 5.75<br>8.56   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0264.04                      | 4:Upper                  | 2      | 13.88          | 2.45           | 2.79           | No       | 5.22           | 1      | 4.25           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0264.03                      | 3:Middle                 | 3      | 33.85          | 10.17          | 2.73           | No       | 12.87          | 2      | 17.12          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0263.02<br>MINNEAPOL 0263.01 | 3:Middle<br>4:Upper      | 1<br>2 | 9.92<br>12.93  | 0.38<br>1.54   | 2.72<br>3.32   | No<br>No | 3.07<br>4.84   | 1      | 1.87<br>3.85   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0262.08                      | 4:Upper<br>4:Upper       | 2      | 11.24          | 1.97           | 2.1            | No       | 4.08           | 1      | 2.48           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0262.07                      | 4:Upper                  | 3      | 22.95          | 7.1            | 6.23           | No       | 13.19          | 2      | 4.98           | 1      |
| 27       | MN<br>MN | 053        | HENNEPIN 33460                   | MINNEAPOL 0262.06                      | 4:Upper                  | 2      | 10.36          | 1.45           | 2.71           | No<br>No | 4.16           | 1      | 1.9<br>4.13    | 1      |
| 27<br>27 | MN       | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0262.05<br>MINNEAPOL 0262.02 | 4:Upper<br>4:Upper       | 2      | 13.32<br>12.84 | 1.15<br>1.91   | 2.61<br>2.28   | No       | 3.67<br>4.19   | 1<br>1 | 3.44           | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0262.01                      | 4:Upper                  | 2      | 11.85          | 1.42           | 2.96           | No       | 4.29           | 1      | 2.56           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0261.04                      | 3:Middle                 | 3      | 26.82          | 12.95          | 4.71           | No       | 17.66          | 2      | 3.95           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0261.03<br>MINNEAPOL 0261.01 | 4:Upper<br>3:Middle      | 2      | 12.16<br>14.48 | 2.19<br>4.85   | 3.25<br>3.81   | No<br>No | 5.44<br>8.66   | 1      | 2.37<br>1.89   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.28                      | 4:Upper                  | 3      | 44.95          | 3.63           | 3.95           | No       | 7.52           | 1      | 33.23          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.27                      | 4:Upper                  | 2      | 19.17          | 3.56           | 4.27           | No       | 7.64           | 1      | 7.31           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0260.26                      | 4:Upper                  | 3      | 33.79<br>22.86 | 2.51<br>1.54   | 3.18<br>2.29   | No<br>No | 5.63<br>3.79   | 1<br>1 | 24.42<br>14.96 | 3<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.25<br>MINNEAPOL 0260.24 | 4:Upper<br>4:Upper       | 3<br>2 | 18.69          | 4.34           | 3.49           | No<br>No | 7.68           | 1      | 6.59           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.23                      | 3:Middle                 | 3      | 35.28          | 9.95           | 7.19           | No       | 17.09          | 2      | 12.86          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.21                      | 4:Upper                  | 2      | 19.17          | 1.33           | 3.58           | No       | 4.91           | 1      | 9.41           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0260.20<br>MINNEAPOL 0260.19 | 3:Middle<br>2:Moderate   | 3<br>4 | 35.86<br>67.5  | 18.07<br>13.1  | 3.44<br>7.38   | No<br>No | 21.45<br>20.34 | 3      | 10.13<br>42.34 | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.15                      | 4:Upper                  | 3      | 27.88          | 6.83           | 6.58           | No       | 13.3           | 2      | 9.57           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.14                      | 4:Upper                  | 2      | 18.53          | 3.95           | 3.24           | No       | 7.15           | 1      | 6.21           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0260.13<br>MINNEAPOL 0260.07 | 4:Upper<br>4:Upper       | 2      | 17.92<br>30.56 | 1.58<br>11.83  | 4.07<br>5.28   | No<br>No | 5.6<br>17      | 1<br>2 | 7.44<br>8.73   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.06                      | 3:Middle                 | 3      | 31.41          | 11.16          | 6.21           | No       | 17.18          | 2      | 9.12           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0260.05                      | 3:Middle                 | 3      | 27.14          | 11.76          | 4.19           | No       | 15.83          | 2      | 5.39           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0259.09<br>MINNEAPOL 0259.08 | 3:Middle                 | 3      | 26.75<br>16.87 | 11.81<br>2.83  | 3.87           | No<br>No | 15.48<br>6.09  | 2      | 4.99<br>5.64   | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0259.07                      | 4:Upper<br>4:Upper       | 2      | 18.3           | 3.05           | 3.51           | No       | 6.4            | 1      | 7.31           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0259.06                      | 3:Middle                 | 3      | 27.05          | 9.67           | 5.33           | No       | 14.77          | 2      | 6.77           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0259.05                      | 4:Upper                  | 2      | 11.96          | 1.66           | 2.06           | No       | 3.71           | 1      | 4.25           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0258.05<br>MINNEAPOL 0258.03 | 3:Middle<br>3:Middle     | 2      | 17.64<br>29.16 | 2.35<br>10.56  | 3.34<br>7.07   | No<br>No | 5.7<br>17.63   | 1<br>2 | 2.66<br>5.92   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0258.02                      | 3:Middle                 | 2      | 16.98          | 2.54           | 5.08           | No       | 7.57           | 1      | 3.68           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0258.01                      | 3:Middle                 | 3      | 32.77          | 11.43<br>9.09  | 9.11           | No<br>No | 20.3<br>17.18  | 3      | 6.7<br>8.36    | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0257.04<br>MINNEAPOL 0257.03 | 3:Middle<br>4:Upper      | 3      | 31.06<br>22.58 | 9.09<br>10.69  | 8.19<br>2.19   | No<br>No | 17.18<br>12.88 | 2      | 8.36<br>6.1    | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0257.02                      | 3:Middle                 | 3      | 24.69          | 8.64           | 5.97           | No       | 14.55          | 2      | 5.41           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0256.05                      | 3:Middle                 | 3      | 25.14          | 5.91           | 7.87           | No       | 13.6           | 2      | 6.4            | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0256.03<br>MINNEAPOL 0256.01 | 3:Middle<br>3:Middle     | 3      | 21.75<br>33.74 | 4.36<br>7.2    | 5.79<br>11.31  | No<br>No | 10.11<br>18.51 | 2      | 5.9<br>10.19   | 1<br>2 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0254.03                      | 2:Moderate               | 3      | 45.44          | 16.63          | 15.02          | No       | 31.45          | 3      | 6.82           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0254.01                      | 2:Moderate               | 3      | 47.47          | 10.35          | 22.79          | No       | 32.85          | 3      | 8.02           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0253.02<br>MINNEAPOL 0253.01 | 2:Moderate<br>3:Middle   | 3<br>2 | 41.96<br>18.77 | 13.07<br>5.67  | 12.51<br>3.49  | No<br>No | 25.24<br>9.16  | 3<br>1 | 10.41<br>5.08  | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0252.05                      | 3:Middle                 | 3      | 42.72          | 15.93          | 14.44          | No       | 30.23          | 3      | 6.38           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0252.01                      | 2:Moderate               | 4      | 67.29          | 23.14          | 31.62          | No       | 54.66          | 4      | 5.76           | 1      |
| 27       | MN<br>MN | 053        | HENNEPIN 33460                   | MINNEAPOL 0251.00                      | 3:Middle                 | 3<br>4 | 46.75          | 19.08          | 14.6           | No       | 33.5           | 3      | 7.72           | 1      |
| 27<br>27 | MN       | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0249.04<br>MINNEAPOL 0249.03 | 2:Moderate<br>2:Moderate | 4      | 50.78<br>66.65 | 8.11<br>19.89  | 28.92<br>30.87 | No<br>No | 36.95<br>50.42 | 4      | 7.51<br>6.27   | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0248.02                      | 2:Moderate               | 4      | 62.04          | 14.84          | 36.86          | No       | 51.35          | 4      | 4.48           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0248.01                      | 2:Moderate               | 3      | 49.3           | 9.98           | 26.63          | No       | 36.45          | 3      | 6.25           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0247.00<br>MINNEAPOL 0246.00 | 3:Middle<br>3:Middle     | 3      | 35.79<br>37.9  | 7.63<br>12.78  | 16.14<br>14.01 | No<br>No | 23.71<br>26.62 | 3      | 4.98<br>5.8    | 1<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0245.00                      | 3:Middle                 | 3      | 27.58          | 4.04           | 13.66          | No       | 17.65          | 2      | 4.77           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0244.00                      | 2:Moderate               | 3      | 33.47          | 12.5           | 11.95          | No       | 24.34          | 3      | 3.71           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0243.00<br>MINNEAPOL 0242.00 | 3:Middle<br>3:Middle     | 3      | 42.46<br>21.13 | 7.32<br>3.98   | 12.13<br>8.28  | No<br>No | 19.4<br>12.26  | 2      | 16.9<br>3.67   | 2<br>1 |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0241.00                      | 3:Middle                 | 3      | 31.29          | 8.07           | 12.62          | No       | 20.57          | 3      | 4.84           | 1      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0240.06                      | 4:Upper                  | 2      | 14.73          | 1.54           | 2.02           | No       | 3.51           | 1      | 7.31           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 | HENNEPIN 33460<br>HENNEPIN 33460 | MINNEAPOL 0240.05<br>MINNEAPOL 0240.04 | 3:Middle<br>2:Moderate   | 3      | 29.69<br>30.14 | 9.17<br>9.77   | 4.73<br>3.13   | No<br>No | 13.86<br>12.9  | 2      | 11.03<br>14.02 | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0240.03                      | 3:Middle                 | 3      | 43.29          | 6.2            | 8              | No       | 14.14          | 2      | 24.56          | 3      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0239.03                      | 4:Upper                  | 3      | 26.1           | 5.04           | 2.68           | No       | 7.71           | 1      | 13.78          | 2      |
| 27       | MN       | 053        | HENNEPIN 33460                   | MINNEAPOL 0239.02                      | 4:Upper                  | 3      | 23.8           | 2.75           | 4.1            | No       | 6.86           | 1      | 12.7           | 2      |

| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0239.01<br>MINNEAPOL 0238.02 | 4:Upper<br>4:Upper       | 2      | 17.63<br>18.3  | 1.86<br>3.1    | 3.66<br>3.95   | No<br>No | 5.44<br>6.98   | 1      | 7.56<br>5.16   | 1      |
|----------|----------|------------|------------|----------------|--|--------------------------|--------|----------------|----------------|----------------|----------|----------------|--------|----------------|--------|
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0238.01                      | 4:Upper                  | 2      | 15.94          | 2.46           | 3.55           | No       | 6.01           | i      | 4.39           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0237.00                      | 4:Upper                  | 2      | 13.01          | 0.89           | 2.29           | No       | 3.17           | 1      | 5.46           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0236.00                      | 4:Upper                  | 2      | 10.74          | 0.49           | 3.08           | No       | 3.46           | 1      | 2.64           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0235.02                      | 4:Upper                  | 2      | 16.75          | 2.21           | 3.78           | No       | 5.97           | 1      | 5.64           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0235.01<br>MINNEAPOL 0234.02 | 3:Middle<br>2:Moderate   | 3      | 20.55<br>45.22 | 3.49<br>31.99  | 3.26<br>5.91   | No<br>No | 6.68<br>37.69  | 1      | 7.22<br>2.3    | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0234.01                      | 2:Moderate               | 3      | 37.11          | 16.28          | 10.29          | No       | 26.37          | 3      | 4.62           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0233.00                      | 3:Middle                 | 3      | 29.8           | 12.79          | 7.29           | No       | 20.01          | 3      | 3.46           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0232.02                      | 2:Moderate               | 4      | 53.9           | 27.97          | 7.23           | No       | 34.84          | 3      | 12.43          | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0232.01                      | 3:Middle                 | 3      | 29.32          | 11.92          | 5.56           | No       | 17.48          | 2      | 6.49           | 1      |
| 27       | MN<br>MN | 053        |            | 33460<br>33460 | MINNEAPOL 0231.00<br>MINNEAPOL 0230.00 | 4:Upper                  | 2      | 13.84          | 0.57           | 2.99<br>4.36   | No       | 3.55           | 1      | 3.29           | 1      |
| 27<br>27 | MN       | 053<br>053 |            | 33460          | MINNEAPOL 0230.00<br>MINNEAPOL 0229.02 | 3:Middle<br>4:Upper      | 2      | 18.92<br>9.96  | 5.51<br>1.09   | 4.35           | No<br>No | 9.72<br>5.33   | 1      | 3.75<br>0.98   | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0229.01                      | 4:Upper                  | 2      | 18.3           | 5.77           | 3.25           | No       | 9.02           | i      | 4.7            | i      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0228.02                      | 4:Upper                  | 3      | 21.58          | 7.53           | 5.73           | No       | 13.07          | 2      | 3.38           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0228.01                      | 4:Upper                  | 1      | 8.94           | 0.27           | 1.83           | No       | 2.1            | 1      | 2.33           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0227.00                      | 3:Middle                 | 3      | 25.44          | 9.66           | 6.66           | No       | 16.08          | 2      | 3.55           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0224.00<br>MINNEAPOL 0223.02 | 3:Middle<br>2:Moderate   | 3      | 27.05<br>43.44 | 10.92<br>22.5  | 6.5<br>10.02   | No<br>No | 17.09<br>32.4  | 2      | 2.9<br>4.68    | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0223.02                      | 4:Upper                  | 2      | 16.6           | 5.03           | 4.43           | No       | 9.46           | 1      | 2.47           | i      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0222.00                      | 3:Middle                 | 3      | 20.34          | 6.08           | 4.17           | No       | 10.13          | 2      | 5.16           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0221.02                      | 3:Middle                 | 3      | 27.05          | 8.99           | 7.48           | No       | 16.4           | 2      | 4.53           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0221.01                      | 3:Middle                 | 3      | 30.74          | 8.36           | 6.25           | No       | 14.41          | 2      | 9.93           | 1      |
| 27       | MN       | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0220.00                      | 4:Upper                  | 2      | 19.21          | 3.87           | 4.96           | No       | 8.82           | 1      | 5.8            | 1      |
| 27<br>27 | MN<br>MN | 053        |            | 33460          | MINNEAPOL 0219.00<br>MINNEAPOL 0218.00 | 4:Upper<br>4:Upper       | 2      | 16.84<br>16.32 | 4.15<br>2.93   | 3.64<br>2.64   | No<br>No | 7.72<br>5.53   | 1      | 3.59<br>3.66   | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0217.00                      | 4:Upper                  | 2      | 18.91          | 4.94           | 3.55           | No       | 8.45           | i      | 4.46           | i      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0216.02                      | 4:Upper                  | 3      | 23.45          | 11.08          | 3.74           | No       | 14.74          | 2      | 3.14           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0216.01                      | 3:Middle                 | 3      | 21.82          | 7.78           | 4.9            | No       | 12.55          | 2      | 4.02           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0215.05                      | 3:Middle                 | 3      | 34.59          | 15.96          | 6.54           | No       | 22.41          | 3      | 4.77           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0215.04                      | 2:Moderate               | 3      | 30.62          | 13.48          | 6.81           | No       | 20.29          | 3      | 3.87           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0215.03<br>MINNEAPOL 0215.02 | 2:Moderate<br>1:Low      | 3<br>4 | 38.67<br>58.79 | 18.8<br>40.88  | 9.24<br>8.2    | No<br>No | 27.85<br>48.7  | 3      | 4.67<br>4.29   | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0215.01                      | 3:Middle                 | 3      | 39.22          | 23.67          | 6.73           | No       | 30.09          | 3      | 3.71           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0214.00                      | 3:Middle                 | 3      | 34.84          | 14.74          | 7.05           | No       | 21.58          | 3      | 3.33           | 1      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0213.00                      | 2:Moderate               | 3      | 39.61          | 22.21          | 6.66           | No       | 28.81          | 3      | 3.07           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0212.00                      | 3:Middle                 | 3      | 24.74          | 9.09           | 5.94           | No       | 14.94          | 2      | 2.69           | 1      |
| 27       | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0211.00<br>MINNEAPOL 0210.02 | 2:Moderate<br>3:Middle   | 3      | 32.54<br>34.7  | 14.46<br>18.87 | 7.41<br>6.13   | No<br>No | 21.82<br>24.67 | 3      | 3.27<br>2.33   | 1      |
| 27<br>27 | MN<br>MN | 053        |            | 33460<br>33460 | MINNEAPOL 0210.02<br>MINNEAPOL 0210.01 | 3:Middle<br>2:Moderate   | 3      | 34.7<br>31.14  | 18.87<br>14.14 | 6.13<br>6.14   | No<br>No | 24.67<br>20.12 | 3      | 2.33<br>4.51   | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0210.01                      | 3:Middle                 | 3      | 27.86          | 8.67           | 8.67           | No       | 17.13          | 2      | 3.4            | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0209.02                      | 3:Middle                 | 3      | 26.66          | 7.74           | 8.12           | No       | 15.64          | 2      | 4.67           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0208.04                      | 3:Middle                 | 3      | 39.64          | 16.5           | 14.69          | No       | 31.12          | 3      | 2.77           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0208.01                      | 2:Moderate               | 3      | 36.09          | 12.14          | 10.75          | No       | 22.61          | 3      | 5.31           | 1      |
| 27       | MN<br>MN | 053        |            | 33460          | MINNEAPOL 0207.00                      | 3:Middle                 | 3      | 38.47          | 16.61          | 8.64           | No<br>No | 25.13          | 3      | 6.59           | 1      |
| 27<br>27 | MN       | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0206.00<br>MINNEAPOL 0205.00 | 2:Moderate<br>2:Moderate | 4      | 60.07<br>62.2  | 17.39<br>20.86 | 16.26<br>17.58 | No.      | 33.15<br>38.19 | 3      | 19.8<br>16.16  | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0204.00                      | 2:Moderate               | 4      | 61.17          | 28.23          | 11.61          | No       | 39.43          | 3      | 14.82          | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0203.04                      | 2:Moderate               | 4      | 74.25          | 26.92          | 18.54          | No       | 45.33          | 3      | 22.44          | 3      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0203.03                      | 2:Moderate               | 4      | 65.86          | 16.74          | 13.23          | No       | 29.79          | 3      | 30.43          | 3      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0203.02                      | 1:Low                    | 4      | 68.95          | 36.55          | 8.39           | No       | 44.46          | 3      | 16.63          | 2      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0203.01<br>MINNEAPOL 0202.02 | 2:Moderate<br>1:Low      | 4      | 63.57<br>72.93 | 24.08<br>37.48 | 10.76<br>15.73 | No<br>No | 34.75<br>52.77 | 3<br>4 | 21.56<br>14.12 | 3<br>2 |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0202.02<br>MINNEAPOL 0202.01 | 2:Moderate               | 4      | 74.2           | 42.89          | 10.05          | No       | 52.47          | 4      | 15.99          | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0201.02                      | 3:Middle                 | 2      | 15.36          | 4              | 3.5            | No       | 7.5            | 1      | 3.77           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0201.01                      | 4:Upper                  | 2      | 16.42          | 2.63           | 3.25           | No       | 5.85           | 1      | 4.99           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0121.02                      | 3:Middle                 | 3      | 29.71          | 7.7            | 11.96          | No       | 19.49          | 2      | 2.42           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0121.01                      | 3:Middle                 | 3      | 49.33          | 19.87          | 17.84          | No       | 37.42          | 3      | 2.33           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0120.03<br>MINNEAPOL 0120.01 | 3:Middle                 | 3<br>2 | 44.8<br>18.97  | 20.17<br>4.99  | 14.35<br>5.12  | No<br>No | 34.27<br>10    | 3<br>2 | 2.87<br>3.08   | 1<br>1 |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0120.01                      | 4:Upper<br>3:Middle      | 3      | 21.46          | 7.04           | 5.78           | No       | 12.63          | 2      | 1.98           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0118.00                      | 4:Upper                  | 2      | 17.28          | 3.3            | 5.63           | No       | 8.81           | 1      | 2.48           | i      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0117.04                      | 4:Upper                  | 3      | 21.07          | 5.21           | 6.81           | No       | 11.75          | 2      | 2.04           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0117.03                      | 4:Upper                  | 2      | 13.76          | 1.97           | 3.11           | No       | 5.05           | 1      | 2.41           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0110.00                      | 4:Upper                  | 3      | 23.4           | 7.15           | 7.69           | No       | 14.58          | 2      | 2.18           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0107.00<br>MINNEAPOL 0106.00 | 4:Upper<br>4:Upper       | 2      | 12.65<br>12.48 | 1<br>0.95      | 2.85<br>3.2    | No<br>No | 3.81<br>4.11   | 1      | 2.69<br>2.88   | 1<br>1 |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0096.00                      | 3:Middle                 | 3      | 37.54          | 13.55          | 12.8           | No       | 25.93          | 3      | 2.29           | 1      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0095.00                      | 2:Moderate               | 4      | 58.74          | 19.06          | 27.09          | No       | 46.11          | 3      | 3.39           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0085.00                      | 2:Moderate               | 4      | 59.5           | 13.59          | 36.3           | No       | 49.67          | 3      | 2.24           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0084.00                      | 2:Moderate               | 4      | 72.03          | 24.9           | 37.43          | No       | 62.05          | 4      | 1.9            | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0083.00<br>MINNEAPOL 0082.00 | 1:Low<br>2:Moderate      | 4      | 71.84<br>56.65 | 22.36<br>31.49 | 41.26<br>18.56 | No<br>No | 62.82<br>49.8  | 4<br>3 | 3.94<br>1.47   | 1<br>1 |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0081.00                      | 2:Moderate               | 2      | 19.27          | 4.4            | 5.78           | No       | 9.98           | 1      | 3.2            | 1      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0078.01                      | 1:Low                    | 4      | 70.89          | 38.29          | 22.77          | No       | 60.65          | 4      | 3.96           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0077.00                      | 0:NA                     | 3      | 41.45          | 21.37          | 9.84           | No       | 30.81          | 3      | 5.15           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0068.00                      | 1:Low                    | 3      | 41.44          | 20.23          | 10.76          | No       | 30.66          | 3      | 3.4            | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0059.02<br>MINNEAPOL 0059.01 | 1:Low<br>1:Low           | 4      | 79.97<br>61.84 | 53.3<br>45.23  | 17.52<br>7.89  | No<br>No | 70.38<br>52.56 | 4<br>4 | 1.58<br>3.1    | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0038.02                      | 0:NA                     | 3      | 23.6           | 4.79           | 3.84           | No       | 8.61           | 1      | 10.54          | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0038.01                      | 2:Moderate               | 3      | 34.75          | 10.44          | 7.75           | No       | 18.09          | 2      | 9.56           | 1      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0033.00                      | 1:Low                    | 5      | 91.8           | 61.37          | 10.14          | No       | 71.4           | 4      | 12.53          | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0032.00                      | 2:Moderate               | 4      | 71.37          | 47.89          | 8.35           | No       | 55.86          | 4      | 6.67           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0027.00<br>MINNEAPOL 0024.00 | 2:Moderate<br>2:Moderate | 5<br>3 | 82.46<br>28.26 | 51.81<br>15.4  | 11.12          | No<br>No | 62.36<br>21.45 | 4      | 10.83<br>1.68  | 2      |
| 27       | MN       | 053        |            | 33460<br>33460 | MINNEAPOL 0024.00<br>MINNEAPOL 0022.00 | 1:Low                    | 5      | 28.26<br>88.08 | 15.4<br>50.5   | 6.15<br>14.75  | No<br>No | 21.45<br>64.6  | 3<br>4 | 1.68           | 2      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0017.00                      | 2:Moderate               | 3      | 48.39          | 28.04          | 14.02          | No       | 42.06          | 3      | 1.93           | 1      |
| 27       | MN       | 053        | HENNEPIN 3 | 33460          | MINNEAPOL 0011.00                      | 2:Moderate               | 3      | 31.91          | 10.05          | 12.8           | No       | 22.62          | 3      | 2.21           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0006.03                      | 4:Upper                  | 3      | 20.27          | 3.49           | 6.8            | No       | 10.25          | 2      | 3.21           | 1      |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0006.01                      | 3:Middle                 | 3      | 26.53          | 6.81           | 11.09          | No       | 17.82          | 2      | 2.02           | 1      |
| 27<br>27 | MN<br>MN | 053<br>053 |            | 33460<br>33460 | MINNEAPOL 0003.00<br>MINNEAPOL 0001.02 | 3:Middle<br>1:Low        | 3<br>4 | 35.29<br>65.01 | 16.54<br>32.02 | 6.77<br>10.49  | No<br>No | 23.01<br>42.1  | 3      | 2.6<br>12.67   | 1<br>2 |
| 27       | MN       | 053        |            | 33460          | MINNEAPOL 0001.02                      | 2:Moderate               | 4      | 67.26          | 29.45          | 10.49          | No       | 39.78          | 3      | 18.95          | 2      |
| 27       | MN       | 037        | DAKOTA 3   | 33460          | MINNEAPOL 0615.02                      | 3:Middle                 | 1      | 8.86           | 0.75           | 1.6            | No       | 2.36           | 1      | 1.96           | 1      |
| 27       | MN       | 037        |            | 33460          | MINNEAPOL 0615.01                      | 3:Middle                 | 1      | 5.81           | 0.25           | 2.97           | No       | 3.22           | 1      | 0.13           | 1      |
| 27       | MN       | 037        |            | 33460          | MINNEAPOL 0614.02                      | 3:Middle                 | 1      | 6.15           | 0.53           | 2.01           | No       | 2.54           | 1      | 0.45           | 1      |
| 27<br>27 | MN<br>MN | 037<br>037 |            | 33460<br>33460 | MINNEAPOL 0614.01<br>MINNEAPOL 0611.12 | 3:Middle<br>3:Middle     | 1      | 8.19<br>9.69   | 0.39<br>0.67   | 2.09<br>2.53   | No<br>No | 2.48<br>3.2    | 1      | 0.93<br>1.22   | 1<br>1 |
| 27       | MN       | 037        |            | 33460<br>33460 | MINNEAPOL 0611.12<br>MINNEAPOL 0611.11 | 3:Middle                 | 1      | 6.68           | 0.67           | 1.98           | No<br>No | 3.2<br>2.53    | 1      | 0.97           | 1      |
| 27       | MN       | 037        |            | 33460          | MINNEAPOL 0611.10                      | 3:Middle                 | 2      | 14.23          | 1.35           | 4.84           | No       | 6.13           | 1      | 1.84           | 1      |
| 27       | MN       | 037        | DAKOTA 3   | 33460          | MINNEAPOL 0611.09                      | 3:Middle                 | 2      | 15.9           | 4.08           | 4.41           | No       | 8.24           | 1      | 1.08           | 1      |
| 27       | MN       | 037        |            | 33460          | MINNEAPOL 0611.06                      | 3:Middle                 | 2      | 10.67          | 2.85           | 3.21           | No       | 5.78           | 1      | 0.85           | 1      |
| 27<br>27 | MN<br>MN | 037<br>037 |            | 33460<br>33460 | MINNEAPOL 0611.05<br>MINNEAPOL 0611.02 | 2:Moderate<br>3:Middle   | 2      | 11.43<br>14.63 | 1.88<br>4.5    | 4.36<br>4.08   | No<br>No | 6.16<br>8.53   | 1      | 0.84<br>1.14   | 1      |
| 27       | MN       | 037        |            | 33460          | MINNEAPOL 0611.02<br>MINNEAPOL 0610.11 | 3:Middle                 | 2      | 14.84          | 2.28           | 3.87           | No       | 5.92           | 1      | 5.58           | 1      |
| 27       | MN       | 037        | DAKOTA 3   | 33460          | MINNEAPOL 0610.10                      | 4:Upper                  | 2      | 19.57          | 3.83           | 2.55           | No       | 6.38           | 1      | 8.14           | 1      |
| 27       | MN       | 037        | DAKOTA 3   | 33460          | MINNEAPOL 0610.09                      | 4:Upper                  | 3      | 21.98          | 4.72           | 3.98           | No       | 8.69           | 1      | 7.52           | 1      |
|          |          |            |            |                |  |                          |        |                |                |                |          |                |        |                |        |

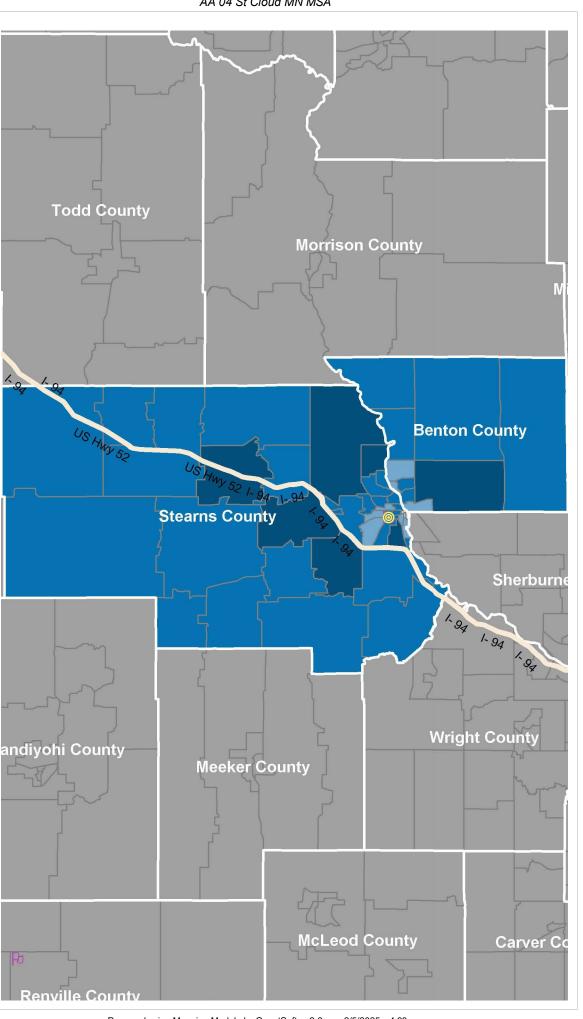
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0610.08                      | 3:Middle                 | 3      | 23.06          | 3.01           | 13.43          | No       | 16.43          | 2      | 1.18           | 1 |
|----------|----------|------------|------------------|----------------|--|--------------------------|--------|----------------|----------------|----------------|----------|----------------|--------|----------------|---|
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0610.07                      | 3:Middle                 | 3      | 22.08          | 5.44           | 6.12           | No       | 11.38          | 2      | 5.42           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0610.05                      | 2:Moderate               | 3      | 25.34          | 10.91          | 5.9            | No       | 16.72          | 2      | 2.16           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0610.03                      | 4:Upper                  | 2      | 19.52          | 4.23           | 3.81           | No       | 7.97           | 1      | 6.06           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0610.01                      | 3:Middle                 | 1      | 8.76           | 0.4            | 2.92           | No       | 3.32           | 1      | 2.26           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0609.07                      | 3:Middle                 | 2      | 19.23          | 3.27           | 4.9            | No       | 8.06           | 1      | 5.42           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0609.06                      | 4:Upper                  | 2      | 16.13          | 2.99           | 3.92           | No       | 6.91           | 1      | 4.11           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0609.05                      | 3:Middle                 | 3      | 20.12          | 4.64           | 5.98           | No       | 10.5           | 2      | 3.2            | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0609.04<br>MINNEAPOL 0609.02 | 2:Moderate<br>4:Upper    | 2      | 18.96<br>12.86 | 7.87<br>2.22   | 4.19<br>2.56   | No<br>No | 11.88<br>4.78  | 2      | 1.53<br>3.25   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.41                      | 3:Middle                 | 2      | 18.44          | 4.5            | 4.99           | No       | 9.49           | 1      | 3.89           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.40                      | 4:Upper                  | 2      | 15.85          | 2.88           | 3.96           | No       | 6.84           | i      | 3.35           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.39                      | 4:Upper                  | 3      | 34.35          | 8.3            | 4.64           | No       | 12.94          | 2      | 16.09          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.38                      | 3:Middle                 | 3      | 23.04          | 8.76           | 5.46           | No       | 13.99          | 2      | 4.22           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.37                      | 4:Upper                  | 3      | 20.14          | 5.61           | 4.6            | No       | 10.14          | 2      | 4.89           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.36                      | 3:Middle                 | 3      | 27.42          | 5.52           | 9.75           | No       | 15.13          | 2      | 6.02           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.35                      | 3:Middle                 | 2      | 16.16          | 3.76           | 4.34           | No       | 8.03           | 1      | 3.33           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.34                      | 4:Upper                  | 2      | 12.58          | 1.37           | 3.81           | No       | 5.18           | 1      | 2.54           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0608.33<br>MINNEAPOL 0608.32 | 3:Middle<br>3:Middle     | 3      | 25.47<br>29.78 | 7.06<br>4.08   | 3.65<br>13.12  | No<br>No | 10.59<br>17.11 | 2      | 9.86<br>6.48   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.31                      | 4:Upper                  | 3      | 23.24          | 3.92           | 3.75           | No       | 7.64           | 1      | 9.73           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.30                      | 3:Middle                 | 3      | 26.97          | 9.02           | 6.25           | No       | 15.27          | 2      | 4.12           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.29                      | 3:Middle                 | 3      | 42.38          | 14.34          | 7.47           | No       | 21.61          | 3      | 14.36          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.28                      | 3:Middle                 | 3      | 41.63          | 16.81          | 8.12           | No       | 24.67          | 3      | 10.44          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.24                      | 3:Middle                 | 2      | 19.42          | 5.21           | 4.02           | No       | 9.17           | 1      | 4.54           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.23                      | 4:Upper                  | 2      | 18.87          | 2.98           | 4.05           | No       | 6.87           | 1      | 7.03           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.22                      | 3:Middle                 | 2      | 17.73          | 4.52           | 2.75           | No       | 7.2            | 1      | 3.81           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.19                      | 4:Upper                  | 2      | 18.62          | 3.93           | 4.29           | No       | 8.15           | 1      | 5.24           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0608.16<br>MINNEAPOL 0608.15 | 4:Upper<br>4:Upper       | 2      | 17.1<br>18.84  | 2.07<br>5.02   | 3.45<br>4.54   | No<br>No | 5.52<br>9.49   | 1      | 6.85<br>4.72   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.14                      | 3:Middle                 | 2      | 18.44          | 3.64           | 5.02           | No       | 8.63           | 1      | 4.66           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.13                      | 4:Upper                  | 3      | 20.52          | 2.4            | 8.69           | No       | 11.01          | 2      | 4.8            | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.12                      | 3:Middle                 | 3      | 31.68          | 11.7           | 9.38           | No       | 20.97          | 3      | 4.22           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.11                      | 3:Middle                 | 3      | 27.63          | 9.25           | 8.86           | No       | 18.08          | 2      | 3.8            | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.06                      | 3:Middle                 | 3      | 21.78          | 5.52           | 6.14           | No       | 11.56          | 2      | 3.99           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0608.05                      | 3:Middle                 | 4      | 59.68          | 15.09          | 34.57          | No       | 49.52          | 3      | 4.03           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.54                      | 3:Middle                 | 3      | 40.99          | 18.05          | 12.49          | No       | 30.24          | 3      | 4.56           | 1 |
| 27       | MN<br>MN | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.53                      | 2:Moderate               | 3      | 47.18          | 26.88<br>2.46  | 10.21          | No<br>No | 36.75          | 3      | 5              | 1 |
| 27<br>27 | MN       | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0607.52<br>MINNEAPOL 0607.51 | 4:Upper<br>4:Upper       | 2      | 16.07<br>22.42 | 5.14           | 2.97<br>3.6    | No<br>No | 5.31<br>8.47   | 1      | 6.27<br>9.24   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.50                      | 2:Moderate               | 3      | 35.43          | 13.83          | 9.1            | No       | 22.72          | 3      | 7.45           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.49                      | 3:Middle                 | 3      | 30.3           | 9.37           | 6.42           | No       | 15.66          | 2      | 8.73           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.48                      | 3:Middle                 | 3      | 38.65          | 19.23          | 5.97           | No       | 24.98          | 3      | 8.62           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.47                      | 3:Middle                 | 3      | 39.36          | 18.81          | 8.07           | No       | 26.61          | 3      | 6.08           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.46                      | 2:Moderate               | 3      | 36.1           | 10.19          | 15.83          | No       | 25.82          | 3      | 4.77           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.45                      | 3:Middle                 | 3      | 44.46          | 25.01          | 9.35           | No       | 34.14          | 3      | 5.91           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.44                      | 4:Upper                  | 3      | 22.33          | 3.79           | 4.86           | No       | 8.59           | 1      |                | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.43                      | 3:Middle                 | 4      | 57.38          | 33.03          | 12.18          | No       | 45.01          | 3      | 7.19           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0607.42<br>MINNEAPOL 0607.39 | 3:Middle<br>3:Middle     | 2      | 18.3<br>43.35  | 4.37<br>6.44   | 4.56<br>26.34  | No<br>No | 8.94<br>32.7   | 1<br>3 | 3.91<br>5.94   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.38                      | 3:Middle                 | 3      | 41.69          | 16.73          | 14.16          | No       | 30.73          | 3      | 5.75           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.37                      | 2:Moderate               | 3      | 40.36          | 17.25          | 12.43          | No       | 29.42          | 3      | 5.49           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.35                      | 2:Moderate               | 3      | 36.06          | 13.87          | 8.02           | No       | 21.67          | 3      | 7.9            | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.34                      | 4:Upper                  | 3      | 24.62          | 4.78           | 5.53           | No       | 10.12          | 2      | 10.27          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.33                      | 3:Middle                 | 3      | 30.16          | 12.51          | 5.08           | No       | 17.36          | 2      | 6.65           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.32                      | 4:Upper                  | 2      | 19.32          | 4.51           | 3.76           | No       | 8.22           | 1      | 6.51           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.31                      | 4:Upper                  | 3      | 21.92          | 4.08           | 4.67           | No       | 8.73           | 1      | 7.25           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA           | 33460<br>33460 | MINNEAPOL 0607.29                      | 4:Upper                  | 3      | 23.18          | 3.59<br>4.62   | 3.82<br>5      | No<br>No | 7.4<br>9.6     | 1      | 11.15<br>16.19 | 2 |
| 27       | MN       | 037        | DAKOTA<br>DAKOTA | 33460          | MINNEAPOL 0607.28<br>MINNEAPOL 0607.27 | 4:Upper<br>3:Middle      | 3<br>3 | 30.25<br>39.89 | 10.36          | 9.66           | No       | 19.72          | 2      | 14.65          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.26                      | 2:Moderate               | 3      | 42.24          | 16.88          | 6.55           | No       | 23.4           | 3      | 12.73          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.25                      | 3:Middle                 | 3      | 40.24          | 18.82          | 8.99           | No       | 27.68          | 3      | 6.58           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.21                      | 3:Middle                 | 3      | 33.58          | 11.08          | 7.3            | No       | 18.31          | 2      | 9.58           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.17                      | 3:Middle                 | 3      | 33.89          | 11.67          | 6.73           | No       | 18.4           | 2      | 10.26          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.16                      | 4:Upper                  | 3      | 28.38          | 7.45           | 5.4            | No       | 12.85          | 2      | 10.63          | 2 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.14                      | 3:Middle                 | 3      | 28.93          | 10.32          | 6.29           | No       | 16.5           | 2      | 6.57           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.13                      | 3:Middle                 | 3      | 27.25          | 10.59          | 6.32           | No<br>No | 16.91          | 2      | 3.67           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0607.11<br>MINNEAPOL 0607.10 | 2:Moderate<br>2:Moderate | 3<br>4 | 38.33<br>50.58 | 18.21<br>19.56 | 10.39<br>16.85 | No<br>No | 28.4<br>36.15  | 3      | 3.94<br>7.48   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0607.10                      | 3:Middle                 | 3      | 38.93          | 15.29          | 11.34          | No.      | 26.33          | 3      | 6.24           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0606.06                      | 4:Upper                  | 2      | 10.92          | 1.83           | 3.58           | No       | 5.41           | 1      | 2.41           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0606.05                      | 3:Middle                 | 3      | 20.76          | 3.89           | 6.38           | No       | 10.27          | 2      |                | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0606.04                      | 4:Upper                  | 1      | 9.46           | 0.56           | 3.21           | No       | 3.77           | 1      | 1.83           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0606.03                      | 4:Upper                  | 2      | 11             | 1.24           | 3.7            | No       | 4.9            | 1      | 1.63           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0605.09                      | 3:Middle                 | 3      | 21.85          | 3.31           | 10.53          | No       | 13.78          | 2      | 3.38           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0605.08                      | 4:Upper                  | 3      | 20.85          | 1.17           | 10.67          | No       | 11.81          | 2      | 4.16           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0605.07                      | 3:Middle                 | 3      | 21.92          | 5.72           | 7.31           | No       | 12.91          | 2      | 3.68           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA<br>DAKOTA | 33460<br>33460 | MINNEAPOL 0605.06<br>MINNEAPOL 0605.05 | 3:Middle<br>3:Middle     | 3      | 25<br>38.47    | 6.91<br>10.92  | 9.33<br>13.5   | No<br>No | 16.08<br>24.15 | 2      | 3.64<br>8.93   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0605.05<br>MINNEAPOL 0605.03 | 3:Middle                 | 3      | 32.74          | 5.55           | 18.14          | No<br>No | 23.55          | 3      | 2.34           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0605.02                      | 2:Moderate               | 3      | 32.01          | 8.11           | 14.61          | No       | 22.48          | 3      | 2.94           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0604.02                      | 2:Moderate               | 3      | 35.06          | 7.21           | 19.28          | No       | 26.27          | 3      | 2.81           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0604.01                      | 2:Moderate               | 3      | 31.14          | 4.92           | 17.11          | No       | 21.88          | 3      | 2.54           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0603.02                      | 3:Middle                 | 3      | 27.81          | 5.72           | 13.44          | No       | 19.07          | 2      | 3.15           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0603.01                      | 2:Moderate               | 3      | 32.54          | 8.14           | 15.1           | No       | 22.97          | 3      | 2.19           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0602.02                      | 3:Middle                 | 3      | 25.3           | 5.04           | 11.57          | No       | 16.47          | 2      | 2.12           | 1 |
| 27       | MN       | 037        | DAKOTA<br>DAKOTA | 33460          | MINNEAPOL 0602.01                      | 2:Moderate               | 3      | 31.05          | 7.38           | 13.86          | No<br>No | 21.01          | 3      | 4.16           | 1 |
| 27<br>27 | MN<br>MN | 037<br>037 | DAKOTA           | 33460<br>33460 | MINNEAPOL 0601.05<br>MINNEAPOL 0601.04 | 2:Moderate<br>2:Moderate | 3      | 48.11<br>35.84 | 12.78<br>8.99  | 27.74<br>19.27 | No<br>No | 40.15<br>27.71 | 3      | 2.98<br>3.21   | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0601.03                      | 3:Middle                 | 2      | 18.44          | 2.51           | 9.67           | No       | 11.99          | 2      | 1.9            | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0601.02                      | 3:Middle                 | 3      | 28.65          | 5.47           | 16.71          | No       | 21.8           | 3      | 1.42           | 1 |
| 27       | MN       | 037        | DAKOTA           | 33460          | MINNEAPOL 0601.01                      | 3:Middle                 | 3      | 38.59          | 6.36           | 21.69          | No       | 27.7           | 3      | 4.1            | 1 |
|          |          |            |                  |                |  |                          |        |                |                |                |          |                |        |                |   |

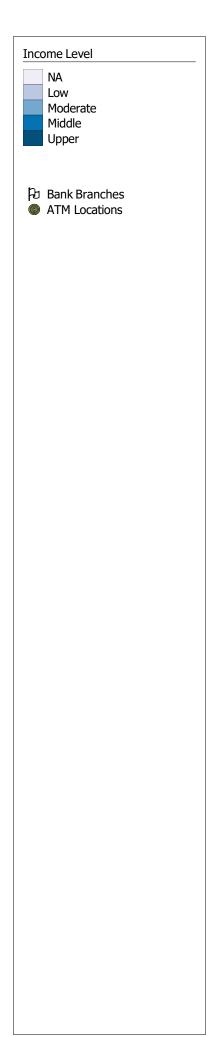




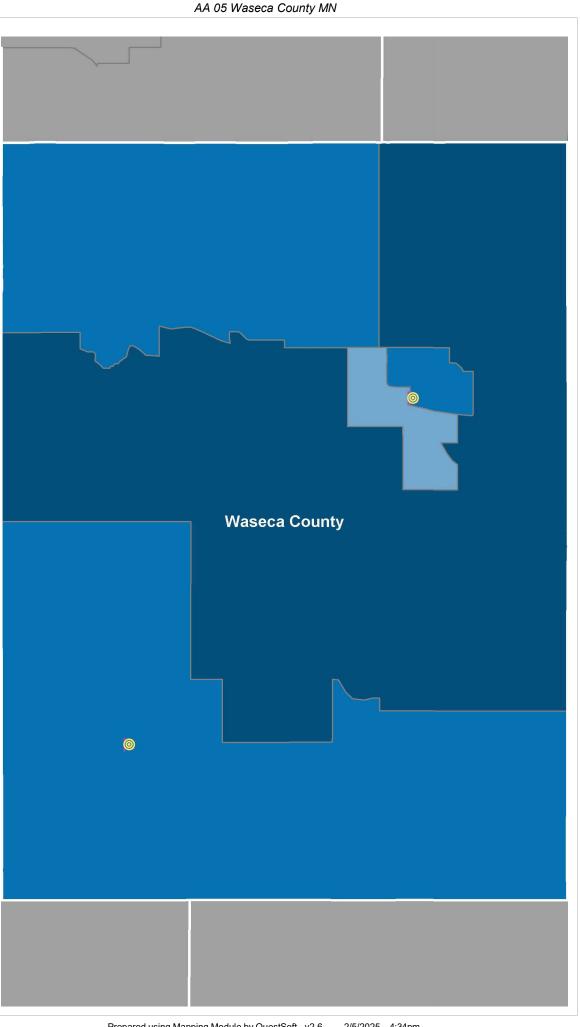
| Otata ID | 01-1-       | 0          | O t . N                | . MOA (14D | 1404 (14D N | T       | T                    |               | Min of Br | Disch Mersel  | 10            | District (11) | Literatura Dise | Literatura Dise | A            | A - 1 1 A 1 1 1      |
|----------|-------------|------------|------------------------|------------|-------------|---------|----------------------|---------------|-----------|---------------|---------------|---------------|-----------------|-----------------|--------------|----------------------|
| State ID | State<br>MN | County ID  | County Name<br>WABASHA | 40340      | MSA/MD Na   |         |                      | Minority Leve |           |               |               |               |                 |                 |              | Asian Minority Level |
| 27       |             | 157        |                        |            | ROCHESTE    |         | 2:Moderate           | 2             | 10.25     | 0.64          | 6.79          | No            | 7.43            | 1               | 0.58         | 1                    |
| 27       | MN          | 157        | WABASHA<br>WABASHA     | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 6.78      | 0.49          | 3.62          | No            | 4.11            | 1               | 0.52         | 1                    |
| 27       | MN          | 157        |                        | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 4.53      | 0.21          | 1.72          | No            | 1.93            | 1               | 0.3          | 1                    |
| 27       | MN          | 157        | WABASHA                | 40340      | ROCHESTE    |         | 3:Middle             |               | 8.69      | 0.61          | 4.43          | No            | 5.04            |                 | 0.64         | 1                    |
| 27       | MN          | 157        | WABASHA                | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 3.47      | 0.4           | 0.7           | No            | 1.09            | 1               | 0.3          | 1                    |
| 27       | MN          | 157        | WABASHA                | 40340      | ROCHESTE    |         | 2:Moderate           | 1             | 7.41      | 1.27          | 2.36          | No            | 3.6             | 1               | 0.35         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 20.82     | 3.29          | 3.54          | No            | 6.69            | 1               | 8.09         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 4.83      | 0.37          | 1.04          | No            | 1.41            | 1               | 0.81         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 9.9       | 1.24          | 3.76          | No            | 4.79            | 1               | 0.57         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 6.22      | 0.53          | 1.91          | No            | 2.44            | 1               | 0.38         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 1             | 9.35      | 0.74          | 3.62          | No            | 4.36            | 1               | 1.43         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 9.25      | 0.59          | 2.6           | No            | 3.16            | 1               | 1.68         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 1             | 8.75      | 0.91          | 2.58          | No            | 3.5             | 1               | 1.49         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 22.23     | 6.74          | 3.49          | No            | 10.18           | 2               | 8.03         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0017.02 | 2:Moderate           | 3             | 38.92     | 18.08         | 7.73          | No            | 25.59           | 3               | 7.84         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0017.01 | 1:Low                | 3             | 47.57     | 22.89         | 7.48          | No            | 30.22           | 3               | 11.57        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0016.03 | 4:Upper              | 3             | 20.55     | 1.45          | 4.03          | No            | 5.41            | 1               | 10.85        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0016.02 | 4:Upper              | 3             | 22.88     | 3.64          | 7.31          | No            | 10.94           | 2               | 7.37         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0016.01 | 3:Middle             | 3             | 29.43     | 13.92         | 6.55          | No            | 20.3            | 3               | 4.18         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0015.03 | 3:Middle             | 2             | 16.57     | 4.98          | 3.5           | No            | 8.39            | 1               | 4.24         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    | 0015.02 | 3:Middle             | 2             | 17.78     | 4.45          | 5.07          | No            | 9.26            | 1               | 4.03         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 3             | 22.28     | 6.61          | 5.06          | No            | 11.57           | 2               | 5.22         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 27.83     | 9.18          | 3.59          | No            | 12.69           | 2               | 10.37        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 26.64     | 7.79          | 3.64          | No            | 11.4            | 2               | 10.69        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 2:Moderate           | 3             | 31.84     | 13.75         | 6.1           | No            | 19.75           | 2               | 5.87         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 2             | 14.56     | 2.85          | 2.76          | No            | 5.55            | 1               | 5.63         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 31.35     | 7.78          | 4.11          | No            | 11.79           | 2               | 13.99        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 2             | 17.85     | 1.57          | 3.16          | No            | 4.71            | 1               | 8.48         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 3             | 24.52     | 2.74          | 9.72          | No            | 12.36           | 2               | 7.25         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 2             | 18.6      | 2.04          | 4.09          | No            | 6.09            | 1               | 7.88         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 3             | 20.71     | 5.62          | 5.62          | No            | 11.04           | 2               | 4.57         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 2:Moderate           | 3             | 30.91     | 11.11         | 10.22         | No            | 21.26           | 3               | 4.29         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 2             | 13.61     | 1.29          | 4.66          | No            | 5.93            | 1               | 3.83         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle             | 3             | 28.62     | 14.31         | 8.17          | No            | 22.4            | 3               | 2.82         | 1                    |
|          | MN          |            | OLMSTED                | 40340      | ROCHESTE    |         |                      | 3             | 37.1      |               |               |               |                 | 3               |              | 1                    |
| 27<br>27 | MN          | 109<br>109 | OLMSTED                | 40340      | ROCHESTE    |         | 3:Middle<br>3:Middle | 3             | 28.45     | 10.91<br>9.84 | 17.04<br>7.59 | No<br>No      | 27.85<br>17.43  | 2               | 4.23<br>6.06 | 1                    |
|          |             |            |                        |            |             |         |                      | -             |           |               |               |               |                 |                 |              | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 2:Moderate           | 3             | 38.5      | 10.27         | 9.15          | No            | 19.35           | 2               | 12.13        | 2                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 4:Upper              | 3             | 21.23     | 1.53          | 5.26          | No            | 6.55            | 1               | 9.77         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 2:Moderate           | 3             | 33.83     | 12.54         | 9.06          | No            | 21.29           | 3               | 5.08         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 1:Low                | 3             | 39.02     | 14.97         | 11.16         | No            | 25.81           | 3               | 7.33         | 1                    |
| 27       | MN          | 109        | OLMSTED                | 40340      | ROCHESTE    |         | 2:Moderate           | 3             | 28.69     | 8.05          | 3.07          | No            | 11.05           | 2               | 13.35        | 2                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    |         | 2:Moderate           | 1             | 4.3       | 0.13          | 2.08          | No            | 2.21            | 1               | 0.23         | 1                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    |         | 2:Moderate           | 1             | 5         | 0.54          | 2.15          | No            | 2.69            | 1               | 0.09         | 1                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 4.38      | 0.4           | 1.36          | No            | 1.73            | 1               | 0.28         | 1                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    |         | 2:Moderate           | 1             | 5.9       | 0.84          | 0.73          | No            | 1.57            | 1               | 0.51         | 1                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    |         | 3:Middle             | 1             | 5.52      | 0.46          | 2.29          | No            | 2.71            | 1               | 0.27         | 1                    |
| 27       | MN          | 045        | FILLMORE               | 40340      | ROCHESTE    | 9601.00 | 3:Middle             | 1             | 4.37      | 0.44          | 0.87          | No            | 1.31            | 1               | 0.61         | 1                    |

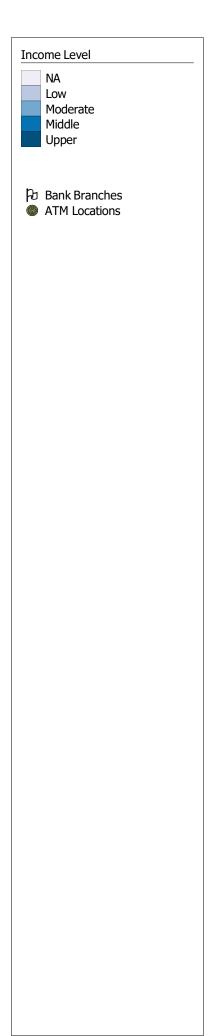
AA 04 St Cloud MN MSA





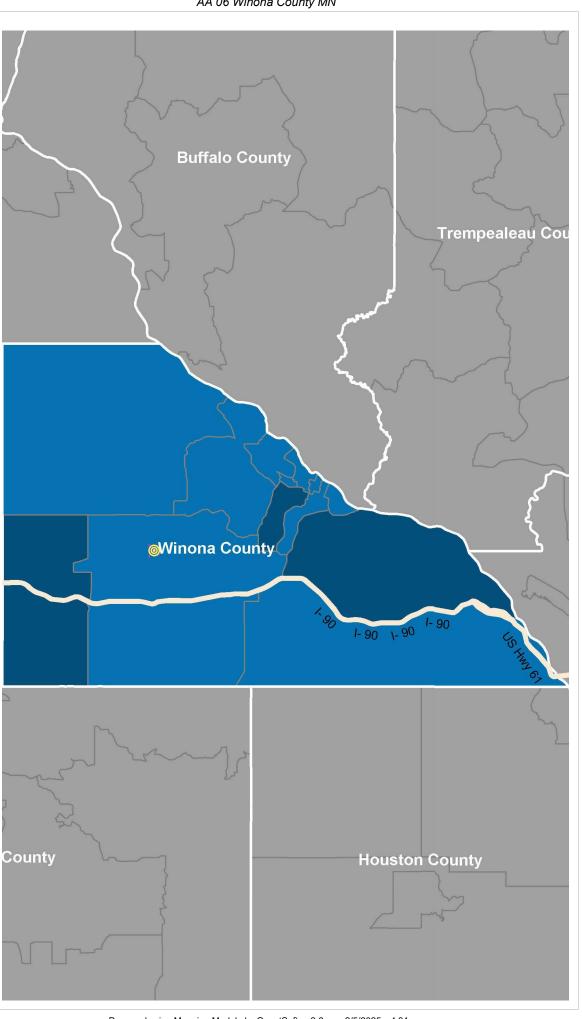
| State ID | State | County ID | County Name |       | MSA/MD Na  |         |            | Minority Leve |       |       |       |    |       |   |       | Asian Minority Level |
|----------|-------|-----------|-------------|-------|------------|---------|------------|---------------|-------|-------|-------|----|-------|---|-------|----------------------|
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 0:NA       | 3             | 23.88 | 6.92  | 5.98  | No | 12.7  | 2 | 6.18  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 9.83  | 0.69  | 6.81  | No | 7.41  | 1 | 0.31  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 2             | 12.97 | 5.42  | 2.5   | No | 7.91  | 1 | 1.33  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 2             | 19.16 | 6.78  | 8.1   | No | 14.67 | 2 | 1.44  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 2             | 17.29 | 4.75  | 5.47  | No | 10.22 | 2 | 4.58  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 4:Upper    | 2             | 10.66 | 0.33  | 8.16  | No | 8.49  | 1 | 0.22  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 4:Upper    | 2             | 11.06 | 2.35  | 3.3   | No | 5.65  | 1 | 2.85  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 7.73  | 0.29  | 4.79  | No | 5.04  | 1 | 0.19  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 4.07  | 0.22  | 0.75  | No | 0.96  | 1 | 0.12  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 4.42  | 0.47  | 1.47  | No | 1.94  | 1 | 0.09  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 4.45  | 0.13  | 2.63  | No | 2.77  | 1 | 0.37  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 4.53  | 0.34  | 2.16  | No | 2.5   | 1 | 0.15  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 7.2   | 0.5   | 2.66  | No | 3.13  | 1 | 0.31  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 5.01  | 0.33  | 3.15  | No | 3.49  | 1 | 0.22  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 3             | 28.13 | 0.45  | 26.24 | No | 26.64 | 3 | 0.13  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 5.93  | 0.08  | 4.61  | No | 4.69  | 1 | 0.13  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 2.02  | 0.16  | 0.52  | No | 0.68  | 1 | 0     | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 4:Upper    | 1             | 5.74  | 0.31  | 2.85  | No | 3.16  | 1 | 0.43  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 4.24  | 0.26  | 1.57  | No | 1.83  | 1 | 0.18  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0102.00 | 4:Upper    | 1             | 3.71  | 0.28  | 0.93  | No | 1.21  | 1 | 0.4   | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0101.04 | 3:Middle   | 2             | 13.6  | 3.05  | 3.21  | No | 6.2   | 1 | 3.29  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0101.03 | 3:Middle   | 2             | 12.9  | 2.01  | 2.72  | No | 4.58  | 1 | 2.74  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0101.01 | 4:Upper    | 1             | 8.77  | 1.03  | 2.19  | No | 3.22  | 1 | 1.84  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0010.03 | 3:Middle   | 2             | 16.71 | 4.97  | 3.49  | No | 8.45  | 1 | 5.02  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0010.02 | 3:Middle   | 2             | 19.48 | 5.78  | 4.3   | No | 10.08 | 2 | 4.96  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0009.01 | 3:Middle   | 3             | 32.11 | 20.88 | 3.56  | No | 24.39 | 3 | 2.42  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0008.01 | 3:Middle   | 3             | 27.22 | 13.25 | 5.6   | No | 18.8  | 2 | 1.17  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0007.01 | 2:Moderate | 3             | 22.01 | 7.66  | 4.68  | No | 12.24 | 2 | 3.02  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0006.02 | 3:Middle   | 3             | 25.67 | 11.7  | 4.62  | No | 16.15 | 2 | 1.85  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0006.01 | 3:Middle   | 3             | 32.9  | 19.96 | 3.8   | No | 23.77 | 3 | 2.12  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0005.02 | 2:Moderate | 3             | 46.12 | 34.23 | 6.41  | No | 40.44 | 3 | 2.48  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0005.01 | 2:Moderate | 3             | 22.85 | 7.92  | 8.62  | No | 16.5  | 2 | 1.2   | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0004.02 | 4:Upper    | 2             | 10.98 | 2.8   | 2.15  | No | 4.95  | 1 | 2.8   | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0004.01 | 3:Middle   | 3             | 48.58 | 37.36 | 4.21  | No | 41.41 | 3 | 2.71  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0003.04 | 2:Moderate | 4             | 60.49 | 48.68 | 2.76  | No | 51.38 | 4 | 4.15  | 1                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0003.03 | 1:Low      | 3             | 37.52 | 12.98 | 5.38  | No | 18.16 | 2 | 14.36 | 2                    |
| 27       | MN    | 145       | STEARNS     | 41060 | ST. CLOUD, | 0003.01 | 2:Moderate | 3             | 34.34 | 19.34 | 4.74  | No | 23.86 | 3 | 3.7   | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0212.01 | 2:Moderate | 3             | 38.53 | 23.35 | 5.92  | No | 28.98 | 3 | 1.95  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0211.04 | 3:Middle   | 2             | 11.24 | 1.16  | 2.56  | No | 3.72  | 1 | 2.2   | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0211.03 | 2:Moderate | 2             | 15.12 | 3.5   | 3.84  | No | 7.35  | 1 | 1.62  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0211.02 | 3:Middle   | 2             | 14.3  | 3.2   | 4.14  | No | 7.25  | 1 | 1.53  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0203.00 | 4:Upper    | 1             | 6.05  | 0.41  | 1.7   | No | 2.1   | 1 | 0.86  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, |         | 2:Moderate | 1             | 8.67  | 1.01  | 2.67  | No | 3.64  | 1 | 1.05  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0202.05 | 3:Middle   | 1             | 5.85  | 0.53  | 1.73  | No | 2.23  | 1 | 0.47  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0202.03 | 3:Middle   | 1             | 5.58  | 0.57  | 1.87  | No | 2.41  | 1 | 0.23  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, |         | 3:Middle   | 1             | 3.16  | 0.11  | 1.07  | No | 1.17  | 1 | 0.07  | 1                    |
| 27       | MN    | 009       | BENTON      | 41060 | ST. CLOUD, | 0201.00 | 3:Middle   | 1             | 4.88  | 0.4   | 1.43  | No | 1.75  | 1 | 0.22  | 1                    |
|          |       |           |             |       |            |         |            |               |       |       |       |    |       |   |       |                      |

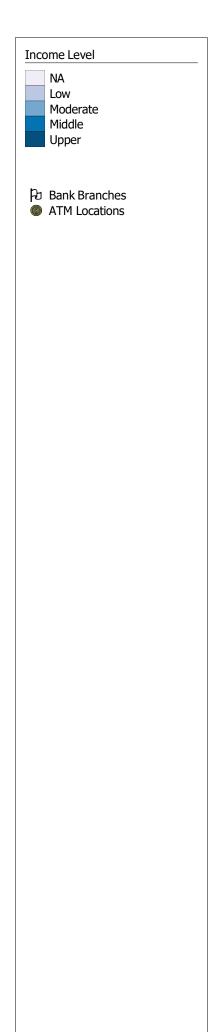




| State ID | State | County ID | County Name MSA/MD | MSA/MD Na | Tract   | Tract Income | Minority Leve | Minority Pct. | Black Minorit | Hispanic Min | Distrsd / Und | Hispanic Blac | Hispanic Blac | Asian Minorit | Asian Minority Level |
|----------|-------|-----------|--------------------|-----------|---------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------------|
| 27       | MN    | 161       | WASECA             |           | 7905.00 | 2:Moderate   | 3             | 25.86         | 4.2           | 15.61        | No            | 19.62         | 2             | 0.93          | 1                    |
| 27       | MN    | 161       | WASECA             |           | 7904.00 | 3:Middle     | 2             | 14.05         | 2.63          | 6.63         | No            | 9.03          | 1             | 0.83          | 1                    |
| 27       | MN    | 161       | WASECA             |           | 7903.00 | 4:Upper      | 1             | 5.81          | 0.16          | 3.26         | No            | 3.43          | 1             | 0.33          | 1                    |
| 27       | MN    | 161       | WASECA             |           | 7902.00 | 3:Middle     | 1             | 6.19          | 0.69          | 2.56         | No            | 3.17          | 1             | 0.27          | 1                    |
| 27       | MN    | 161       | WASECA             |           | 7901.00 | 3:Middle     | 1             | 6.35          | 0.4           | 2.29         | No            | 2.68          | 1             | 0.25          | 1                    |

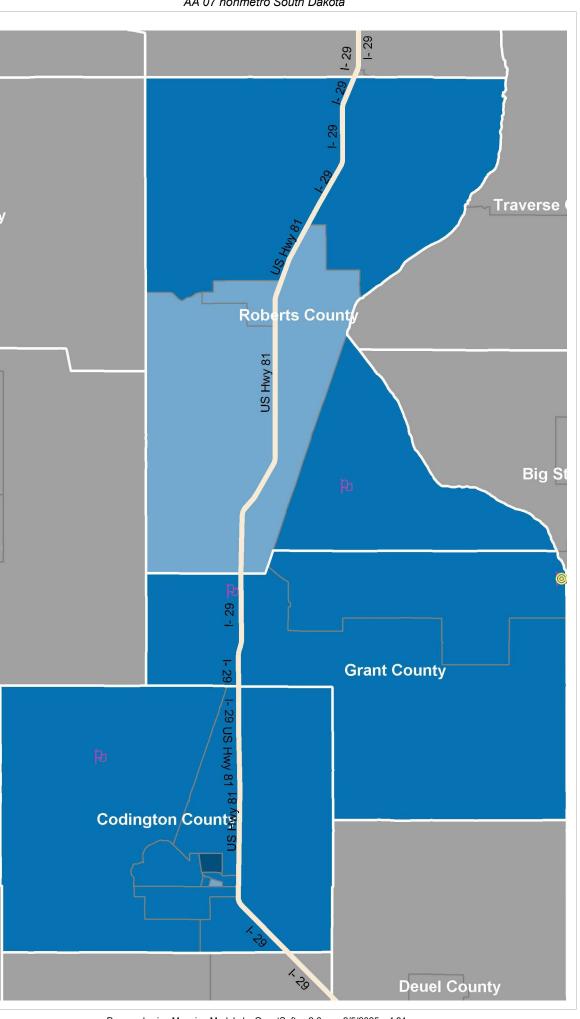
AA 06 Winona County MN

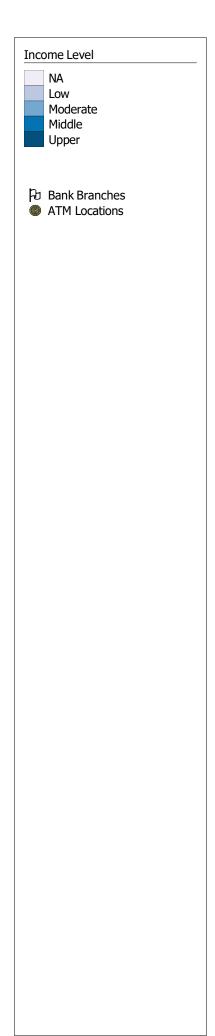




| State ID | State | County ID | County Name MSA/MD | MSA/MD Na | Tract   | Tract Income | Minority Leve | Minority Pct. | Black Minorit | Hispanic Mir | Distrsd / Und | Hispanic Blac | Hispanic Blac | Asian Minorit | Asian Minority Level |
|----------|-------|-----------|--------------------|-----------|---------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------------|
| 27       | MN    | 169       | WINONA             |           | 6710.00 | 4:Upper      | 2             | 13.28         | 0.64          | 7.25         | No            | 7.8           | 1             | 1.97          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6709.00 | 3:Middle     | 2             | 10.32         | 0.85          | 5.2          | No            | 6.06          | 1             | 0.97          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6708.02 | 4:Upper      | 1             | 6.33          | 1.13          | 0.95         | No            | 2.08          | 1             | 1.13          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6708.01 | 3:Middle     | 1             | 6.27          | 0.13          | 2            | No            | 2.13          | 1             | 0.7           | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6707.00 | 3:Middle     | 2             | 10.62         | 2.92          | 2.34         | No            | 5.2           | 1             | 1.16          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6706.00 | 3:Middle     | 2             | 11.39         | 2.52          | 3.33         | No            | 5.85          | 1             | 1.75          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6705.00 | 3:Middle     | 2             | 11.9          | 2.5           | 2.85         | No            | 5.35          | 1             | 2.69          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6704.00 | 3:Middle     | 2             | 10.97         | 2.34          | 3.58         | No            | 5.85          | 1             | 1.36          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6703.02 | 4:Upper      | 2             | 10.9          | 2.01          | 4.47         | No            | 6.31          | 1             | 2.61          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6703.01 | 3:Middle     | 3             | 20.87         | 6.52          | 4.58         | No            | 11.07         | 2             | 4.58          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6702.00 | 3:Middle     | 2             | 14.02         | 1.55          | 4.44         | No            | 5.99          | 1             | 3.35          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6701.02 | 3:Middle     | 2             | 10.07         | 0.56          | 5.9          | No            | 6.43          | 1             | 1.15          | 1                    |
| 27       | MN    | 169       | WINONA             |           | 6701.01 | 3:Middle     | 1             | 8.09          | 0.98          | 2.63         | No            | 3.44          | 1             | 1.28          | 1                    |
|          |       |           |                    |           |         |              |               |               |               |              |               |               |               |               |                      |

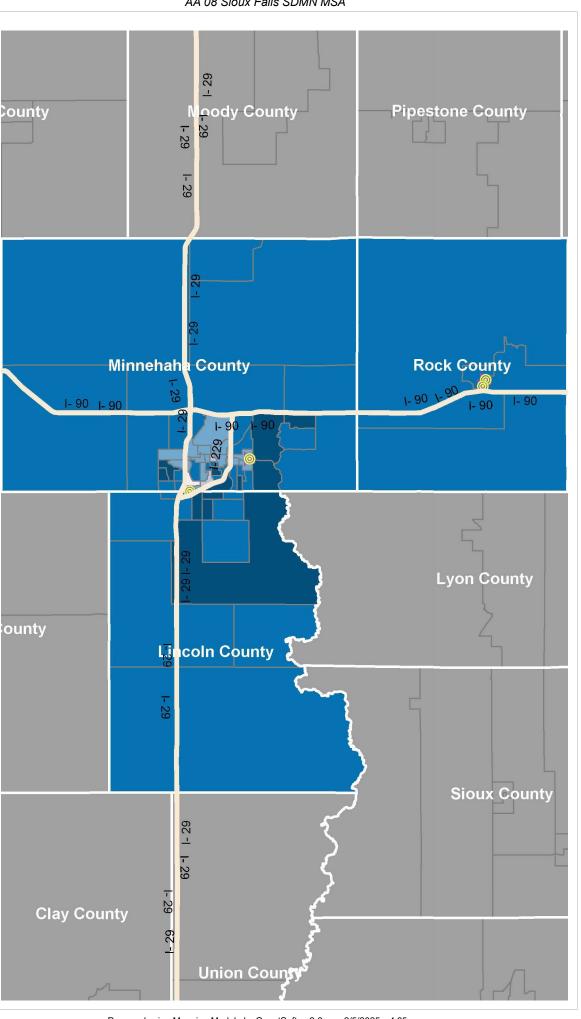
AA 07 nonmetro South Dakota

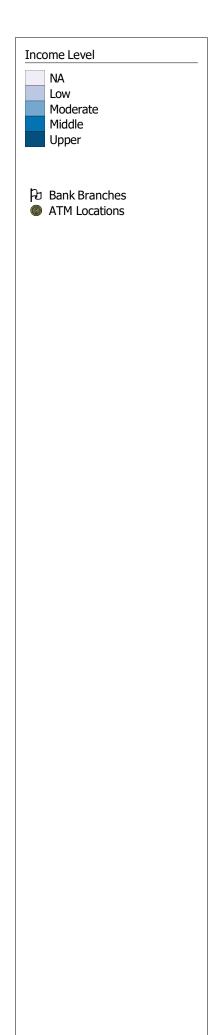




| State ID | State | County ID | County Name MSA/MD | MSA/MD Na | Tract   | Tract Income | Minority Leve | Minority Pct. | Black Minorit | Hispanic Min | Distrsd / Und | Hispanic Blac | Hispanic Blac | Asian Minorit | Asian Minority Level |
|----------|-------|-----------|--------------------|-----------|---------|--------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|----------------------|
| 46       | SD    | 109       | ROBERTS            |           | 9504.00 | 3:Middle     | 1             | 6.28          | 0.06          | 1.95         | Yes           | 1.95          | 1             | 0.17          | 1                    |
| 46       | SD    | 109       | ROBERTS            |           | 9408.00 | 2:Moderate   | 4             | 61.76         | 0.24          | 1.22         | No            | 1.47          | 1             | 0.24          | 1                    |
| 46       | SD    | 109       | ROBERTS            |           | 9407.00 | 3:Middle     | 3             | 31.1          | 0.04          | 1.47         | Yes           | 1.51          | 1             | 0.12          | 1                    |
| 46       | SD    | 109       | ROBERTS            |           | 9404.00 | 2:Moderate   | 4             | 65.8          | 0.77          | 3.48         | No            | 4.26          | 1             | 0.45          | 1                    |
| 46       | SD    | 051       | GRANT              |           | 9533.00 | 3:Middle     | 1             | 9.43          | 0             | 6.57         | No            | 6.57          | 1             | 0.05          | 1                    |
| 46       | SD    | 051       | GRANT              |           | 9531.00 | 3:Middle     | 2             | 10.11         | 0.05          | 6.27         | No            | 6.27          | 1             | 0.27          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9546.00 | 3:Middle     | 1             | 3.91          | 0.04          | 0.84         | No            | 0.84          | 1             | 0.29          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9545.02 | 3:Middle     | 1             | 9.19          | 0.14          | 2.28         | No            | 2.38          | 1             | 0.4           | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9545.01 | 3:Middle     | 2             | 14.58         | 0.74          | 5.13         | No            | 5.87          | 1             | 0.48          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9544.02 | 3:Middle     | 2             | 12.23         | 0.46          | 4.12         | No            | 4.54          | 1             | 0.96          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9544.01 | 2:Moderate   | 2             | 10.68         | 0.76          | 2.66         | No            | 3.42          | 1             | 0.72          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9543.02 | 4:Upper      | 1             | 5.55          | 0.28          | 1.55         | No            | 1.81          | 1             | 0.83          | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9543.01 | 3:Middle     | 2             | 11.1          | 0.78          | 3.23         | No            | 3.98          | 1             | 1.2           | 1                    |
| 46       | SD    | 029       | CODINGTON          |           | 9541.00 | 3:Middle     | 1             | 5.83          | 0.25          | 2.38         | No            | 2.6           | 1             | 0.47          | 1                    |
|          |       |           |                    |           |         |              |               |               |               |              |               |               |               |               |                      |

AA 08 Sioux Falls SDMN MSA





| State ID | State    | County ID  | County Name MSA/MD                 | MSA/MD Na Tract                          |                          |   |                |                |              |          |       |   |              | Asian Minority Level |
|----------|----------|------------|------------------------------------|--|--------------------------|---|----------------|----------------|--------------|----------|-------|---|--------------|----------------------|
| 46<br>46 | SD<br>SD | 099<br>099 | MINNEHAHA 43620<br>MINNEHAHA 43620 | SIOUX FALL 0106.00<br>SIOUX FALL 0105.02 | 2:Moderate<br>3:Middle   | 1 | 16.8<br>8.07   | 3.28<br>0.62   | 5.74<br>2.33 | No<br>No |       |   | 1.34<br>0.7  | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0105.02<br>SIOUX FALL 0105.01 | 4:Upper                  | 1 | 8.77           | 1.47           | 2.65         | No       |       |   | 0.76         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.06                       | 3:Middle                 | 2 | 13.09          | 2.75           | 3.84         | No       |       |   | 1.29         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.05                       | 3:Middle                 | 3 | 22.66          | 9.15           | 6.37         | No       |       |   | 1.5          | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.04                       | 3:Middle                 | 2 | 12.14          | 3.25           | 3.05         | No       | 6.27  | 1 | 0.48         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.03                       | 4:Upper                  | 1 | 6.57           | 0.78           | 1.65         | No       | 2.43  | 1 | 0.68         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.02                       | 3:Middle                 | 1 | 6.44           | 0.23           | 1.59         | No       |       |   | 0.57         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0104.01                       | 4:Upper                  | 2 | 10.77          | 2.01           | 3.37         | No       |       |   | 1.56         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0103.00                       | 3:Middle                 | 1 | 6.25           | 0.52           | 1.45         | No       |       |   | 0.17         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0102.00                       | 3:Middle                 | 1 | 4.22           | 0.39           | 1.02         | No       |       |   | 0.25         | 1                    |
| 46<br>46 | SD<br>SD | 099<br>099 | MINNEHAHA 43620                    | SIOUX FALL 0101.02                       | 3:Middle                 | 1 | 4.97<br>7.65   | 0.14           | 1.45<br>2.59 | No<br>No |       |   | 0.25         | 1                    |
| 46<br>46 | SD       | 099        | MINNEHAHA 43620<br>MINNEHAHA 43620 | SIOUX FALL 0101.01<br>SIOUX FALL 0019.02 | 3:Middle<br>4:Upper      | 1 | 7.03           | 0.26<br>0.88   | 2.59         | No<br>No |       |   | 0.28<br>0.72 | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0019.02<br>SIOUX FALL 0019.01 | 3:Middle                 | 2 | 12.33          | 2.71           | 3.37         | No       |       |   | 1            | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0018.06                       | 3:Middle                 | 2 | 14.94          | 4.64           | 3.5          | No       |       |   | 2.77         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0018.05                       | 4:Upper                  | 2 | 10.25          | 2.17           | 2.19         | No       |       |   | 1.99         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0018.04                       | 3:Middle                 | 3 | 21.31          | 5.98           | 6.49         | No       |       |   | 2.51         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0018.01                       | 3:Middle                 | 3 | 22.17          | 8.7            | 4.29         | No       |       |   | 2.15         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0017.00                       | 3:Middle                 | 2 | 15.74          | 2.77           | 5.17         | No       | 7.84  | 1 | 0.88         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0016.00                       | 4:Upper                  | 2 | 10.14          | 1.3            | 3.51         | No       | 4.81  | 1 | 0.58         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0015.02                       | 3:Middle                 | 3 | 25.6           | 5.27           | 7.4          | No       | 12.59 | 2 | 1.2          | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0015.01                       | 1:Low                    | 3 | 27.69          | 6.07           | 8.39         | No       |       |   | 2.17         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0012.00                       | 3:Middle                 | 2 | 15.6           | 3.9            | 4.95         | No       |       |   | 1.15         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0011.12                       | 4:Upper                  | 2 | 14.04          | 3.29           | 3.06         | No       |       |   | 2.66         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0011.11                       | 4:Upper                  | 2 | 13.44          | 3.3            | 3.07         | No       |       |   | 1.62         | 1                    |
| 46       | SD<br>SD | 099<br>099 | MINNEHAHA 43620                    | SIOUX FALL 0011.10                       | 2:Moderate               | 3 | 28.98          | 7.26           | 11.66        | No       |       |   | 2.27         | 1                    |
| 46<br>46 | SD       | 099        | MINNEHAHA 43620<br>MINNEHAHA 43620 | SIOUX FALL 0011.09<br>SIOUX FALL 0011.08 | 0:NA<br>3:Middle         | 2 | 29.88<br>18.66 | 11.75<br>5.16  | 9.91<br>5.14 | No<br>No |       |   | 1.32         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0011.07                       | 3:Middle                 | 2 | 14.32          | 2.42           | 4.08         | No       |       |   | 1.05         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0011.07                       | 3:Middle                 | 2 | 17.23          | 3.87           | 5.08         | No       |       |   | 2.32         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0010.02                       | 2:Moderate               | 3 | 36.52          | 6.67           | 18           | No       |       |   | 3.19         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0010.01                       | 2:Moderate               | 3 | 32.2           | 4.99           | 16.35        | No       |       |   | 0.86         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0009.00                       | 2:Moderate               | 3 | 31.07          | 8.18           | 11.33        | No       |       |   | 1.32         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0007.02                       | 2:Moderate               | 3 | 36.97          | 9.59           | 10.34        | No       | 19.58 | 2 | 1.16         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0007.01                       | 1:Low                    | 3 | 38.45          | 22.02          | 6.23         | No       |       |   | 3.34         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0006.00                       | 3:Middle                 | 3 | 23.02          | 3.68           | 6.42         | No       |       |   | 2.1          | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0005.00                       | 2:Moderate               | 3 | 32.19          | 9.21           | 10.36        | No       |       |   | 1.74         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0004.08                       | 3:Middle                 | 3 | 49.01          | 16.2           | 11.51        | No       |       |   | 15.71        | 2                    |
| 46       | SD<br>SD | 099<br>099 | MINNEHAHA 43620                    | SIOUX FALL 0004.07                       | 2:Moderate               | 3 | 34.03          | 12.52          | 10.61        | No       |       |   | 4.24         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0004.06                       | 2:Moderate               | 3 | 31.47          | 10.38          | 9.06         | No       |       |   | 2.27         | 2                    |
| 46<br>46 | SD       | 099        | MINNEHAHA 43620<br>MINNEHAHA 43620 | SIOUX FALL 0004.05<br>SIOUX FALL 0004.01 | 2:Moderate<br>2:Moderate | 3 | 48.48<br>31.59 | 21.91<br>10.67 | 6.73<br>8.31 | No<br>No |       |   | 13.62<br>4   | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0003.00                       | 2:Moderate               | 3 | 44.07          | 12.14          | 18.98        | No       |       |   | 3.38         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0002.02                       | 2:Moderate               | 3 | 33.82          | 14.64          | 7.01         | No       |       |   | 4.93         | i                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0002.01                       | 2:Moderate               | 3 | 34.95          | 11.86          | 10.19        | No       |       |   | 1.56         | 1                    |
| 46       | SD       | 099        | MINNEHAHA 43620                    | SIOUX FALL 0001.00                       | 2:Moderate               | 3 | 36.4           | 9.21           | 7.23         | No       |       |   | 2.15         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0104.00                       | 3:Middle                 | 1 | 7.61           | 0.31           | 3.16         | No       | 3.44  | 1 | 0.31         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0103.00                       | 3:Middle                 | 1 | 6.28           | 0.43           | 1.58         | No       | 2.01  | 1 | 0.23         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0102.00                       | 3:Middle                 | 1 | 6.62           | 0.8            | 1.32         | No       |       |   | 0.69         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.16                       | 4:Upper                  | 1 | 7.3            | 0.76           | 1.59         | No       | 2.00  |   | 1.88         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.15                       | 3:Middle                 | 1 | 8.56           | 1.05           | 2.22         | No       |       |   | 0.32         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.14                       | 4:Upper                  | 1 | 4.84           | 0.49           | 1.24         | No       |       |   | 0.69         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.13                       | 3:Middle                 | 2 | 12.09          | 2.14           | 3.04         | No<br>No |       |   | 1.75         | 1                    |
| 46<br>46 | SD<br>SD | 083<br>083 | LINCOLN 43620<br>LINCOLN 43620     | SIOUX FALL 0101.12<br>SIOUX FALL 0101.11 | 3:Middle<br>4:Upper      | 2 | 12.14<br>11.14 | 3.12<br>2.58   | 2.63<br>2.74 | No<br>No |       |   | 2.09         | 1                    |
| 46<br>46 | SD       | 083        | LINCOLN 43620<br>LINCOLN 43620     | SIOUX FALL 0101.11                       | 4:Opper<br>3:Middle      | 2 | 15.12          | 2.81           | 3.84         | No       |       |   | 3.12         | 1                    |
| 46<br>46 | SD       | 083        | LINCOLN 43620<br>LINCOLN 43620     | SIOUX FALL 0101.10<br>SIOUX FALL 0101.09 | 4:Upper                  | 2 | 10.67          | 1.52           | 2.17         | No       |       |   | 3.12         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.07                       | 3:Middle                 | 1 | 8.5            | 1.03           | 2.89         | No       |       |   | 0.26         | 1                    |
| 46       | SD       | 083        | LINCOLN 43620                      | SIOUX FALL 0101.03                       | 3:Middle                 | 2 | 16.17          | 3.91           | 3.93         | No       |       |   | 2.2          | 1                    |
| 27       | MN       | 133        | ROCK 43620                         | SIOUX FALL 5703.00                       | 3:Middle                 | 1 | 9.6            | 0.67           | 3.4          | No       |       |   | 1.18         | 1                    |
| 27       | MN       | 133        | ROCK 43620                         | SIOUX FALL 5702.00                       | 3:Middle                 | 1 | 9.26           | 0.66           | 4.91         | No       |       |   | 0.55         | 1                    |
| 27       | MN       | 133        | ROCK 43620                         | SIOUX FALL 5701.00                       | 3:Middle                 | 1 | 5.37           | 0.09           | 2.13         | No       |       |   | 0.09         | 1                    |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

PAGE:

1 OF

Agency: FDIC - 3 State: FLORIDA (12)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | with Gros<br>Revenue |                  | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|----------------------|------------------|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          |
| COLLIER COUNTY (021), FL    |                 |                              |                 |  |                 |                              |                      |                  |                 |                           |
| MSA 34940                   |                 |                              |                 |  |                 |                              |                      |                  |                 |                           |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                      |                  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 260                          | 1                    | 260              | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 260                          | 1                    | 260              | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 0               | 0  | 1               | 260                          | 1                    | 260              | 0               | 0                         |
| STATE TOTAL                 | 0               | 0                            | 0               | 0  | 1               | 260                          | 1                    | 260              | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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2 OF

Agency: FDIC - 3 State: GEORGIA (13)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | with Gros<br>Revenue | susinesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|----------------------|--|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)          |
| BIBB COUNTY (021), GA       |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| MSA 31420                   |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Upper Income                | 3               | 157                          | 0               | 0  | 0               | 0                            | 3                    | 157  | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| County Total                | 3               | 157                          | 0               | 0  | 0               | 0                            | 3                    | 157  | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE   | 3               | 157                          | 0               | 0  | 0               | 0                            | 3                    | 157  | 0               | 0                         |
| STATE TOTAL                 | 3               | 157                          | 0               | 0  | 0               | 0                            | 3                    | 157  | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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3 OF

Agency: FDIC - 3 State: IOWA (19)

| Area Income Characteristics  | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue | susinesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|------------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|----------------------|--|-----------------|---------------------------|
|                              | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)          |
| CERRO GORDO COUNTY (033), IA |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| MSA NA                       |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| Outside Assessment Area      |                 |                              |                 |  |                 |                              |                      |  |                 |                           |
| Low Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Moderate Income              | 1               | 12                           | 0               | 0  | 0               | 0                            | 1                    | 12   | 0               | 0                         |
| Middle Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Upper Income                 | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Income Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| Tract Not Known              | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| County Total                 | 1               | 12                           | 0               | 0  | 0               | 0                            | 1                    | 12   | 0               | 0                         |
| TOTAL INSIDE AA IN STATE     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE    | 1               | 12                           | 0               | 0  | 0               | 0                            | 1                    | 12   | 0               | 0                         |
| STATE TOTAL                  | 1               | 12                           | 0               | 0  | 0               | 0                            | 1                    | 12   | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3 State: KANSAS (20)

| Area Income Characteristics              | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>60,000 | with Gros       | susinesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|--|-----------------|------------------------------|-----------------|---|-----------------|------------------------------|-----------------|--|-----------------|---------------------------|
|  | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)          |
| JOHNSON COUNTY (091), KS                 |                 |                              |                 |   |                 |                              |                 |  |                 |                           |
| MSA 28140                                |                 |                              |                 |   |                 |                              |                 |  |                 |                           |
| Outside Assessment Area                  |                 |                              |                 |   |                 |                              |                 |  |                 |                           |
| Median Family Income < 10%               | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 10-20%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 20-30%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 30-40%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 40-50%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 50-60%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 60-70%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 70-80%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 80-90%              | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 90-100%             | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income 100-110%            | 0               | 0                            | 1               | 180                                       | 0               | 0                            | 1               | 180  | 0               | 0                         |
| Median Family Income 110-120%            | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income >= 120%             | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Median Family Income Not Known           | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| Tract Not Known                          | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| County Total                             | 0               | 0                            | 1               | 180                                       | 0               | 0                            | 1               | 180  | 0               | 0                         |
| TOTAL INSIDE AA IN STATE                 | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0  | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE<br>STATE TOTAL | 0<br>0          | 0<br>0                       | 1<br>1          | 180<br>180                                | 0<br>0          | 0<br>0                       | 1<br>1          | 180<br>180                                   | 0<br>0          | 0<br>0                    |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | es <= \$1        | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|------------------|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans                            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          |
| ANOKA COUNTY (003), MN      |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| MSA 33460                   |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Moderate Income             | 1               | 70                           | 0               | 0  | 1               | 500                          | 0  | 0                | 0               | 0                         |
| Middle Income               | 0               | 0                            | 3               | 600  | 3               | 2,070                        | 3  | 970              | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0               | 0  | 1               | 310                          | 1  | 310              | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| County Total                | 1               | 70                           | 3               | 600  | 5               | 2,880                        | 4  | 1,280            | 0               | 0                         |
| BENTON COUNTY (009), MN     |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| MSA 41060                   |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Inside AA 0004              |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0               | 0  | 2               | 1,170                        | 1  | 320              | 0               | 0                         |
| Middle Income               | 2               | 105                          | 0               | 0  | 0               | 0                            | 1  | 5                | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| County Total                | 2               | 105                          | 0               | 0  | 2               | 1,170                        | 2  | 325              | 0               | 0                         |
| BIG STONE COUNTY (011), MN  |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Middle Income               | 5               | 272                          | 1               | 140  | 0               | 0                            | 4  | 303              | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                         |
| County Total                | 5               | 272                          | 1               | 140  | 0               | 0                            | 4  | 303              | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| BLUE EARTH COUNTY (013), MN |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 31860                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 3               | 105  | 0               | 0  | 0               | 0   | 3               | 105  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 3               | 105  | 0               | 0  | 0               | 0   | 3               | 105  | 0               | 0                                    |  |
| BROWN COUNTY (015), MN      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 1               | 20   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 20   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| CARVER COUNTY (019), MN     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 0               | 0  | 3               | 1,672                                       | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 1               | 60   | 0               | 0  | 2               | 1,166                                       | 2               | 526  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 60   | 0               | 0  | 5               | 2,838                                       | 2               | 526  | 0               | 0                                    |  |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| CHIPPEWA COUNTY (023), MN   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0001              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 10              | 535  | 0               | 0  | 0               | 0   | 8               | 465  | 0               | 0                                    |  |
| Middle Income               | 7               | 164  | 0               | 0  | 1               | 350   | 4               | 375  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 17              | 699  | 0               | 0  | 1               | 350   | 12              | 840  | 0               | 0                                    |  |
| CHISAGO COUNTY (025), MN    |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 1               | 50   | 0               | 0  | 1               | 350   | 1               | 50   | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 50   | 0               | 0  | 1               | 350   | 1               | 50   | 0               | 0                                    |  |
| CROW WING COUNTY (035), MN  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 1               | 50   | 2               | 500  | 2               | 1,340                                       | 4               | 890  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 50   | 2               | 500  | 2               | 1,340                                       | 4               | 890  | 0               | 0                                    |  |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| DAKOTA COUNTY (037), MN     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0002              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 1               | 16   | 0               | 0  | 2               | 1,059                                       | 1               | 16   | 0               | 0                                    |  |
| Middle Income               | 7               | 358  | 2               | 450  | 8               | 4,230                                       | 8               | 2,138  | 0               | 0                                    |  |
| Upper Income                | 6               | 277  | 2               | 337  | 4               | 1,624                                       | 6               | 723  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 14              | 651  | 4               | 787  | 14              | 6,913                                       | 15              | 2,877  | 0               | 0                                    |  |
| DOUGLAS COUNTY (041), MN    |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 4               | 183  | 0               | 0  | 0               | 0   | 4               | 183  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 4               | 183  | 0               | 0  | 0               | 0   | 4               | 183  | 0               | 0                                    |  |
| FARIBAULT COUNTY (043), MN  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 1               | 200  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 0               | 0  | 1               | 200  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics    | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|--------------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                                | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount (000s)                               | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| FILLMORE COUNTY (045), MN      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 40340                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0003                 |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                     | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income                | 10              | 508  | 1               | 175  | 2               | 615   | 8               | 738  | 0               | 0                                    |  |
| Middle Income                  | 3               | 186  | 1               | 220  | 0               | 0   | 2               | 106  | 0               | 0                                    |  |
| Upper Income                   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                   | 13              | 694  | 2               | 395  | 2               | 615   | 10              | 844  | 0               | 0                                    |  |
| HENNEPIN COUNTY (053), MN      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 33460                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0002                 |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Median Family Income < 10%     | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 10-20%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 20-30%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 30-40%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 40-50%    | 0               | 0  | 0               | 0  | 2               | 846   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 50-60%    | 0               | 0  | 1               | 150  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 60-70%    | 0               | 0  | 2               | 350  | 0               | 0   | 1               | 200  | 0               | 0                                    |  |
| Median Family Income 70-80%    | 0               | 0  | 2               | 335  | 1               | 350   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 80-90%    | 2               | 54   | 2               | 500  | 1               | 600   | 3               | 304  | 0               | 0                                    |  |
| Median Family Income 90-100%   | 2               | 150  | 2               | 308  | 3               | 1,300                                       | 3               | 1,300  | 0               | 0                                    |  |
| Median Family Income 100-110%  | 1               | 17   | 0               | 0  | 0               | 0   | 1               | 17   | 0               | 0                                    |  |
| Median Family Income 110-120%  | 0               | 0  | 0               | 0  | 1               | 475   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income >= 120%   | 10              | 576  | 8               | 1,568  | 24              | 14,002                                      | 11              | 1,760  | 0               | 0                                    |  |
| Median Family Income Not Known | 0               | 0  | 1               | 200  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                   | 15              | 797  | 18              | 3,411  | 32              | 17,573                                      | 19              | 3,581  | 0               | 0                                    |  |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000  Num of Amount |                  | Origination         Origination         Origination           <=\$100,000         >\$100,000 But         >\$250,000 |                  |                 | Loans to B<br>with Gros<br>Revenue<br>Mill | es <= \$1       | Memo Item:<br>Loans by<br>Affiliates |                 |                  |
|--------------------------------|---|------------------|---|------------------|-----------------|--|-----------------|--------------------------------------|-----------------|------------------|
|                                | Num of<br>Loans                                       | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) |
| ISANTI COUNTY (059), MN        |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| MSA 33460                      |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Outside Assessment Area        |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Low Income                     | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Moderate Income                | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Middle Income                  | 1   | 28               | 0   | 0                | 0               | 0  | 1               | 28                                   | 0               | 0                |
| Upper Income                   | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Income Not Known               | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Tract Not Known                | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| County Total                   | 1   | 28               | 0   | 0                | 0               | 0  | 1               | 28                                   | 0               | 0                |
| KANDIYOHI COUNTY (067), MN     |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| MSA NA                         |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Outside Assessment Area        |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Low Income                     | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Moderate Income                | 0   | 0                | 1   | 102              | 0               | 0  | 1               | 102                                  | 0               | 0                |
| Middle Income                  | 1   | 75               | 0   | 0                | 0               | 0  | 1               | 75                                   | 0               | 0                |
| Upper Income                   | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Income Not Known               | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Tract Not Known                | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| County Total                   | 1   | 75               | 1   | 102              | 0               | 0  | 2               | 177                                  | 0               | 0                |
| LAC QUI PARLE COUNTY (073), MN |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| MSA NA                         |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Inside AA 0001                 |   |                  |   |                  |                 |  |                 |                                      |                 |                  |
| Low Income                     | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Moderate Income                | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Middle Income                  | 9   | 360              | 0   | 0                | 4               | 2,950                                      | 4               | 170                                  | 0               | 0                |
| Upper Income                   | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Income Not Known               | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| Tract Not Known                | 0   | 0                | 0   | 0                | 0               | 0  | 0               | 0                                    | 0               | 0                |
| County Total                   | 9   | 360              | 0   | 0                | 4               | 2,950                                      | 4               | 170                                  | 0               | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origination<br>>\$250,000 |               | with Gros       | Loans to Businesses with Gross Annual Revenues <= \$1 Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|------------------------------|-----------------|--|---------------------------|---------------|-----------------|---|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans           | Amount (000s) | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     |  |
| LE SUEUR COUNTY (079), MN   |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| MSA 33460                   |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Inside AA 0002              |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Middle Income               | 3               | 155                          | 2               | 334  | 2                         | 658           | 5               | 489   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| County Total                | 3               | 155                          | 2               | 334  | 2                         | 658           | 5               | 489   | 0               | 0                                    |  |
| LINCOLN COUNTY (081), MN    |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| MSA NA                      |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Inside AA 0001              |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Middle Income               | 0               | 0                            | 1               | 140  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| County Total                | 0               | 0                            | 1               | 140  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| LYON COUNTY (083), MN       |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| MSA NA                      |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Inside AA 0001              |                 |                              |                 |  |                           |               |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 3               | 109                          | 0               | 0  | 1                         | 275           | 2               | 339   | 0               | 0                                    |  |
| Middle Income               | 12              | 573                          | 1               | 250  | 3                         | 1,410         | 11              | 789   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0                         | 0             | 0               | 0   | 0               | 0                                    |  |
| County Total                | 15              | 682                          | 1               | 250  | 4                         | 1,685         | 13              | 1,128   | 0               | 0                                    |  |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | es <= \$1        | Loa             | o Item:<br>ns by<br>liates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|------------------|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans                            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)           |
| MORRISON COUNTY (097), MN   |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                | 0               | 0                          |
| MOWER COUNTY (099), MN      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 4               | 241                          | 0               | 0  | 0               | 0                            | 4  | 241              | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 4               | 241                          | 0               | 0  | 0               | 0                            | 4  | 241              | 0               | 0                          |
| MURRAY COUNTY (101), MN     |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 19              | 734                          | 7               | 1,119                                      | 5               | 2,200                        | 14   | 808              | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 19              | 734                          | 7               | 1,119                                      | 5               | 2,200                        | 14   | 808              | 0               | 0                          |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | with Gros       | Susinesses<br>ss Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|-----------------|--|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans                      | Amount<br>(000s) |
| NICOLLET COUNTY (103), MN   |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| MSA 31860                   |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Middle Income               | 1               | 34                           | 0               | 0  | 0               | 0                            | 1               | 34   | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| County Total                | 1               | 34                           | 0               | 0  | 0               | 0                            | 1               | 34   | 0                                    | 0                |
| NOBLES COUNTY (105), MN     |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Middle Income               | 0               | 0                            | 1               | 200  | 1               | 700                          | 1               | 200  | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| County Total                | 0               | 0                            | 1               | 200  | 1               | 700                          | 1               | 200  | 0                                    | 0                |
| OLMSTED COUNTY (109), MN    |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| MSA 40340                   |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Inside AA 0003              |                 |                              |                 |  |                 |                              |                 |  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Middle Income               | 6               | 383                          | 1               | 120  | 0               | 0                            | 7               | 503  | 0                                    | 0                |
| Upper Income                | 2               | 200                          | 2               | 372  | 4               | 1,633                        | 4               | 772  | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0                                    | 0                |
| County Total                | 8               | 583                          | 3               | 492  | 4               | 1,633                        | 11              | 1,275  | 0                                    | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics    | Origi           | Origination Origination Origin |                 | mount at<br>nation<br>50,000 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |               |
|--------------------------------|-----------------|--------------------------------|-----------------|------------------------------|--|------------------|--------------------------------------|------------------|-----------------|---------------|
|                                | Num of<br>Loans | Amount<br>(000s)               | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount (000s) |
| RAMSEY COUNTY (123), MN        |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| MSA 33460                      |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| Inside AA 0002                 |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| Median Family Income < 10%     | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 10-20%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 20-30%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 30-40%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 40-50%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 50-60%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 60-70%    | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 70-80%    | 0               | 0                              | 1               | 150                          | 1  | 650              | 0                                    | 0                | 0               | 0             |
| Median Family Income 80-90%    | 0               | 0                              | 1               | 200                          | 3  | 2,000            | 3                                    | 1,700            | 0               | 0             |
| Median Family Income 90-100%   | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income 100-110%  | 0               | 0                              | 1               | 189                          | 0  | 0                | 1                                    | 189              | 0               | 0             |
| Median Family Income 110-120%  | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Median Family Income >= 120%   | 0               | 0                              | 0               | 0                            | 2  | 875              | 1                                    | 375              | 0               | 0             |
| Median Family Income Not Known | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Tract Not Known                | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| County Total                   | 0               | 0                              | 3               | 539                          | 6  | 3,525            | 5                                    | 2,264            | 0               | 0             |
| REDWOOD COUNTY (127), MN       |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| MSA NA                         |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| Inside AA 0001                 |                 |                                |                 |                              |  |                  |                                      |                  |                 |               |
| Low Income                     | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Moderate Income                | 3               | 204                            | 2               | 430                          | 2  | 1,550            | 0                                    | 0                | 0               | 0             |
| Middle Income                  | 14              | 870                            | 15              | 2,744                        | 7  | 5,300            | 8                                    | 1,293            | 0               | 0             |
| Upper Income                   | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Income Not Known               | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| Tract Not Known                | 0               | 0                              | 0               | 0                            | 0  | 0                | 0                                    | 0                | 0               | 0             |
| County Total                   | 17              | 1,074                          | 17              | 3,174                        | 9  | 6,850            | 8                                    | 1,293            | 0               | 0             |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | es <= \$1        | Loa             | o Item:<br>ns by<br>liates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|------------------|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)           |
| RENVILLE COUNTY (129), MN   |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 7               | 184                          | 1               | 150  | 0               | 0                            | 5  | 264              | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 7               | 184                          | 1               | 150  | 0               | 0                            | 5  | 264              | 0               | 0                          |
| RICE COUNTY (131), MN       |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Upper Income                | 1               | 20                           | 0               | 0  | 1               | 271                          | 2  | 291              | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 1               | 20                           | 0               | 0  | 1               | 271                          | 2  | 291              | 0               | 0                          |
| ROCK COUNTY (133), MN       |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Middle Income               | 37              | 1,469                        | 6               | 879  | 5               | 2,985                        | 31   | 2,965            | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0               | 0                          |
| County Total                | 37              | 1,469                        | 6               | 879  | 5               | 2,985                        | 31   | 2,965            | 0               | 0                          |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | ith Gross Annual Loa<br>Revenues <= \$1 Aff |  | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|---|--|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            |  |                             |
| SCOTT COUNTY (139), MN      |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Inside AA 0002              |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Middle Income               | 7               | 365  | 2               | 352  | 5               | 2,526                                       | 8               | 890  | 0               | 0   |  |                             |
| Upper Income                | 4               | 110  | 2               | 367  | 4               | 1,634                                       | 8               | 1,211  | 0               | 0   |  |                             |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| County Total                | 11              | 475  | 4               | 719  | 9               | 4,160                                       | 16              | 2,101  | 0               | 0   |  |                             |
| SHERBURNE COUNTY (141), MN  |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Inside AA 0002              |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Middle Income               | 1               | 80   | 4               | 950  | 1               | 485   | 2               | 735  | 0               | 0   |  |                             |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| County Total                | 1               | 80   | 4               | 950  | 1               | 485   | 2               | 735  | 0               | 0   |  |                             |
| SIBLEY COUNTY (143), MN     |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Inside AA 0001              |                 |  |                 |  |                 |   |                 |  |                 |   |  |                             |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Middle Income               | 0               | 0  | 1               | 150  | 0               | 0   | 1               | 150  | 0               | 0   |  |                             |
| Upper Income                | 1               | 100  | 0               | 0  | 1               | 500   | 1               | 100  | 0               | 0   |  |                             |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0   |  |                             |
| County Total                | 1               | 100  | 1               | 150  | 1               | 500   | 2               | 250  | 0               | 0   |  |                             |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | with Gros       | Businesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>liates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|-----------------|--|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)           |
| STEARNS COUNTY (145), MN    |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| MSA 41060                   |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Inside AA 0004              |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Moderate Income             | 1               | 75                           | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Middle Income               | 7               | 230                          | 1               | 250  | 5               | 3,144                        | 4               | 353  | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 1               | 788                          | 0               | 0  | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 2               | 805                          | 1               | 445  | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| County Total                | 8               | 305                          | 1               | 250  | 8               | 4,737                        | 5               | 798  | 0               | 0                          |
| STEELE COUNTY (147), MN     |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| MSA NA                      |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Middle Income               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Upper Income                | 1               | 36                           | 1               | 200  | 0               | 0                            | 2               | 236  | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| County Total                | 1               | 36                           | 1               | 200  | 0               | 0                            | 2               | 236  | 0               | 0                          |
| WABASHA COUNTY (157), MN    |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| MSA 40340                   |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Inside AA 0003              |                 |                              |                 |  |                 |                              |                 |  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Middle Income               | 1               | 100                          | 0               | 0  | 0               | 0                            | 1               | 100  | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0  | 0               | 0                          |
| County Total                | 1               | 100                          | 0               | 0  | 0               | 0                            | 1               | 100  | 0               | 0                          |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics |                 | 00,000           |                 | ination<br>,000 But<br>50,000 |                 | nation<br>60,000 | with Gros<br>Revenue<br>Mill | es <= \$1     |                 | ns by<br>liates  |
|-----------------------------|-----------------|------------------|-----------------|-------------------------------|-----------------|------------------|------------------------------|---------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans              | Amount (000s) | Num of<br>Loans | Amount<br>(000s) |
| WASECA COUNTY (161), MN     |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| MSA NA                      |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Inside AA 0005              |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Low Income                  | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Moderate Income             | 4               | 195              | 1               | 203                           | 3               | 1,900            | 3                            | 135           | 0               | 0                |
| Middle Income               | 13              | 640              | 3               | 476                           | 4               | 2,471            | 10                           | 700           | 0               | 0                |
| Upper Income                | 14              | 610              | 3               | 462                           | 0               | 0                | 15                           | 954           | 0               | 0                |
| Income Not Known            | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Tract Not Known             | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| County Total                | 31              | 1,445            | 7               | 1,141                         | 7               | 4,371            | 28                           | 1,789         | 0               | 0                |
| WASHINGTON COUNTY (163), MN |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| MSA 33460                   |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Outside Assessment Area     |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Low Income                  | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Moderate Income             | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Middle Income               | 0               | 0                | 2               | 356                           | 0               | 0                | 1                            | 241           | 0               | 0                |
| Upper Income                | 0               | 0                | 1               | 150                           | 1               | 270              | 2                            | 420           | 0               | 0                |
| Income Not Known            | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Tract Not Known             | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| County Total                | 0               | 0                | 3               | 506                           | 1               | 270              | 3                            | 661           | 0               | 0                |
| WINONA COUNTY (169), MN     |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| MSA NA                      |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Inside AA 0006              |                 |                  |                 |                               |                 |                  |                              |               |                 |                  |
| Low Income                  | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Moderate Income             | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Middle Income               | 19              | 942              | 6               | 950                           | 4               | 1,605            | 21                           | 2,324         | 0               | 0                |
| Upper Income                | 7               | 363              | 2               | 318                           | 0               | 0                | 6                            | 298           | 0               | 0                |
| Income Not Known            | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| Tract Not Known             | 0               | 0                | 0               | 0                             | 0               | 0                | 0                            | 0             | 0               | 0                |
| County Total                | 26              | 1,305            | 8               | 1,268                         | 4               | 1,605            | 27                           | 2,622         | 0               | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics      | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>:50,000 | Origi           | mount at<br>nation<br>60,000 | with Gros<br>Revenu | Businesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|----------------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|---------------------|--|-----------------|---------------------------|
|                                  | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans     | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)          |
| WRIGHT COUNTY (171), MN          |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| MSA 33460                        |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| Outside Assessment Area          |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| Low Income                       | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Moderate Income                  | 1               | 98                           | 0               | 0  | 0               | 0                            | 1                   | 98   | 0               | 0                         |
| Middle Income                    | 1               | 100                          | 1               | 150  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Upper Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Income Not Known                 | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Tract Not Known                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| County Total                     | 2               | 198                          | 1               | 150  | 0               | 0                            | 1                   | 98   | 0               | 0                         |
| YELLOW MEDICINE COUNTY (173), MN |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| MSA NA                           |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| Inside AA 0001                   |                 |                              |                 |  |                 |                              |                     |  |                 |                           |
| Low Income                       | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Moderate Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Middle Income                    | 4               | 209                          | 0               | 0  | 0               | 0                            | 3                   | 109  | 0               | 0                         |
| Upper Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Income Not Known                 | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| Tract Not Known                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                   | 0  | 0               | 0                         |
| County Total                     | 4               | 209                          | 0               | 0  | 0               | 0                            | 3                   | 109  | 0               | 0                         |
| TOTAL INSIDE AA IN STATE         | 264             | 12,478                       | 91              | 16,288                                     | 120             | 64,965                       | 242                 | 27,930                                       | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE        | 23              | 1,170                        | 13              | 2,458                                      | 17              | 9,649                        | 35                  | 5,000  | 0               | 0                         |
| STATE TOTAL                      | 287             | 13,648                       | 104             | 18,746                                     | 137             | 74,614                       | 277                 | 32,930                                       | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3 State: NEW YORK (36)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>nation<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>0,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | es <= \$1        | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|-----------------------------|--|------------------|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                         | Num of<br>Loans | Amount (000s)               | Num of<br>Loans                            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          |
| ALLEGANY COUNTY (003), NY   |                 |                              |                 |  |                 |                             |  |                  |                 |                           |
| MSA NA                      |                 |                              |                 |  |                 |                             |  |                  |                 |                           |
| Outside Assessment Area     |                 |                              |                 |  |                 |                             |  |                  |                 |                           |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 1,000                       | 0  | 0                | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 1,000                       | 0  | 0                | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0               | 0  | 0               | 0                           | 0  | 0                | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 0               | 0  | 1               | 1,000                       | 0  | 0                | 0               | 0                         |
| STATE TOTAL                 | 0               | 0                            | 0               | 0  | 1               | 1,000                       | 0  | 0                | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

| Area Income Characteristics | Origi           | Origination         Origination         Origination         with Gross Annual Gross A |                 | Origination Origination with Gross Annual >\$100,000 But >\$250,000 Revenues <= \$1 |                 | Loa              | no Item:<br>ans by<br>iliates |                  |                 |                  |
|-----------------------------|-----------------|--|-----------------|---|-----------------|------------------|-------------------------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans               | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| CODINGTON COUNTY (029), SD  |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| MSA NA                      |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Inside AA 0007              |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Moderate Income             | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Middle Income               | 10              | 297  | 0               | 0   | 0               | 0                | 9                             | 290              | 0               | 0                |
| Upper Income                | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| County Total                | 10              | 297  | 0               | 0   | 0               | 0                | 9                             | 290              | 0               | 0                |
| DAY COUNTY (037), SD        |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| MSA NA                      |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Outside Assessment Area     |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Moderate Income             | 3               | 161  | 0               | 0   | 0               | 0                | 2                             | 86               | 0               | 0                |
| Middle Income               | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Upper Income                | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| County Total                | 3               | 161  | 0               | 0   | 0               | 0                | 2                             | 86               | 0               | 0                |
| GRANT COUNTY (051), SD      |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| MSA NA                      |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Inside AA 0007              |                 |  |                 |   |                 |                  |                               |                  |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Moderate Income             | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Middle Income               | 9               | 346  | 2               | 330   | 1               | 330              | 7                             | 226              | 0               | 0                |
| Upper Income                | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0   | 0               | 0                | 0                             | 0                | 0               | 0                |
| County Total                | 9               | 346  | 2               | 330   | 1               | 330              | 7                             | 226              | 0               | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | an Amount at Origination >\$250,000  Revenues <= \$1 Million |                 | ss Annual<br>es <= \$1 | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|--|-----------------|------------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)  | Num of<br>Loans | Amount<br>(000s)       | Num of<br>Loans                      | Amount<br>(000s) |
| KINGSBURY COUNTY (077), SD  |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| MSA NA                      |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Middle Income               | 1               | 50                           | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| County Total                | 1               | 50                           | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| LINCOLN COUNTY (083), SD    |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| MSA 43620                   |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Inside AA 0008              |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Middle Income               | 2               | 98                           | 0               | 0  | 0               | 0  | 2               | 98                     | 0                                    | 0                |
| Upper Income                | 10              | 306                          | 0               | 0  | 1               | 516  | 1               | 516                    | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| County Total                | 12              | 404                          | 0               | 0  | 1               | 516  | 3               | 614                    | 0                                    | 0                |
| MINNEHAHA COUNTY (099), SD  |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| MSA 43620                   |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Inside AA 0008              |                 |                              |                 |  |                 |  |                 |                        |                                      |                  |
| Low Income                  | 3               | 133                          | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Moderate Income             | 8               | 282                          | 0               | 0  | 2               | 956  | 3               | 545                    | 0                                    | 0                |
| Middle Income               | 4               | 104                          | 1               | 165  | 1               | 537  | 6               | 806                    | 0                                    | 0                |
| Upper Income                | 2               | 39                           | 0               | 0  | 0               | 0  | 2               | 39                     | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0  | 0               | 0                      | 0                                    | 0                |
| County Total                | 17              | 558                          | 1               | 165  | 3               | 1,493  | 11              | 1,390                  | 0                                    | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: SOUTH DAKOTA (46)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | Loan Amount at Coans to Businesses Origination with Gross Annual >\$250,000 Revenues <= \$1 Million |                 | Memo Item:<br>Loans by<br>Affiliates |                 |               |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|---|-----------------|--------------------------------------|-----------------|---------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount (000s) |
| ROBERTS COUNTY (109), SD    |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| MSA NA                      |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| Inside AA 0007              |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Moderate Income             | 5               | 112                          | 1               | 185  | 0               | 0   | 5               | 112                                  | 0               | 0             |
| Middle Income               | 7               | 259                          | 0               | 0  | 0               | 0   | 7               | 259                                  | 0               | 0             |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| County Total                | 12              | 371                          | 1               | 185  | 0               | 0   | 12              | 371                                  | 0               | 0             |
| TURNER COUNTY (125), SD     |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| MSA 43620                   |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| Outside Assessment Area     |                 |                              |                 |  |                 |   |                 |                                      |                 |               |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 284   | 1               | 284                                  | 0               | 0             |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0                                    | 0               | 0             |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 284   | 1               | 284                                  | 0               | 0             |
| TOTAL INSIDE AA IN STATE    | 60              | 1,976                        | 4               | 680  | 5               | 2,339   | 42              | 2,891                                | 0               | 0             |
| TOTAL OUTSIDE AA IN STATE   | 4               | 211                          | 0               | 0  | 1               | 284   | 3               | 370                                  | 0               | 0             |
| STATE TOTAL                 | 64              | 2,187                        | 4               | 680  | 6               | 2,623   | 45              | 3,261                                | 0               | 0             |

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3 State: TEXAS (48)

| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 |                 | •                | Loa             | o Item:<br>ns by<br>iates |
|--------------------------------|-----------------|------------------------------|-----------------|---|-----------------|------------------------------|-----------------|------------------|-----------------|---------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount (000s)                | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          |
| TRAVIS COUNTY (453), TX        |                 |                              |                 |   |                 |                              |                 |                  |                 |                           |
| MSA 12420                      |                 |                              |                 |   |                 |                              |                 |                  |                 |                           |
| Outside Assessment Area        |                 |                              |                 |   |                 |                              |                 |                  |                 |                           |
| Median Family Income < 10%     | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 10-20%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 20-30%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 30-40%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 40-50%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 50-60%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 60-70%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 70-80%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 80-90%    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 90-100%   | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 100-110%  | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 110-120%  | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income >= 120%   | 0               | 0                            | 0               | 0   | 2               | 750                          | 2               | 750              | 0               | 0                         |
| Median Family Income Not Known | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| County Total                   | 0               | 0                            | 0               | 0   | 2               | 750                          | 2               | 750              | 0               | 0                         |
| TOTAL INSIDE AA IN STATE       | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE      | 0               | 0                            | 0               | 0   | 2               | 750                          | 2               | 750              | 0               | 0                         |
| STATE TOTAL                    | 0               | 0                            | 0               | 0   | 2               | 750                          | 2               | 750              | 0               | 0                         |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

**State: WASHINGTON (53)** 

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | with Gros<br>Revenue | susinesses<br>ss Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|------------------------------|----------------------|--|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s)                             | Num of<br>Loans                      | Amount<br>(000s) |
| OKANOGAN COUNTY (047), WA   |                 |  |                 |  |                 |                              |                      |  |                                      |                  |
| MSA NA                      |                 |  |                 |  |                 |                              |                      |  |                                      |                  |
| Outside Assessment Area     |                 |  |                 |  |                 |                              |                      |  |                                      |                  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| Moderate Income             | 1               | 10   | 0               | 0  | 0               | 0                            | 1                    | 10   | 0                                    | 0                |
| Middle Income               | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| County Total                | 1               | 10   | 0               | 0  | 0               | 0                            | 1                    | 10   | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0               | 0  | 0               | 0  | 0               | 0                            | 0                    | 0  | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 1               | 10   | 0               | 0  | 0               | 0                            | 1                    | 10   | 0                                    | 0                |
| STATE TOTAL                 | 1               | 10   | 0               | 0  | 0               | 0                            | 1                    | 10   | 0                                    | 0                |

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3 State: WISCONSIN (55)

| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>60,000 | with Gros       |                  | Loa             | o Item:<br>ns by<br>iates |
|--------------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|-----------------|------------------|-----------------|---------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount (000s)                | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          |
| LA CROSSE COUNTY (063), WI     |                 |                              |                 |  |                 |                              |                 |                  |                 |                           |
| MSA 29100                      |                 |                              |                 |  |                 |                              |                 |                  |                 |                           |
| Outside Assessment Area        |                 |                              |                 |  |                 |                              |                 |                  |                 |                           |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Moderate Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Middle Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Income Not Known               | 0               | 0                            | 0               | 0  | 1               | 400                          | 0               | 0                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| County Total                   | 0               | 0                            | 0               | 0  | 1               | 400                          | 0               | 0                | 0               | 0                         |
| MILWAUKEE COUNTY (079), WI     |                 |                              |                 |  |                 |                              |                 |                  |                 | -                         |
| MSA 33340                      |                 |                              |                 |  |                 |                              |                 |                  |                 |                           |
| Outside Assessment Area        |                 |                              |                 |  |                 |                              |                 |                  |                 |                           |
| Median Family Income < 10%     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 10-20%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 20-30%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 30-40%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 40-50%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 50-60%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 60-70%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 70-80%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 80-90%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 90-100%   | 0               | 0                            | 0               | 0  | 1               | 434                          | 1               | 434              | 0               | 0                         |
| Median Family Income 100-110%  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income 110-120%  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income >= 120%   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Median Family Income Not Known | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0               | 0                | 0               | 0                         |
| County Total                   | 0               | 0                            | 0               | 0  | 1               | 434                          | 1               | 434              | 0               | 0                         |

Respondent ID: 0000016958

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: Minnwest Bank** 

Agency: FDIC - 3 State: WISCONSIN (55)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 | with Gros       |                  | Loa             | o Item:<br>ns by<br>liates |
|-----------------------------|-----------------|------------------------------|-----------------|---|-----------------|------------------------------|-----------------|------------------|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)           |
| ST. CROIX COUNTY (109), WI  |                 |                              |                 |   |                 |                              |                 |                  |                 |                            |
| MSA 33460                   |                 |                              |                 |   |                 |                              |                 |                  |                 |                            |
| Outside Assessment Area     |                 |                              |                 |   |                 |                              |                 |                  |                 |                            |
| Low Income                  | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| Middle Income               | 0               | 0                            | 2               | 308                                       | 1               | 561                          | 3               | 869              | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| County Total                | 0               | 0                            | 2               | 308                                       | 1               | 561                          | 3               | 869              | 0               | 0                          |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0               | 0   | 0               | 0                            | 0               | 0                | 0               | 0                          |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 2               | 308                                       | 3               | 1,395                        | 4               | 1,303            | 0               | 0                          |
| STATE TOTAL                 | 0               | 0                            | 2               | 308                                       | 3               | 1,395                        | 4               | 1,303            | 0               | 0                          |
| TOTAL ACROSS ALL STATES     |                 |                              |                 |   |                 |                              |                 |                  |                 |                            |
| TOTAL INSIDE AA             | 324             | 14,454                       | 95              | 16,968                                    | 125             | 67,304                       | 284             | 30,821           | 0               | 0                          |
| TOTAL OUTSIDE AA            | 32              | 1,560                        | 16              | 2,946                                     | 25              | 13,338                       | 51              | 8,042            | 0               | 0                          |
| TOTAL INSIDE & OUTSIDE      | 356             | 16,014                       | 111             | 19,914                                    | 150             | 80,642                       | 335             | 38,863           | 0               | 0                          |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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Agency: FDIC - 3

State: COLORADO (08)

| Area Income Characteristics    | Origi           | Origination Origination Gross Annual Lo |                 | Loar<br>Affili   | no Item:<br>ans by<br>iliates |                  |                 |               |                 |                  |
|--------------------------------|-----------------|---|-----------------|------------------|-------------------------------|------------------|-----------------|---------------|-----------------|------------------|
|                                | Num of<br>Loans | Amount<br>(000s)                        | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans               | Amount<br>(000s) | Num of<br>Loans | Amount (000s) | Num of<br>Loans | Amount<br>(000s) |
| DENVER COUNTY (031), CO        |                 |   |                 |                  |                               |                  |                 |               |                 |                  |
| MSA 19740                      |                 |   |                 |                  |                               |                  |                 |               |                 |                  |
| Outside Assessment Area        |                 |   |                 |                  |                               |                  |                 |               |                 |                  |
| Median Family Income < 10%     | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 10-20%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 20-30%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 30-40%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 40-50%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 50-60%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 60-70%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 70-80%    | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 80-90%    | 0               | 0                                       | 0               | 0                | 1                             | 287              | 1               | 287           | 0               | 0                |
| Median Family Income 90-100%   | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 100-110%  | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income 110-120%  | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income >= 120%   | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Median Family Income Not Known | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| Tract Not Known                | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| County Total                   | 0               | 0                                       | 0               | 0                | 1                             | 287              | 1               | 287           | 0               | 0                |
| TOTAL INSIDE AA IN STATE       | 0               | 0                                       | 0               | 0                | 0                             | 0                | 0               | 0             | 0               | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0               | 0                                       | 0               | 0                | 1                             | 287              | 1               | 287           | 0               | 0                |
| STATE TOTAL                    | 0               | 0                                       | 0               | 0                | 1                             | 287              | 1               | 287           | 0               | 0                |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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State: FLORIDA (12)

| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | on Origination Origination Gross Annual |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |                  |                 |               |
|--------------------------------|-----------------|------------------------------|---|------------------|--------------------------------------|------------------|-----------------|------------------|-----------------|---------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount (000s) |
| ORANGE COUNTY (095), FL        |                 |                              |   |                  |                                      |                  |                 |                  |                 |               |
| MSA 36740                      |                 |                              |   |                  |                                      |                  |                 |                  |                 |               |
| Outside Assessment Area        |                 |                              |   |                  |                                      |                  |                 |                  |                 |               |
| Median Family Income < 10%     | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 10-20%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 20-30%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 30-40%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 40-50%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 50-60%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 60-70%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 70-80%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 80-90%    | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 90-100%   | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 100-110%  | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income 110-120%  | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Median Family Income >= 120%   | 0               | 0                            | 1                                       | 150              | 0                                    | 0                | 1               | 150              | 0               | 0             |
| Median Family Income Not Known | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| County Total                   | 0               | 0                            | 1                                       | 150              | 0                                    | 0                | 1               | 150              | 0               | 0             |
| TOTAL INSIDE AA IN STATE       | 0               | 0                            | 0                                       | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0               | 0                            | 1                                       | 150              | 0                                    | 0                | 1               | 150              | 0               | 0             |
| STATE TOTAL                    | 0               | 0                            | 1                                       | 150              | 0                                    | 0                | 1               | 150              | 0               | 0             |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Origi           | nount at<br>nation<br>0,000 | Gross<br>Revenu | Farms with<br>Annual<br>les <= \$1<br>Ilion | Loa             | o Item:<br>ans by<br>liates |
|-----------------------------|-----------------|------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)            |
| KOSSUTH COUNTY (109), IA    |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Middle Income               | 2               | 56                           | 0                                       | 0                 | 1               | 500                         | 3               | 556   | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| County Total                | 2               | 56                           | 0                                       | 0                 | 1               | 500                         | 3               | 556   | 0               | 0                           |
| LYON COUNTY (119), IA       |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Middle Income               | 2               | 72                           | 4                                       | 623               | 1               | 307                         | 7               | 1,002                                       | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| County Total                | 2               | 72                           | 4                                       | 623               | 1               | 307                         | 7               | 1,002                                       | 0               | 0                           |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| TOTAL OUTSIDE AA IN STATE   | 4               | 128                          | 4                                       | 623               | 2               | 807                         | 10              | 1,558                                       | 0               | 0                           |
| STATE TOTAL                 | 4               | 128                          | 4                                       | 623               | 2               | 807                         | 10              | 1,558                                       | 0               | 0                           |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at Loan Amount at Loan Amount at Coans to Farms with Origination Origination Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million |                 | Annual<br>es <= \$1 | Loa             | no Item:<br>ans by<br>iliates |                 |                  |                 |                  |
|-----------------------------|-----------------|---|-----------------|---------------------|-----------------|-------------------------------|-----------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)    | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| AITKIN COUNTY (001), MN     |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| MSA NA                      |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Outside Assessment Area     |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 1               | 152                 | 1               | 354                           | 1               | 152              | 0               | 0                |
| Middle Income               | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Upper Income                | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| County Total                | 0               | 0   | 1               | 152                 | 1               | 354                           | 1               | 152              | 0               | 0                |
| ANOKA COUNTY (003), MN      |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| MSA 33460                   |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Outside Assessment Area     |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Middle Income               | 0               | 0   | 0               | 0                   | 1               | 300                           | 1               | 300              | 0               | 0                |
| Upper Income                | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| County Total                | 0               | 0   | 0               | 0                   | 1               | 300                           | 1               | 300              | 0               | 0                |
| BECKER COUNTY (005), MN     |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| MSA NA                      |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Outside Assessment Area     |                 |   |                 |                     |                 |                               |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Middle Income               | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Upper Income                | 1               | 50  | 0               | 0                   | 1               | 325                           | 2               | 375              | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                   | 0               | 0                             | 0               | 0                | 0               | 0                |
| County Total                | 1               | 50  | 0               | 0                   | 1               | 325                           | 2               | 375              | 0               | 0                |

**Small Farm Loans - Originations** 

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | ation         | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|---------------|-----------------|---|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount (000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans                      | Amount<br>(000s) |
| BIG STONE COUNTY (011), MN  |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Middle Income               | 8               | 497                          | 6                                       | 1,001            | 2                           | 625           | 14              | 1,959                                     | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| County Total                | 8               | 497                          | 6                                       | 1,001            | 2                           | 625           | 14              | 1,959                                     | 0                                    | 0                |
| BLUE EARTH COUNTY (013), MN |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| MSA 31860                   |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Outside Assessment Area     |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Middle Income               | 4               | 183                          | 1                                       | 185              | 1                           | 300           | 5               | 655                                       | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| County Total                | 4               | 183                          | 1                                       | 185              | 1                           | 300           | 5               | 655                                       | 0                                    | 0                |
| BROWN COUNTY (015), MN      |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Outside Assessment Area     |                 |                              |   |                  |                             |               |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Middle Income               | 5               | 410                          | 21                                      | 3,905            | 3                           | 1,183         | 3               | 450                                       | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0                                    | 0                |
| County Total                | 5               | 410                          | 21                                      | 3,905            | 3                           | 1,183         | 3               | 450                                       | 0                                    | 0                |

**Small Farm Loans - Originations** 

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)            |
| CHIPPEWA COUNTY (023), MN   |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 2               | 56                           | 2                                       | 325              | 1                           | 500              | 3               | 341                                       | 0               | 0                           |
| Middle Income               | 38              | 1,423                        | 18                                      | 3,107            | 22                          | 8,965            | 45              | 6,468                                     | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 40              | 1,479                        | 20                                      | 3,432            | 23                          | 9,465            | 48              | 6,809                                     | 0               | 0                           |
| COTTONWOOD COUNTY (033), MN |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 2               | 200                          | 0                                       | 0                | 1                           | 360              | 0               | 0   | 0               | 0                           |
| Middle Income               | 1               | 60                           | 8                                       | 1,244            | 2                           | 850              | 4               | 485                                       | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 3               | 260                          | 8                                       | 1,244            | 3                           | 1,210            | 4               | 485                                       | 0               | 0                           |
| DAKOTA COUNTY (037), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA 33460                   |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Inside AA 0002              |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 2               | 57                           | 0                                       | 0                | 1                           | 317              | 2               | 364                                       | 0               | 0                           |
| Upper Income                | 1               | 53                           | 0                                       | 0                | 0                           | 0                | 1               | 53  | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 3               | 110                          | 0                                       | 0                | 1                           | 317              | 3               | 417                                       | 0               | 0                           |

**Small Farm Loans - Originations** 

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| Area Income Characteristics     | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Origination Gro |                  | Gross<br>Revenu | oans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ins by<br>liates |
|---------------------------------|-----------------|------------------------------|---|------------------|-----------------|------------------|-----------------|--|-----------------|-----------------------------|
|                                 | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)            |
| DODGE COUNTY (039), MN          |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| MSA 40340                       |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Outside Assessment Area         |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Low Income                      | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Moderate Income                 | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Middle Income                   | 1               | 70                           | 1                                       | 250              | 0               | 0                | 0               | 0  | 0               | 0                           |
| Upper Income                    | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Income Not Known                | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Tract Not Known                 | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| County Total                    | 1               | 70                           | 1                                       | 250              | 0               | 0                | 0               | 0  | 0               | 0                           |
| DOUGLAS COUNTY (041), MN        |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| MSA NA                          |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Outside Assessment Area         |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Low Income                      | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Moderate Income                 | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Middle Income                   | 0               | 0                            | 0                                       | 0                | 1               | 300              | 0               | 0  | 0               | 0                           |
| Upper Income                    | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Income Not Known                | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Tract Not Known                 | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| County Total                    | 0               | 0                            | 0                                       | 0                | 1               | 300              | 0               | 0  | 0               | 0                           |
| FARIBAULT COUNTY (043), MN      |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| MSA NA                          |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Outside Assessment Area         |                 |                              |   |                  |                 |                  |                 |  |                 |                             |
| Low Income                      | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Moderate Income                 | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Middle Income                   | 2               | 85                           | 0                                       | 0                | 0               | 0                | 2               | 85   | 0               | 0                           |
| Upper Income                    | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Income Not Known                | 0               | 0                            | 0                                       | 0                | 0               | 0                | 0               | 0  | 0               | 0                           |
| Tract Not Known<br>County Total | 0<br>2          | 0<br>85                      | 0<br>0                                  | 0<br>0           | 0<br>0          | 0<br>0           | 0<br>2          | 0<br>85  | 0<br>0          | 0<br>0                      |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

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| Area Income Characteristics | Origi           | mount at<br>ination<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|-------------------------------|---|------------------|----------------------------|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| FILLMORE COUNTY (045), MN   |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| MSA 40340                   |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Inside AA 0003              |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 17              | 431                           | 4                                       | 640              | 9                          | 3,594            | 29  | 4,640            | 0                                    | 0                |
| Middle Income               | 23              | 854                           | 5                                       | 766              | 2                          | 600              | 29  | 2,200            | 0                                    | 0                |
| Upper Income                | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 40              | 1,285                         | 9                                       | 1,406            | 11                         | 4,194            | 58  | 6,840            | 0                                    | 0                |
| FREEBORN COUNTY (047), MN   |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 2               | 94                            | 1                                       | 250              | 1                          | 305              | 4   | 649              | 0                                    | 0                |
| Upper Income                | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 2               | 94                            | 1                                       | 250              | 1                          | 305              | 4   | 649              | 0                                    | 0                |
| GOODHUE COUNTY (049), MN    |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                               |   |                  |                            |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Upper Income                | 3               | 145                           | 1                                       | 154              | 0                          | 0                | 4   | 299              | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 3               | 145                           | 1                                       | 154              | 0                          | 0                | 4   | 299              | 0                                    | 0                |

**Small Farm Loans - Originations** 

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| Area Income Characteristics    | <=\$250,000 Million |                  |                 |                  |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |                 |                  |
|--------------------------------|---------------------|------------------|-----------------|------------------|-----------------|--------------------------------------|-----------------|------------------|-----------------|------------------|
|                                | Num of<br>Loans     | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| HENNEPIN COUNTY (053), MN      |                     |                  |                 |                  |                 |                                      |                 |                  |                 |                  |
| MSA 33460                      |                     |                  |                 |                  |                 |                                      |                 |                  |                 |                  |
| Inside AA 0002                 |                     |                  |                 |                  |                 |                                      |                 |                  |                 |                  |
| Median Family Income < 10%     | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 10-20%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 20-30%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 30-40%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 40-50%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 50-60%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 60-70%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 70-80%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 80-90%    | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 90-100%   | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 100-110%  | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income 110-120%  | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income >= 120%   | 1                   | 100              | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Median Family Income Not Known | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Tract Not Known                | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| County Total                   | 1                   | 100              | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| HOUSTON COUNTY (055), MN       |                     |                  |                 |                  |                 |                                      |                 |                  |                 | _                |
| MSA 29100                      |                     |                  |                 |                  |                 |                                      |                 |                  |                 |                  |
| Outside Assessment Area        |                     |                  |                 |                  |                 |                                      |                 |                  |                 |                  |
| Low Income                     | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Moderate Income                | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Middle Income                  | 2                   | 142              | 2               | 344              | 2               | 600                                  | 6               | 1,086            | 0               | 0                |
| Upper Income                   | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Income Not Known               | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| Tract Not Known                | 0                   | 0                | 0               | 0                | 0               | 0                                    | 0               | 0                | 0               | 0                |
| County Total                   | 2                   | 142              | 2               | 344              | 2               | 600                                  | 6               | 1,086            | 0               | 0                |

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| Area Income Characteristics    |                 |                  |                 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|-----------------|------------------|-----------------|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| JACKSON COUNTY (063), MN       |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| MSA NA                         |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Outside Assessment Area        |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Low Income                     | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income                | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income                  | 3               | 138              | 0               | 0                | 0   | 0                | 3   | 138              | 0                                    | 0                |
| Upper Income                   | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known               | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                   | 3               | 138              | 0               | 0                | 0   | 0                | 3   | 138              | 0                                    | 0                |
| KANDIYOHI COUNTY (067), MN     |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| MSA NA                         |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Outside Assessment Area        |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Low Income                     | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income                | 0               | 0                | 1               | 120              | 0   | 0                | 1   | 120              | 0                                    | 0                |
| Middle Income                  | 5               | 205              | 1               | 200              | 0   | 0                | 1   | 40               | 0                                    | 0                |
| Upper Income                   | 0               | 0                | 1               | 150              | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known               | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                   | 5               | 205              | 3               | 470              | 0   | 0                | 2   | 160              | 0                                    | 0                |
| LAC QUI PARLE COUNTY (073), MN |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| MSA NA                         |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001                 |                 |                  |                 |                  |   |                  |   |                  |                                      |                  |
| Low Income                     | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income                | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income                  | 53              | 2,727            | 29              | 5,317            | 14  | 5,729            | 77  | 9,953            | 0                                    | 0                |
| Upper Income                   | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known               | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                | 0               | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                   | 53              | 2,727            | 29              | 5,317            | 14  | 5,729            | 77  | 9,953            | 0                                    | 0                |

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**Loans by County** 

**Small Farm Loans - Originations** 

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|--|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| LE SUEUR COUNTY (079), MN   |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA 33460                   |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0002              |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 1               | 100                          | 2  | 223              | 1   | 450              | 4   | 773              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 1               | 100                          | 2  | 223              | 1   | 450              | 4   | 773              | 0                                    | 0                |
| LINCOLN COUNTY (081), MN    |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 6               | 480                          | 4  | 615              | 1   | 290              | 7   | 945              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 6               | 480                          | 4  | 615              | 1   | 290              | 7   | 945              | 0                                    | 0                |
| LYON COUNTY (083), MN       |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 65              | 3,938                        | 56   | 10,313           | 46  | 18,289           | 134   | 25,766           | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 65              | 3,938                        | 56   | 10,313           | 46  | 18,289           | 134   | 25,766           | 0                                    | 0                |

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**Loans by County** 

**Small Farm Loans - Originations** 

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 |                  | Loans to Farms with Gross Annual Revenues <= \$1 Million |                  | Memo Item:<br>Loans by<br>Affiliates |               |
|-----------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|--|------------------|--------------------------------------|---------------|
|                             | Num of<br>Loans | Amount (000s)                | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount (000s) |
| MCLEOD COUNTY (085), MN     |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| MSA NA                      |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Middle Income               | 2               | 110                          | 0                                       | 0                | 0                          | 0                | 1  | 41               | 0                                    | 0             |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| County Total                | 2               | 110                          | 0                                       | 0                | 0                          | 0                | 1  | 41               | 0                                    | 0             |
| MEEKER COUNTY (093), MN     |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| MSA NA                      |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Middle Income               | 3               | 210                          | 1                                       | 200              | 0                          | 0                | 4  | 410              | 0                                    | 0             |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| County Total                | 3               | 210                          | 1                                       | 200              | 0                          | 0                | 4  | 410              | 0                                    | 0             |
| MOWER COUNTY (099), MN      |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| MSA NA                      |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |  |                  |                                      |               |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Moderate Income             | 0               | 0                            | 1                                       | 205              | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Middle Income               | 3               | 120                          | 0                                       | 0                | 0                          | 0                | 3  | 120              | 0                                    | 0             |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0  | 0                | 0                                    | 0             |
| County Total                | 3               | 120                          | 1                                       | 205              | 0                          | 0                | 3  | 120              | 0                                    | 0             |

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 |                  | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount (000s)                             | Num of<br>Loans | Amount<br>(000s)            |
| MURRAY COUNTY (101), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 33              | 1,583                        | 41                                      | 8,120            | 23                          | 8,617            | 69              | 12,095                                    | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 33              | 1,583                        | 41                                      | 8,120            | 23                          | 8,617            | 69              | 12,095                                    | 0               | 0                           |
| NOBLES COUNTY (105), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 20              | 1,127                        | 22                                      | 4,110            | 12                          | 4,328            | 29              | 4,825                                     | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 20              | 1,127                        | 22                                      | 4,110            | 12                          | 4,328            | 29              | 4,825                                     | 0               | 0                           |
| NORMAN COUNTY (107), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 1               | 60                           | 0                                       | 0                | 0                           | 0                | 1               | 60  | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 1               | 60                           | 0                                       | 0                | 0                           | 0                | 1               | 60  | 0               | 0                           |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | ation         | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ans by<br>liates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|---------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount (000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount (000s)               |
| OLMSTED COUNTY (109), MN    |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| MSA 40340                   |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Inside AA 0003              |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Middle Income               | 10              | 451                          | 2                                       | 480              | 1                           | 304           | 12              | 1,200                                     | 0               | 0                           |
| Upper Income                | 1               | 35                           | 1                                       | 150              | 0                           | 0             | 2               | 185                                       | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| County Total                | 11              | 486                          | 3                                       | 630              | 1                           | 304           | 14              | 1,385                                     | 0               | 0                           |
| OTTER TAIL COUNTY (111), MN |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Middle Income               | 1               | 65                           | 1                                       | 250              | 1                           | 300           | 0               | 0   | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| County Total                | 1               | 65                           | 1                                       | 250              | 1                           | 300           | 0               | 0   | 0               | 0                           |
| PINE COUNTY (115), MN       |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |               |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Middle Income               | 1               | 20                           | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |
| County Total                | 1               | 20                           | 0                                       | 0                | 0                           | 0             | 0               | 0   | 0               | 0                           |

Respondent ID: 0000016958

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Loans by County
Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | on Origination Origination<br>00 >\$100,000 But >\$250,000<br><=\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|---|------------------|--------------------------------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| PIPESTONE COUNTY (117), MN  |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Inside AA 0001              |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 2               | 63                           | 0   | 0                | 0   | 0                | 2                                    | 63               | 0               | 0                |
| Middle Income               | 5               | 371                          | 8   | 1,328            | 2   | 800              | 13                                   | 2,271            | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 7               | 434                          | 8   | 1,328            | 2   | 800              | 15                                   | 2,334            | 0               | 0                |
| POPE COUNTY (121), MN       |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 1               | 57                           | 2   | 300              | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 1               | 57                           | 2   | 300              | 0   | 0                | 0                                    | 0                | 0               | 0                |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |  |
|--------------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|---|--------------------------------------|------------------|--|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount (000s)                             | Num of<br>Loans                      | Amount<br>(000s) |  |
| RAMSEY COUNTY (123), MN        |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| MSA 33460                      |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| Inside AA 0002                 |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| Median Family Income < 10%     | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 10-20%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 20-30%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 30-40%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 40-50%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 50-60%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 60-70%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 70-80%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 80-90%    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 90-100%   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income 100-110%  | 2               | 168                          | 0                                       | 0                | 0                          | 0                | 2               | 168                                       | 0                                    | 0                |  |
| Median Family Income 110-120%  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income >= 120%   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Median Family Income Not Known | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| County Total                   | 2               | 168                          | 0                                       | 0                | 0                          | 0                | 2               | 168                                       | 0                                    | 0                |  |
| REDWOOD COUNTY (127), MN       |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| MSA NA                         |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| Inside AA 0001                 |                 |                              |   |                  |                            |                  |                 |   |                                      |                  |  |
| Low Income                     | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Moderate Income                | 0               | 0                            | 2                                       | 400              | 0                          | 0                | 1               | 150                                       | 0                                    | 0                |  |
| Middle Income                  | 33              | 1,975                        | 44                                      | 8,811            | 28                         | 10,233           | 73              | 13,362                                    | 0                                    | 0                |  |
| Upper Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Income Not Known               | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0                                    | 0                |  |
| County Total                   | 33              | 1,975                        | 46                                      | 9,211            | 28                         | 10,233           | 74              | 13,512                                    | 0                                    | 0                |  |

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross Annual L  |                  | Loa             | o Item:<br>ans by<br>iliates |
|-----------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|------------------|-----------------|------------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)             |
| RENVILLE COUNTY (129), MN   |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Inside AA 0001              |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Middle Income               | 24              | 1,216                        | 21                                      | 4,021            | 6                          | 2,455            | 35              | 4,066            | 0               | 0                            |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| County Total                | 24              | 1,216                        | 21                                      | 4,021            | 6                          | 2,455            | 35              | 4,066            | 0               | 0                            |
| RICE COUNTY (131), MN       |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Middle Income               | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Upper Income                | 2               | 78                           | 0                                       | 0                | 0                          | 0                | 2               | 78               | 0               | 0                            |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| County Total                | 2               | 78                           | 0                                       | 0                | 0                          | 0                | 2               | 78               | 0               | 0                            |
| ROCK COUNTY (133), MN       |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Inside AA 0001              |                 |                              |   |                  |                            |                  |                 |                  |                 |                              |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Middle Income               | 35              | 1,537                        | 21                                      | 3,550            | 11                         | 4,155            | 55              | 6,093            | 0               | 0                            |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                | 0               | 0                            |
| County Total                | 35              | 1,537                        | 21                                      | 3,550            | 11                         | 4,155            | 55              | 6,093            | 0               | 0                            |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan Amount at<br>Origination<br>>\$250,000 |                  | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|---|------------------|-----------------|---|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans                      | Amount<br>(000s) |
| SCOTT COUNTY (139), MN      |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| MSA 33460                   |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Inside AA 0002              |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Middle Income               | 3               | 125                          | 0                                       | 0                | 1   | 300              | 3               | 125                                       | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| County Total                | 3               | 125                          | 0                                       | 0                | 1   | 300              | 3               | 125                                       | 0                                    | 0                |
| SHERBURNE COUNTY (141), MN  |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| MSA 33460                   |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Inside AA 0002              |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 1               | 35                           | 0                                       | 0                | 0   | 0                | 1               | 35  | 0                                    | 0                |
| Middle Income               | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| County Total                | 1               | 35                           | 0                                       | 0                | 0   | 0                | 1               | 35  | 0                                    | 0                |
| SIBLEY COUNTY (143), MN     |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |   |                  |                 |   |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Middle Income               | 8               | 426                          | 12                                      | 2,075            | 5   | 1,920            | 17              | 2,590                                     | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0   | 0                | 0               | 0   | 0                                    | 0                |
| County Total                | 8               | 426                          | 12                                      | 2,075            | 5   | 1,920            | 17              | 2,590                                     | 0                                    | 0                |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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Agency: FDIC - 3

State: MINNESOTA (27)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | nation           | Revenues <= \$1 Affilia<br>Million |                  | ans by          |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|------------------------------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans                    | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| STEELE COUNTY (147), MN     |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Middle Income               | 4               | 216                          | 3                                       | 412              | 1                           | 320              | 8                                  | 948              | 0               | 0                |
| Upper Income                | 4               | 144                          | 1                                       | 180              | 2                           | 875              | 4                                  | 755              | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| County Total                | 8               | 360                          | 4                                       | 592              | 3                           | 1,195            | 12                                 | 1,703            | 0               | 0                |
| SWIFT COUNTY (151), MN      |                 |                              |   |                  |                             |                  |                                    |                  |                 | _                |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Middle Income               | 7               | 323                          | 3                                       | 525              | 4                           | 1,550            | 12                                 | 1,934            | 0               | 0                |
| Upper Income                | 8               | 339                          | 3                                       | 480              | 2                           | 771              | 5                                  | 730              | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| County Total                | 15              | 662                          | 6                                       | 1,005            | 6                           | 2,321            | 17                                 | 2,664            | 0               | 0                |
| TRAVERSE COUNTY (155), MN   |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                                    |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Middle Income               | 1               | 10                           | 1                                       | 120              | 1                           | 451              | 2                                  | 130              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                  | 0                | 0               | 0                |
| County Total                | 1               | 10                           | 1                                       | 120              | 1                           | 451              | 2                                  | 130              | 0               | 0                |

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: MINNESOTA (27)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | nation<br>000 But | Loan An<br>Origir<br>>\$25 | ation            | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|------------------------------|---|-------------------|----------------------------|------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount (000s)                             | Num of<br>Loans | Amount<br>(000s)            |
| WABASHA COUNTY (157), MN    |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| MSA 40340                   |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Inside AA 0003              |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 13              | 481                          | 4                                       | 641               | 0                          | 0                | 12              | 674                                       | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 13              | 481                          | 4                                       | 641               | 0                          | 0                | 12              | 674                                       | 0               | 0                           |
| WASECA COUNTY (161), MN     |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Inside AA 0005              |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 1               | 35                           | 1                                       | 140               | 1                          | 300              | 2               | 175                                       | 0               | 0                           |
| Middle Income               | 40              | 1,694                        | 8                                       | 1,117             | 8                          | 2,795            | 49              | 4,241                                     | 0               | 0                           |
| Upper Income                | 8               | 323                          | 5                                       | 815               | 3                          | 991              | 14              | 1,724                                     | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 49              | 2,052                        | 14                                      | 2,072             | 12                         | 4,086            | 65              | 6,140                                     | 0               | 0                           |
| WINONA COUNTY (169), MN     |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Inside AA 0006              |                 |                              |   |                   |                            |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 78              | 3,949                        | 19                                      | 3,209             | 10                         | 3,570            | 89              | 7,979                                     | 0               | 0                           |
| Upper Income                | 28              | 1,385                        | 6                                       | 750               | 4                          | 1,477            | 37              | 3,327                                     | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 106             | 5,334                        | 25                                      | 3,959             | 14                         | 5,047            | 126             | 11,306                                    | 0               | 0                           |

PAGE: 21 OF 31 **Respondent ID: 0000016958** 

**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

Agency: FDIC - 3

State: MINNESOTA (27)

| Area Income Characteristics      | Loan Amount at Loan Amount at Origination Origination Origination Origination Origination >\$100,000 But >\$250,000 |               | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |                  |                 |               |
|----------------------------------|---|---------------|---|------------------|--------------------------------------|------------------|-----------------|------------------|-----------------|---------------|
|                                  | Num of<br>Loans   | Amount (000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount (000s) |
| YELLOW MEDICINE COUNTY (173), MN |   |               |   |                  |                                      |                  |                 |                  |                 |               |
| MSA NA                           |   |               |   |                  |                                      |                  |                 |                  |                 |               |
| Inside AA 0001                   |   |               |   |                  |                                      |                  |                 |                  |                 |               |
| Low Income                       | 0   | 0             | 0   | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Moderate Income                  | 0   | 0             | 0   | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Middle Income                    | 20  | 1,397         | 17  | 3,038            | 23                                   | 8,612            | 44              | 9,772            | 0               | 0             |
| Upper Income                     | 0   | 0             | 0   | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Income Not Known                 | 0   | 0             | 0   | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| Tract Not Known                  | 0   | 0             | 0   | 0                | 0                                    | 0                | 0               | 0                | 0               | 0             |
| County Total                     | 20  | 1,397         | 17  | 3,038            | 23                                   | 8,612            | 44              | 9,772            | 0               | 0             |
| TOTAL INSIDE AA IN STATE         | 577   | 28,627        | 344   | 61,957           | 231                                  | 88,209           | 894             | 126,421          | 0               | 0             |
| TOTAL OUTSIDE AA IN STATE        | 74  | 3,999         | 71  | 12,731           | 31                                   | 11,151           | 91              | 12,201           | 0               | 0             |
| STATE TOTAL                      | 651   | 32,626        | 415   | 74,688           | 262                                  | 99,360           | 985             | 138,622          | 0               | 0             |

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: MISSOURI (29)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Origir          | nount at<br>nation<br>0,000 | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loan<br>Affilia | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount (000s)                | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount (000s)               |
| COLE COUNTY (051), MO       |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| MSA 27620                   |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                   |                 |                             |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 1                                       | 244               | 0               | 0                           | 1               | 244                                       | 0               | 0                           |
| Middle Income               | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| County Total                | 0               | 0                            | 1                                       | 244               | 0               | 0                           | 1               | 244                                       | 0               | 0                           |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0   | 0               | 0                           |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 1                                       | 244               | 0               | 0                           | 1               | 244                                       | 0               | 0                           |
| STATE TOTAL                 | 0               | 0                            | 1                                       | 244               | 0               | 0                           | 1               | 244                                       | 0               | 0                           |

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**Loans by County** 

Agency: FDIC - 3

**Small Farm Loans - Originations Institution: Minnwest Bank** 

State: NORTH DAKOTA (38)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | ation<br>000 But |                 | nount at<br>nation<br>0,000 | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loar<br>Affili  | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------|-----------------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount (000s)               |
| ADAMS COUNTY (001), ND      |                 |                              |   |                  |                 |                             |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                 |                             |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                 |                             |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Middle Income               | 0               | 0                            | 1                                       | 250              | 0               | 0                           | 1               | 250                                       | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| County Total                | 0               | 0                            | 1                                       | 250              | 0               | 0                           | 1               | 250                                       | 0               | 0                           |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0                                       | 0                | 0               | 0                           | 0               | 0   | 0               | 0                           |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 1                                       | 250              | 0               | 0                           | 1               | 250                                       | 0               | 0                           |
| STATE TOTAL                 | 0               | 0                            | 1                                       | 250              | 0               | 0                           | 1               | 250                                       | 0               | 0                           |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 |                  | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ans by<br>liates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|-----------------|---|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)            |
| BROOKINGS COUNTY (011), SD  |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 1               | 85                           | 1                                       | 230              | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 1               | 85                           | 1                                       | 230              | 0                           | 0                | 0               | 0   | 0               | 0                           |
| BROWN COUNTY (013), SD      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Upper Income                | 3               | 160                          | 3                                       | 475              | 2                           | 660              | 8               | 1,295                                     | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 3               | 160                          | 3                                       | 475              | 2                           | 660              | 8               | 1,295                                     | 0               | 0                           |
| CODINGTON COUNTY (029), SD  |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Inside AA 0007              |                 |                              |   |                  |                             |                  |                 |   |                 |                             |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Middle Income               | 19              | 1,006                        | 10                                      | 1,646            | 6                           | 2,329            | 25              | 2,543                                     | 0               | 0                           |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                           |
| County Total                | 19              | 1,006                        | 10                                      | 1,646            | 6                           | 2,329            | 25              | 2,543                                     | 0               | 0                           |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Orig            | mount at<br>ination<br>00,000 | Loan An<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan Ar<br>Origir<br>>\$25 |                  | Gross<br>Revenu | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|-------------------------------|---|------------------|----------------------------|------------------|-----------------|---|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     |  |
| DAY COUNTY (037), SD        |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| MSA NA                      |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Outside Assessment Area     |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 10              | 425                           | 4                                       | 825              | 0                          | 0                | 13              | 1,150   | 0               | 0                                    |  |
| Middle Income               | 0               | 0                             | 1                                       | 200              | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| County Total                | 10              | 425                           | 5                                       | 1,025            | 0                          | 0                | 13              | 1,150   | 0               | 0                                    |  |
| GRANT COUNTY (051), SD      |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| MSA NA                      |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Inside AA 0007              |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Middle Income               | 27              | 1,097                         | 19                                      | 3,398            | 12                         | 4,498            | 49              | 6,625   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| County Total                | 27              | 1,097                         | 19                                      | 3,398            | 12                         | 4,498            | 49              | 6,625   | 0               | 0                                    |  |
| HAMLIN COUNTY (057), SD     |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| MSA NA                      |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Outside Assessment Area     |                 |                               |   |                  |                            |                  |                 |   |                 |                                      |  |
| Low Income                  | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Moderate Income             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Middle Income               | 0               | 0                             | 0                                       | 0                | 1                          | 350              | 1               | 350   | 0               | 0                                    |  |
| Upper Income                | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                                    |  |
| County Total                | 0               | 0                             | 0                                       | 0                | 1                          | 350              | 1               | 350   | 0               | 0                                    |  |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at<br>OriginationLoan Amount at<br>OriginationLoans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |                 |                  |                 |                  |
|-----------------------------|-----------------|---|-----------------|--------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount (000s)   | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| KINGSBURY COUNTY (077), SD  |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| MSA NA                      |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Outside Assessment Area     |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Middle Income               | 0               | 0   | 1               | 150                                  | 0               | 0                | 0               | 0                | 0               | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| County Total                | 0               | 0   | 1               | 150                                  | 0               | 0                | 0               | 0                | 0               | 0                |
| MCCOOK COUNTY (087), SD     |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| MSA 43620                   |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Outside Assessment Area     |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Middle Income               | 3               | 127   | 0               | 0                                    | 0               | 0                | 3               | 127              | 0               | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| County Total                | 3               | 127   | 0               | 0                                    | 0               | 0                | 3               | 127              | 0               | 0                |
| MINNEHAHA COUNTY (099), SD  |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| MSA 43620                   |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Inside AA 0008              |                 |   |                 |                                      |                 |                  |                 |                  |                 |                  |
| Low Income                  | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Middle Income               | 7               | 322   | 7               | 1,105                                | 3               | 1,100            | 13              | 1,783            | 0               | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0                |
| County Total                | 7               | 322   | 7               | 1,105                                | 3               | 1,100            | 13              | 1,783            | 0               | 0                |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

| Area Income Characteristics | Origi           | Loan Amount at Loan Amount at Loan Amount at Corigination Origination Origination Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |                 |                  |                 |               |
|-----------------------------|-----------------|--|-----------------|--------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|---------------|
|                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount (000s) |
| MOODY COUNTY (101), SD      |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| MSA NA                      |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Outside Assessment Area     |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Low Income                  | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Moderate Income             | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Middle Income               | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Upper Income                | 2               | 75   | 1               | 110                                  | 0               | 0                | 3               | 185              | 0               | 0             |
| Income Not Known            | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Tract Not Known             | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| County Total                | 2               | 75   | 1               | 110                                  | 0               | 0                | 3               | 185              | 0               | 0             |
| ROBERTS COUNTY (109), SD    |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| MSA NA                      |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Inside AA 0007              |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Low Income                  | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Moderate Income             | 16              | 527  | 2               | 305                                  | 3               | 1,200            | 20              | 1,982            | 0               | 0             |
| Middle Income               | 15              | 432  | 9               | 1,482                                | 8               | 3,007            | 26              | 2,809            | 0               | 0             |
| Upper Income                | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Income Not Known            | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Tract Not Known             | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| County Total                | 31              | 959  | 11              | 1,787                                | 11              | 4,207            | 46              | 4,791            | 0               | 0             |
| YANKTON COUNTY (135), SD    |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| MSA NA                      |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Outside Assessment Area     |                 |  |                 |                                      |                 |                  |                 |                  |                 |               |
| Low Income                  | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Moderate Income             | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Middle Income               | 1               | 40   | 1               | 107                                  | 1               | 361              | 3               | 508              | 0               | 0             |
| Upper Income                | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Income Not Known            | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| Tract Not Known             | 0               | 0  | 0               | 0                                    | 0               | 0                | 0               | 0                | 0               | 0             |
| County Total                | 1               | 40   | 1               | 107                                  | 1               | 361              | 3               | 508              | 0               | 0             |
| TOTAL INSIDE AA IN STATE    | 84              | 3,384  | 47              | 7,936                                | 32              | 12,134           | 133             | 15,742           | 0               | 0             |

**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

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Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |               | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|--|------------------|---|---------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount (000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| TOTAL OUTSIDE AA IN STATE   | 20              | 912                          | 12   | 2,097            | 4   | 1,371         | 31  | 3,615            | 0                                    | 0                |
| STATE TOTAL                 | 104             | 4,296                        | 59   | 10,033           | 36  | 13,505        | 164   | 19,357           | 0                                    | 0                |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3 State: TEXAS (48)

| Area Income Characteristics    | Origi           | Origination<br><=\$100,000 |                 | Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ins by<br>liates |
|--------------------------------|-----------------|----------------------------|-----------------|--|-----------------|---|-----------------|---|-----------------|-----------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)           | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            |
| HIDALGO COUNTY (215), TX       |                 |                            |                 |  |                 |   |                 |   |                 |                             |
| MSA 32580                      |                 |                            |                 |  |                 |   |                 |   |                 |                             |
| Outside Assessment Area        |                 |                            |                 |  |                 |   |                 |   |                 |                             |
| Median Family Income < 10%     | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 10-20%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 20-30%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 30-40%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 40-50%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 50-60%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 60-70%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 70-80%    | 1               | 100                        | 1               | 120  | 0               | 0   | 2               | 220   | 0               | 0                           |
| Median Family Income 80-90%    | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 90-100%   | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 100-110%  | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income 110-120%  | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income >= 120%   | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Median Family Income Not Known | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| Tract Not Known                | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| County Total                   | 1               | 100                        | 1               | 120  | 0               | 0   | 2               | 220   | 0               | 0                           |
| TOTAL INSIDE AA IN STATE       | 0               | 0                          | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                           |
| TOTAL OUTSIDE AA IN STATE      | 1               | 100                        | 1               | 120  | 0               | 0   | 2               | 220   | 0               | 0                           |
| STATE TOTAL                    | 1               | 100                        | 1               | 120  | 0               | 0   | 2               | 220   | 0               | 0                           |

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

Respondent ID: 0000016958

Agency: FDIC - 3

State: WISCONSIN (55)

| Area Income Characteristics  | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan Ar<br>Origir<br>>\$25 |                  | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ans by<br>liates |
|------------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|---|-----------------|-----------------------------|
|                              | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)            |
| LA CROSSE COUNTY (063), WI   |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| MSA 29100                    |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Outside Assessment Area      |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Low Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Middle Income                | 1               | 50                           | 0                                       | 0                | 1                          | 300              | 2               | 350                                       | 0               | 0                           |
| Upper Income                 | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                 | 1               | 50                           | 0                                       | 0                | 1                          | 300              | 2               | 350                                       | 0               | 0                           |
| MONROE COUNTY (081), WI      |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| MSA NA                       |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Outside Assessment Area      |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Low Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Middle Income                | 1               | 80                           | 0                                       | 0                | 0                          | 0                | 1               | 80  | 0               | 0                           |
| Upper Income                 | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                 | 1               | 80                           | 0                                       | 0                | 0                          | 0                | 1               | 80  | 0               | 0                           |
| TREMPEALEAU COUNTY (121), WI |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| MSA NA                       |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Outside Assessment Area      |                 |                              |   |                  |                            |                  |                 |   |                 |                             |
| Low Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Moderate Income              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Middle Income                | 1               | 9                            | 1                                       | 200              | 1                          | 400              | 3               | 609                                       | 0               | 0                           |
| Upper Income                 | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Income Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| Tract Not Known              | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                           |
| County Total                 | 1               | 9                            | 1                                       | 200              | 1                          | 400              | 3               | 609                                       | 0               | 0                           |

**Small Farm Loans - Originations** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

Agency: FDIC - 3

State: WISCONSIN (55)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| VERNON COUNTY (123), WI     |  |                  |  |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |   |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 1  | 60               | 0  | 0                | 0   | 0                | 1   | 60               | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 1  | 60               | 0  | 0                | 0   | 0                | 1   | 60               | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0  | 0                | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 4  | 199              | 1  | 200              | 2   | 700              | 7   | 1,099            | 0                                    | 0                |
| STATE TOTAL                 | 4  | 199              | 1  | 200              | 2   | 700              | 7   | 1,099            | 0                                    | 0                |
| TOTAL ACROSS ALL STATES     |  |                  |  |                  |   |                  |   |                  |                                      |                  |
| TOTAL INSIDE AA             | 661  | 32,011           | 391  | 69,893           | 263   | 100,343          | 1,027   | 142,163          | 0                                    | 0                |
| TOTAL OUTSIDE AA            | 103  | 5,338            | 92   | 16,415           | 40  | 14,316           | 145   | 19,624           | 0                                    | 0                |
| TOTAL INSIDE & OUTSIDE      | 764  | 37,349           | 483  | 86,308           | 303   | 114,659          | 1,172   | 161,787          | 0                                    | 0                |

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Agency: FDIC - 3

Assessment Area/Non-Assessment Area Activity

2023 Institution Disclosure Statement - Table 3

**Small Business Loans** 

**Institution: Minnwest Bank** 

| ASSESSMENT AREA LOANS                      | Origin          | ations        |                 | to Businesses<br>nillion revenue | Purchases       |                  |
|--|-----------------|---------------|-----------------|----------------------------------|-----------------|------------------|
| AGGEGGWENT AREA EGANG                      | Num of<br>Loans | Amount (000s) | Num of<br>Loans | Amount<br>(000s)                 | Num of<br>Loans | Amount<br>(000s) |
| MN - BIG STONE COUNTY (011) - MSA NA       | 6               | 412           | 4               | 303                              | 0               | 0                |
| MN - CHIPPEWA COUNTY (023) - MSA NA        | 18              | 1,049         | 12              | 840                              | 0               | 0                |
| MN - LAC QUI PARLE COUNTY (073) - MSA NA   | 13              | 3,310         | 4               | 170                              | 0               | 0                |
| MN - LINCOLN COUNTY (081) - MSA NA         | 1               | 140           | 0               | 0                                | 0               | 0                |
| MN - LYON COUNTY (083) - MSA NA            | 20              | 2,617         | 13              | 1,128                            | 0               | 0                |
| MN - MURRAY COUNTY (101) - MSA NA          | 31              | 4,053         | 14              | 808                              | 0               | 0                |
| MN - REDWOOD COUNTY (127) - MSA NA         | 43              | 11,098        | 8               | 1,293                            | 0               | 0                |
| MN - RENVILLE COUNTY (129) - MSA NA        | 8               | 334           | 5               | 264                              | 0               | 0                |
| MN - ROCK COUNTY (133) - MSA NA            | 48              | 5,333         | 31              | 2,965                            | 0               | 0                |
| MN - SIBLEY COUNTY (143) - MSA NA          | 3               | 750           | 2               | 250                              | 0               | 0                |
| MN - YELLOW MEDICINE COUNTY (173) - MSA NA | 4               | 209           | 3               | 109                              | 0               | 0                |
| MN - DAKOTA COUNTY (037) - MSA 33460       | 32              | 8,351         | 15              | 2,877                            | 0               | 0                |
| MN - HENNEPIN COUNTY (053) - MSA 33460     | 65              | 21,781        | 19              | 3,581                            | 0               | 0                |
| MN - LE SUEUR COUNTY (079) - MSA 33460     | 7               | 1,147         | 5               | 489                              | 0               | 0                |
| MN - RAMSEY COUNTY (123) - MSA 33460       | 9               | 4,064         | 5               | 2,264                            | 0               | 0                |
| MN - SCOTT COUNTY (139) - MSA 33460        | 24              | 5,354         | 16              | 2,101                            | 0               | 0                |
| MN - SHERBURNE COUNTY (141) - MSA 33460    | 6               | 1,515         | 2               | 735                              | 0               | 0                |
| MN - FILLMORE COUNTY (045) - MSA 40340     | 17              | 1,704         | 10              | 844                              | 0               | 0                |
| MN - OLMSTED COUNTY (109) - MSA 40340      | 15              | 2,708         | 11              | 1,275                            | 0               | 0                |
| MN - WABASHA COUNTY (157) - MSA 40340      | 1               | 100           | 1               | 100                              | 0               | 0                |
| MN - BENTON COUNTY (009) - MSA 41060       | 4               | 1,275         | 2               | 325                              | 0               | 0                |
| MN - STEARNS COUNTY (145) - MSA 41060      | 17              | 5,292         | 5               | 798                              | 0               | 0                |
| MN - WASECA COUNTY (161) - MSA NA          | 45              | 6,957         | 28              | 1,789                            | 0               | 0                |

# 2023 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

**Institution: Minnwest Bank** 

Respondent ID: 0000016958

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| ASSESSMENT AREA LOANS                   | Origin          | ations           |                 | to Businesses<br>nillion revenue | Purchases       |                  |
|---|-----------------|------------------|-----------------|----------------------------------|-----------------|------------------|
| AGGEGGMENT AREA EGANG                   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                 | Num of<br>Loans | Amount<br>(000s) |
| MN - WINONA COUNTY (169) - MSA NA       | 38              | 4,178            | 27              | 2,622                            | 0               | 0                |
| SD - CODINGTON COUNTY (029) - MSA NA    | 10              | 297              | 9               | 290                              | 0               | 0                |
| SD - GRANT COUNTY (051) - MSA NA        | 12              | 1,006            | 7               | 226                              | 0               | 0                |
| SD - ROBERTS COUNTY (109) - MSA NA      | 13              | 556              | 12              | 371                              | 0               | 0                |
| SD - LINCOLN COUNTY (083) - MSA 43620   | 13              | 920              | 3               | 614                              | 0               | 0                |
| SD - MINNEHAHA COUNTY (099) - MSA 43620 | 21              | 2,216            | 11              | 1,390                            | 0               | 0                |

#### PAGE: 1 OF

# 2023 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity

**Small Farm Loans** 

**Institution: Minnwest Bank** 

**Respondent ID: 0000016958** 

| ASSESSMENT AREA LOANS                      | Origin          | ations           |                 | to Farms with ion revenue | Purchases       |                  |
|--|-----------------|------------------|-----------------|---------------------------|-----------------|------------------|
| AGGEGGWENT AREA EGANG                      | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)          | Num of<br>Loans | Amount<br>(000s) |
| MN - BIG STONE COUNTY (011) - MSA NA       | 16              | 2,123            | 14              | 1,959                     | 0               | 0                |
| MN - CHIPPEWA COUNTY (023) - MSA NA        | 83              | 14,376           | 48              | 6,809                     | 0               | 0                |
| MN - LAC QUI PARLE COUNTY (073) - MSA NA   | 96              | 13,773           | 77              | 9,953                     | 0               | 0                |
| MN - LINCOLN COUNTY (081) - MSA NA         | 11              | 1,385            | 7               | 945                       | 0               | 0                |
| MN - LYON COUNTY (083) - MSA NA            | 167             | 32,540           | 134             | 25,766                    | 0               | 0                |
| MN - MURRAY COUNTY (101) - MSA NA          | 97              | 18,320           | 69              | 12,095                    | 0               | 0                |
| MN - PIPESTONE COUNTY (117) - MSA NA       | 17              | 2,562            | 15              | 2,334                     | 0               | 0                |
| MN - REDWOOD COUNTY (127) - MSA NA         | 107             | 21,419           | 74              | 13,512                    | 0               | 0                |
| MN - RENVILLE COUNTY (129) - MSA NA        | 51              | 7,692            | 35              | 4,066                     | 0               | 0                |
| MN - ROCK COUNTY (133) - MSA NA            | 67              | 9,242            | 55              | 6,093                     | 0               | 0                |
| MN - SIBLEY COUNTY (143) - MSA NA          | 25              | 4,421            | 17              | 2,590                     | 0               | 0                |
| MN - SWIFT COUNTY (151) - MSA NA           | 27              | 3,988            | 17              | 2,664                     | 0               | 0                |
| MN - YELLOW MEDICINE COUNTY (173) - MSA NA | 60              | 13,047           | 44              | 9,772                     | 0               | 0                |
| MN - DAKOTA COUNTY (037) - MSA 33460       | 4               | 427              | 3               | 417                       | 0               | 0                |
| MN - HENNEPIN COUNTY (053) - MSA 33460     | 1               | 100              | 0               | 0                         | 0               | 0                |
| MN - LE SUEUR COUNTY (079) - MSA 33460     | 4               | 773              | 4               | 773                       | 0               | 0                |
| MN - RAMSEY COUNTY (123) - MSA 33460       | 2               | 168              | 2               | 168                       | 0               | 0                |
| MN - SCOTT COUNTY (139) - MSA 33460        | 4               | 425              | 3               | 125                       | 0               | 0                |
| MN - SHERBURNE COUNTY (141) - MSA 33460    | 1               | 35               | 1               | 35                        | 0               | 0                |
| MN - FILLMORE COUNTY (045) - MSA 40340     | 60              | 6,885            | 58              | 6,840                     | 0               | 0                |
| MN - OLMSTED COUNTY (109) - MSA 40340      | 15              | 1,420            | 14              | 1,385                     | 0               | 0                |
| MN - WABASHA COUNTY (157) - MSA 40340      | 17              | 1,122            | 12              | 674                       | 0               | 0                |
| MN - WASECA COUNTY (161) - MSA NA          | 75              | 8,210            | 65              | 6,140                     | 0               | 0                |
| MN - WINONA COUNTY (169) - MSA NA          | 145             | 14,340           | 126             | 11,306                    | 0               | 0                |

# 2023 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

**Institution: Minnwest Bank** 

Respondent ID: 0000016958

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| ASSESSMENT AREA LOANS                   | Origin          | ations           |                 | to Farms with<br>on revenue | Purchases       |                  |
|---|-----------------|------------------|-----------------|-----------------------------|-----------------|------------------|
| AGGLOGINENT AREA EGANG                  | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s) |
| SD - CODINGTON COUNTY (029) - MSA NA    | 35              | 4,981            | 25              | 2,543                       | 0               | 0                |
| SD - GRANT COUNTY (051) - MSA NA        | 58              | 8,993            | 49              | 6,625                       | 0               | 0                |
| SD - ROBERTS COUNTY (109) - MSA NA      | 53              | 6,953            | 46              | 4,791                       | 0               | 0                |
| SD - MINNEHAHA COUNTY (099) - MSA 43620 | 17              | 2,527            | 13              | 1,783                       | 0               | 0                |

# 2023 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: Minnwest Bank Agency: FDIC - 3

|   |              |               | Memo Item: Loans by Affiliates |               |  |  |
|---|--------------|---------------|--------------------------------|---------------|--|--|
|   | Num of Loans | Amount (000s) | Num of Loans                   | Amount (000s) |  |  |
| Community Development Loans             |              |               |                                |               |  |  |
| Originated                              | 13           | 55,056        | 0                              | 0             |  |  |
| Purchased                               | 0            | 0             | 0                              | 0             |  |  |
| Total                                   | 13           | 55,056        | 0                              | 0             |  |  |
| Consortium/Third Party Loans (optional) |              |               |                                |               |  |  |

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

#### **ASSESSMENT AREA - 0001**

**BIG STONE COUNTY (011), MN** 

MSA: NA

Middle Income

9501.00 9502.00 9503.00 **CHIPPEWA COUNTY (023), MN** 

MSA: NA

**Moderate Income** 

9506.01

**Middle Income** 

9503.00 9504.00 9505.00 9506.02 LAC QUI PARLE COUNTY (073), MN

MSA: NA

Middle Income

1801.00 1802.00 1803.00 **LINCOLN COUNTY (081), MN** 

MSA: NA

Middle Income

2010.01 2010.02

LYON COUNTY (083), MN

MSA: NA

**Moderate Income** 

3605.00

Middle Income

3601.00 3602.00 3603.00 3604.00 3606.00 3607.00

**MURRAY COUNTY (101), MN** 

MSA: NA Middle Income PAGE: 1 OF

21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

9001.00 9002.00 9003.00

**PIPESTONE COUNTY (117), MN** 

MSA: NA

**Moderate Income** 

4603.00

Middle Income

4601.00 4602.00\* 4604.00 4605.00

**REDWOOD COUNTY (127), MN** 

MSA: NA

**Moderate Income** 

7503.00

**Middle Income** 

7501.00 7502.00 7504.00 7505.00 7506.00

**RENVILLE COUNTY (129), MN** 

MSA: NA

**Middle Income** 

7901.00 7902.00 7903.00 7904.00 7905.00 7906.00

**ROCK COUNTY (133), MN** 

MSA: NA

Middle Income

5701.00 5702.00 5703.00

SIBLEY COUNTY (143), MN

MSA: NA

Middle Income

1702.00 1703.00\* 1704.00\*

**Upper Income** 

1701.98

STEVENS COUNTY (149), MN

PAGE: 2 OF 21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: NA

Middle Income

4801.00\* 4802.00\* 4803.00\*

SWIFT COUNTY (151), MN

MSA: NA

Middle Income

9601.00 9602.00\* 9604.00

**Upper Income** 

9603.00

YELLOW MEDICINE COUNTY (173), MN

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00

**ASSESSMENT AREA - 0002** 

**DAKOTA COUNTY (037), MN** 

MSA: 33460

**Moderate Income** 

0601.04\* 0601.05\* 0602.01\* 0603.01\* 0604.01\* 0604.02\* 0605.02\* 0607.10\* 0607.11\* 0607.26\* 0607.35\* 0607.37\* 0607.46\* 0607.50\* 0607.53\* 0609.04 0610.05\* 0611.05\*

Middle Income

0601.01\* 0601.02 0601.03\* 0602.02\* 0603.02\* 0605.03\* 0605.05\* 0605.06\* 0605.07\* 0605.09 0606.05 0607.09\* 0607.13\* 0607.14\* 0607.17\* 0607.21\* 0607.25\* 0607.27 0607.33\* 0607.38\* 0607.39 0607.42\* 0607.43\* 0607.45\* 0607.47\* 0607.48\* 0607.49\* 0607.54\* 0608.05\* 0608.06\* 0608.11\* 0608.12\* 0608.14\* 0608.22\* 0608.24\* 0608.28\* 0608.29\* 0608.30\* 0608.32\* 0608.33\* 0608.35\* 0608.36 0608.38\* 0608.41\* 0609.05 0609.07 0610.01 0610.07\* 0610.08\* 0610.11\* 0611.02\* 0611.06\* 0611.09\* 0611.10\* 0611.11\*

0611.12\* 0614.01\* 0614.02 0615.01\* 0615.02\*

**Upper Income** 

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Respondent ID: 0000016958

Agency: FDIC - 3

# 2023 Institution Disclosure Statement - Table 6

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

0608.40\* 0609.02 0609.06\* 0610.03\* 0610.09\* 0610.10\*

**HENNEPIN COUNTY (053), MN** 

MSA: 33460

Median Family Income 10-20%

0068.00\*

Median Family Income 20-30%

1048.01\*

Median Family Income 30-40%

 $0033.00^* \ \ 0059.01^* \ \ 0059.02^* \ \ 0268.27^* \ \ 1004.00^* \ \ 1021.00^* \ \ 1034.00^* \ \ 1048.02^* \ \ 1060.00^*$ 

Median Family Income 40-50%

 $0001.02^* \ \ 0022.00^* \ \ 0078.01 \quad 0083.00^* \ \ 0202.02^* \ \ 0203.02^* \ \ 0215.02^* \ \ 0268.19^* \ \ 1016.00^* \ \ 1028.00 \quad \ 1041.00^*$ 

1049.02\* 1257.00\* 1259.00\* 1260.00\*

Median Family Income 50-60%

 $0032.00^* \ \ 0082.00^* \ \ 0085.00^* \ \ 0203.04^* \ \ 0232.02^* \ \ 0234.01^* \ \ 0240.04^* \ \ 0248.02^* \ \ 0254.03^* \ \ 0268.09^* \ \ 0268.28^*$ 

1009.00\* 1013.00\* 1018.00\* 1062.00 1086.00\* 1088.00\* 1258.00\*

Median Family Income 60-70%

0011.00\* 0017.00\* 0027.00\* 0038.01 0081.00\* 0203.01\* 0204.00\* 0205.00\* 0223.02\* 0234.02\* 0244.00\*

0249.03\* 0252.01 0264.06\* 0265.11\* 0267.02\* 0268.18\* 1002.00\* 1005.00\* 1007.00\* 1008.00\* 1020.00\*

1040.02\* 1069.00\* 1070.00\* 1074.00\* 1094.00\* 1100.00\*

Median Family Income 70-80%

0001.01\* 0024.00\* 0084.00\* 0095.00\* 0202.01\* 0203.03\* 0206.00\* 0208.01\* 0210.01\* 0211.00\* 0213.00\*

 $0215.03^* \quad 0215.04^* \quad 0248.01^* \quad 0249.04^* \quad 0253.02^* \quad 0254.01^* \quad 0260.19^* \quad 0268.07 \quad 0268.11 \quad 1026.00^* \quad 1056.00^* \quad 0260.19^* \quad 0260.19^$ 

1255.00\*

Median Family Income 80-90%

 $0003.00^* \ \ 0006.01^* \ \ 0096.00^* \ \ \ 0121.01^* \ \ \ 0207.00^* \ \ \ 0208.04^* \ \ \ 0210.02^* \ \ \ 0214.00^* \ \ \ 0241.00^* \ \ \ 0241.00^* \ \ \ 0243.00^*$ 

0247.00 0251.00\* 0252.05\* 0256.05\* 0258.01\* 0258.03 0261.04 0267.12\* 0268.14\* 0268.15\* 0268.16\*

Median Family Income 90-100%

0119.98\* 0120.03\* 0121.02\* 0201.02\* 0209.03\* 0212.00\* 0215.01\* 0215.05\* 0224.00\* 0227.00\* 0233.00\*

Agency: FDIC - 3

# 2023 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

| 0245.00*  | 0246.00*   | 0256.01*   | 0256.03* | 0257.04* | 0259.06* | 0260.05* | 0260.20  | 0261.01* | 0264.03* | 0265.10* |
|-----------|------------|------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 0265.14   | 0267.11*   | 0268.12*   | 0269.06* | 1057.00* | 1076.00* | 1093.00* | 1097.00* | 1105.00* | 1108.00* | 1225.00* |
| Median Fa | mily Incor | ne 100-110 | )%       |          |          |          |          |          |          |          |
| 0209.02*  | 0221.01*   | 0221.02*   | 0222.00* | 0240.05* | 0258.05* | 0260.06* | 0264.05* | 0265.15* | 0265.16* | 0267.07* |
| 0267.08*  | 0267.25*   | 0268.22*   | 0269.08* | 0276.01* | 1012.00* | 1019.00* | 1052.01* | 1067.00  | 1092.00* | 1101.00* |
| 1261.01*  |            |            |          |          |          |          |          |          |          |          |
| Median Fa | mily Incor | ne 110-120 | )%       |          |          |          |          |          |          |          |
| 0230.00*  | 0232.01*   | 0235.01*   | 0240.03* | 0242.00* | 0253.01* | 0257.02* | 0258.02* | 0259.09* | 0260.23* | 0263.02  |
| 0265.07*  | 0267.06*   | 0267.21*   | 0267.26* | 0268.25* | 0272.02* | 0276.02* | 0277.02* | 1054.00* | 1099.00* | 1109.00* |
| 1111.00*  |            |            |          |          |          |          |          |          |          |          |
| Median Fa | mily Incor | ne >= 120º | <b>%</b> |          |          |          |          |          |          |          |
| 0006.03*  | 0106.00*   | 0107.00*   | 0110.00* | 0117.03* | 0117.04* | 0118.00* | 0120.01* | 0201.01* | 0216.02* | 0217.00* |
| 0218.00*  | 0219.00*   | 0220.00*   | 0223.01* | 0228.01* | 0228.02* | 0229.01* | 0229.02* | 0231.00* | 0235.02* | 0236.00* |
| 0237.00*  | 0238.01*   | 0238.02*   | 0239.01* | 0239.02* | 0239.03  | 0240.06  | 0257.03* | 0259.05* | 0259.07* | 0259.08  |
| 0260.07   | 0260.13*   | 0260.14*   | 0260.15* | 0260.21* | 0260.24* | 0260.25* | 0260.26* | 0260.27* | 0260.28* | 0261.03* |
| 0262.01   | 0262.02    | 0262.05*   | 0262.06* | 0262.07* | 0262.08* | 0263.01* | 0264.04* | 0265.05* | 0265.08* | 0265.09* |
| 0266.05*  | 0266.06*   | 0266.09*   | 0266.10* | 0266.11* | 0266.14* | 0266.15* | 0266.16  | 0266.17* | 0267.13* | 0267.17* |
| 0267.18   | 0267.19*   | 0267.20*   | 0267.22* | 0267.23  | 0267.24  | 0268.23* | 0268.24* | 0268.26* | 0269.07* | 0269.10* |
| 0269.11   | 0269.12*   | 0270.01*   | 0270.02* | 0271.01  | 0271.02* | 0272.03* | 0272.04* | 0272.05* | 0273.00* | 0274.00* |
| 0275.01*  | 0275.03*   | 0275.04*   | 0277.01* | 0277.03* | 1030.00* | 1036.00* | 1037.00* | 1044.00* | 1051.00* | 1052.04* |
| 1055.00*  | 1064.00*   | 1065.00*   | 1066.00* | 1080.00* | 1090.00* | 1091.00  | 1098.00* | 1112.00* | 1113.00* | 1114.00* |
| 1115.00*  | 1116.00*   | 1226.00*   | 1256.00* | 1261.02  | 1262.01  | 1262.02  |          |          |          |          |
| Median Fa | mily Incor | ne Not Kn  | own      |          |          |          |          |          |          |          |
| 0038.02*  | 0077.00    | 1025.00*   | 1039.00* | 1040.01* | 1049.01* | 9800.00* | 9801.00* |          |          |          |
| I E CHEHE | COLINTY    | (070) MN   |          |          |          |          |          |          |          |          |

LE SUEUR COUNTY (079), MN

MSA: 33460 Moderate Income

9502.00\*

Middle Income

Agency: FDIC - 3

# 2023 Institution Disclosure Statement - Table 6

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

9501.01 9501.02 9503.00 9504.00 9505.00\* 9506.00\*

#### **RAMSEY COUNTY (123), MN**

MSA: 33460

Median Family Income 20-30%

0376.03\* 0428.00\*

Median Family Income 30-40%

0304.00\* 0305.00\* 0307.04\* 0317.02\* 0327.00\* 0336.00\* 0337.00\*

Median Family Income 40-50%

 $0306.01^* \quad 0313.00^* \quad 0314.00^* \quad 0315.00^* \quad 0316.00^* \quad 0318.01^* \quad 0324.00^* \quad 0325.00^* \quad 0331.00^* \quad 0334.00^* \quad 0335.00^* \quad 0316.00^* \quad 0316$ 

0369.00\* 0374.03\*

Median Family Income 50-60%

0308.00\* 0309.00\* 0310.00\* 0311.00\* 0317.01\* 0318.02\* 0326.00\* 0345.00\* 0346.02\* 0347.01\* 0347.02\*

0361.00\* 0371.00\* 0376.04\* 0406.06\* 0409.02\*

Median Family Income 60-70%

 $0330.00^* \quad 0339.00^* \quad 0344.00^* \quad 0346.01^* \quad 0368.00^* \quad 0374.02^* \quad 0421.01^* \quad 0422.01^* \quad 0424.02^* \quad 0425.01^* \quad 0426.01^*$ 

Median Family Income 70-80%

0306.02\* 0307.02 0307.03\* 0323.00\* 0338.00\* 0340.00\* 0367.00\* 0372.00\* 0403.02\* 0411.03\* 0411.07\*

0412.00\* 0413.02\* 0416.02\* 0420.01\* 0420.02 0427.00\*

Median Family Income 80-90%

0302.02\* 0312.00\* 0342.01 0376.01\* 0405.02\* 0405.03\* 0409.01\* 0415.00\* 0418.00\* 0422.02 0423.02\*

Median Family Income 90-100%

 $0320.00^* \quad 0321.00^* \quad 0322.00^* \quad 0332.00^* \quad 0355.00^* \quad 0370.00^* \quad 0404.01^* \quad 0405.04^* \quad 0408.01^* \quad 0410.01^* \quad 0410.02^* \quad 0410.01^* \quad 0410$ 

0417.00\* 0421.02\* 0426.02\*

Median Family Income 100-110%

0301.00\* 0303.00 0333.00\* 0342.04\* 0359.00\* 0404.02\* 0407.08\* 0411.04\* 0413.01 0414.00\* 0416.01\*

0423.01\* 0424.01\* 0425.04\*

Median Family Income 110-120%

0302.01\* 0401.01\* 0403.01\* 0406.05\* 0407.04\* 0407.07\* 0408.04\* 0408.05\* 0411.05\* 0411.06\*

**Median Family Income >= 120%** 

0319.00 0342.03\* 0349.00\* 0350.00\* 0351.00\* 0352.00\* 0353.00\* 0357.00\* 0358.00\* 0360.00\* 0363.00\*

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

 $0364.00^{*} \quad 0365.00^{*} \quad 0366.00^{*} \quad 0375.00^{*} \quad 0401.02^{*} \quad 0402.00^{*} \quad 0406.01^{*} \quad 0406.03^{*} \quad 0407.05^{*} \quad 0407.06^{*} \quad 0407.09^{*} \quad$ 

0419.00\* 0425.03\* 0429.00\* 0430.01\* 0430.02\*

**Median Family Income Not Known** 

9800.00\*

**SCOTT COUNTY (139), MN** 

MSA: 33460

**Moderate Income** 

0803.03\* 0804.00\* 0805.00\* 0809.07\*

Middle Income

0801.00\* 0802.08\* 0802.09\* 0803.05\* 0806.00\* 0807.00\* 0808.01\* 0808.02 0809.05\* 0809.06 0809.08\*

0812.00 0813.01\* 0813.02

**Upper Income** 

0802.01 0802.02\* 0802.04\* 0802.06 0802.07\* 0803.04 0803.06\* 0803.07\* 0809.03\* 0810.01 0810.02\*

0811.01 0811.02\* 0811.03\*

**SHERBURNE COUNTY (141), MN** 

MSA: 33460

**Moderate Income** 

0304.09\* 0315.00

**Middle Income** 

**Upper Income** 

0305.04\*

**ASSESSMENT AREA - 0003** 

**FILLMORE COUNTY (045), MN** 

MSA: 40340

**Moderate Income** 

9603.00 9605.00 9606.00

**Middle Income** 

PAGE: 7 OF 21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

9601.00 9602.00 9604.00

**OLMSTED COUNTY (109), MN** 

MSA: 40340 Low Income

0002.00\* 0017.01\*

**Moderate Income** 

0001.00\* 0003.00\* 0005.00\* 0010.00\* 0014.01\* 0017.02\*

Middle Income

0006.00\* 0009.01 0009.02\* 0009.03 0011.00\* 0012.02\* 0013.02\* 0015.01 0015.02\* 0015.03\* 0016.01\*

0019.01\* 0020.00 0021.00 0022.00

**Upper Income** 

 $0004.00 \quad 0012.01^* \quad 0012.03 \quad 0013.01 \quad 0014.03^* \quad 0014.04 \quad 0016.02 \quad 0016.03 \quad 0017.03^* \quad 0018.00^* \quad 0019.02$ 

0023.00\*

WABASHA COUNTY (157), MN

MSA: 40340

**Moderate Income** 

4901.00\* 4906.00\*

Middle Income

4902.00 4903.00\* 4904.00 4905.00

**ASSESSMENT AREA - 0004** 

BENTON COUNTY (009), MN

MSA: 41060

**Moderate Income** 

0202.06 0211.03\* 0212.01

Middle Income

0201.00\* 0202.02\* 0202.03\* 0202.05\* 0211.02 0211.04

**Upper Income** 

0203.00\*

STEARNS COUNTY (145), MN

PAGE: 8 OF 21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: 41060

Low Income

0003.03\*

**Moderate Income** 

0003.01\* 0003.04\* 0005.01\* 0005.02\* 0007.01

Middle Income

0004.01 0006.01\* 0006.02 0008.01\* 0009.01 0010.02\* 0010.03\* 0101.03\* 0101.04\* 0104.01\* 0104.03\* 0105.00\* 0106.00\* 0109.00\* 0110.00\* 0111.01\* 0111.02\* 0112.01 0112.02 0113.02\* 0113.07\* 0113.08

0114.00 0115.00\*

**Upper Income** 

0004.02\* 0101.01\* 0102.00\* 0104.02 0113.05\* 0113.06\*

Income Not Known

0116.00

**ASSESSMENT AREA - 0005** 

WASECA COUNTY (161), MN

MSA: NA

**Moderate Income** 

7905.00

Middle Income

7901.00 7902.00 7904.00

**Upper Income** 

7903.00

**ASSESSMENT AREA - 0006** 

WINONA COUNTY (169), MN

MSA: NA

Middle Income

6701.01 6701.02 6702.00 6703.01\* 6704.00\* 6705.00 6706.00 6707.00 6708.01 6709.00

**Upper Income** 

6703.02 6708.02 6710.00

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**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

#### **ASSESSMENT AREA - 0007**

**CODINGTON COUNTY (029), SD** 

MSA: NA

**Moderate Income** 

9544.01\*

Middle Income

9541.00 9543.01\* 9543.02 9544.02\* 9545.01\* 9545.02\* 9546.00

**GRANT COUNTY (051), SD** 

MSA: NA

Middle Income

9531.00 9533.00

**ROBERTS COUNTY (109), SD** 

MSA: NA

**Moderate Income** 

9404.00 9408.00

Middle Income

9407.00 9504.00

# **ASSESSMENT AREA - 0008**

LINCOLN COUNTY (083), SD

MSA: 43620

Middle Income

0101.03 0101.07\* 0101.10\* 0101.12\* 0101.13\* 0101.15\* 0102.00\* 0103.00 0104.00\*

**Upper Income** 

0101.09 0101.11\* 0101.14 0101.16

MINNEHAHA COUNTY (099), SD

MSA: 43620 Low Income

0007.01\* 0015.01

PAGE: 10 OF 21

**Respondent ID: 0000016958** 

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

#### **Moderate Income**

 $0001.00 \quad 0002.01^* \quad 0002.02^* \quad 0003.00^* \quad 0004.01^* \quad 0004.05^* \quad 0004.06^* \quad 0004.07^* \quad 0005.00^* \quad 0007.02^* \quad 0009.00$ 

0010.01 0010.02 0011.10\* 0106.00\*

**Middle Income** 

 $0004.08^* \ \ 0006.00^* \ \ 0011.05^* \ \ 0011.07^* \ \ 0011.08^* \ \ 0012.00 \ \ \ 0015.02^* \ \ 0017.00^* \ \ 0018.01^* \ \ 0018.04 \ \ \ 0018.06^*$ 

 $0019.01^* \ \ 0101.01 \quad \ 0101.02^* \ \ \ 0102.00 \quad \ 0103.00 \quad \ \ 0104.02 \quad \ \ 0104.04 \quad \ \ 0104.05^* \quad \ \ 0104.06^* \quad \ \ 0105.02^*$ 

**Upper Income** 

0011.11\* 0011.12\* 0016.00\* 0018.05\* 0019.02\* 0104.01 0104.03\* 0105.01

**Income Not Known** 

0011.09\*

#### **OUTSIDE ASSESSMENT AREA**

**DENVER COUNTY (031), CO** 

MSA: 19740

Median Family Income 80-90%

0024.05

**COLLIER COUNTY (021), FL** 

MSA: 34940 Middle Income

0110.03

**ORANGE COUNTY (095), FL** 

MSA: 36740

**Median Family Income >= 120%** 

0171.20

**BIBB COUNTY (021), GA** 

MSA: 31420 Upper Income

0136.05

CERRO GORDO COUNTY (033), IA

PAGE: 11 OF 21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: NA

**Moderate Income** 

9503.00

**KOSSUTH COUNTY (109), IA** 

MSA: NA

Middle Income

9502.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9502.00 9503.00

**JOHNSON COUNTY (091), KS** 

MSA: 28140

Median Family Income 100-110%

0519.09

**AITKIN COUNTY (001), MN** 

MSA: NA

**Moderate Income** 

7703.00

ANOKA COUNTY (003), MN

MSA: 33460

**Moderate Income** 

0505.01 0511.01

Middle Income

0502.10 0502.29 0507.02 0507.11 0508.16 0508.18

**Upper Income** 

0502.36

**BECKER COUNTY (005), MN** 

PAGE: 12 OF 21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: NA

**Upper Income** 

4507.00

**BLUE EARTH COUNTY (013), MN** 

MSA: 31860 Middle Income

1701.00 1709.00 1713.00 1714.00

**BROWN COUNTY (015), MN** 

MSA: NA

Middle Income

9602.00 9604.00 9606.00 9607.00

**CARVER COUNTY (019), MN** 

MSA: 33460 Middle Income

0907.04 0909.02 0912.02

**Upper Income** 

0904.01 0906.02 0907.03 CHISAGO COUNTY (025), MN

MSA: 33460 Middle Income

1103.02 1107.00

**COTTONWOOD COUNTY (033), MN** 

MSA: NA

**Moderate Income** 

2701.00

Middle Income

2702.00 2703.00

**CROW WING COUNTY (035), MN** 

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21

**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: NA

Middle Income

9504.01 9509.02

DODGE COUNTY (039), MN

MSA: 40340

Middle Income

9504.00

**DOUGLAS COUNTY (041), MN** 

MSA: NA

Middle Income

4502.00

**Upper Income** 

4505.00

**FARIBAULT COUNTY (043), MN** 

MSA: NA

Middle Income

4601.00 4606.00

FREEBORN COUNTY (047), MN

MSA: NA

Middle Income

1810.00

**GOODHUE COUNTY (049), MN** 

MSA: NA

**Upper Income** 

0809.00

**HOUSTON COUNTY (055), MN** 

MSA: 29100 Middle Income PAGE: 14 OF

21

Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

0203.00

ISANTI COUNTY (059), MN

MSA: 33460 Middle Income

1306.00

**JACKSON COUNTY (063), MN** 

MSA: NA

Middle Income

4801.00 4803.00

KANDIYOHI COUNTY (067), MN

MSA: NA

**Moderate Income** 

7810.00

Middle Income

7802.00 7812.00

**Upper Income** 

7806.00

MCLEOD COUNTY (085), MN

MSA: NA

**Middle Income** 

9506.00

MEEKER COUNTY (093), MN

MSA: NA

Middle Income

5602.00 5605.00

**MORRISON COUNTY (097), MN** 

MSA: NA

**Middle Income** 

PAGE: 15 OF 21

Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

7807.00

MOWER COUNTY (099), MN

MSA: NA

**Moderate Income** 

0003.00

Middle Income

0006.00 0013.00 0014.00

**NICOLLET COUNTY (103), MN** 

MSA: 31860 Middle Income

4802.00

NOBLES COUNTY (105), MN

MSA: NA

Middle Income

1051.00 1052.00 1053.00

**NORMAN COUNTY (107), MN** 

MSA: NA

Middle Income

9602.00

OTTER TAIL COUNTY (111), MN

MSA: NA

Middle Income

9612.00

PINE COUNTY (115), MN

MSA: NA

Middle Income

9506.00

POPE COUNTY (121), MN

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**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

MSA: NA

Middle Income

9703.00

RICE COUNTY (131), MN

MSA: NA

**Upper Income** 

0701.01 0702.00 0704.00 **STEELE COUNTY (147), MN** 

MSA: NA

Middle Income

9601.00

**Upper Income** 

9603.00 9605.00

TRAVERSE COUNTY (155), MN

MSA: NA

Middle Income

4602.00

**WASHINGTON COUNTY (163), MN** 

MSA: 33460

Middle Income

0701.03 0705.02

**Upper Income** 

0701.05 0710.23

WRIGHT COUNTY (171), MN

MSA: 33460

**Moderate Income** 

1004.02

Middle Income

1004.01 1007.01

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**Respondent ID: 0000016958** 

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

COLE COUNTY (051), MO

MSA: 27620

**Moderate Income** 

0105.00

**ALLEGANY COUNTY (003), NY** 

MSA: NA

Middle Income

9511.00

ADAMS COUNTY (001), ND

MSA: NA

Middle Income

9656.00

**BROOKINGS COUNTY (011), SD** 

MSA: NA

Middle Income

9586.00

**BROWN COUNTY (013), SD** 

MSA: NA

**Upper Income** 

9513.00 9519.00 9520.00

DAY COUNTY (037), SD

MSA: NA

**Moderate Income** 

9529.00

Middle Income

9527.00

HAMLIN COUNTY (057), SD

MSA: NA

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21

**Respondent ID: 0000016958** 

## 2023 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

Middle Income

9551.00

KINGSBURY COUNTY (077), SD

MSA: NA

Middle Income

9581.00 9582.00

MCCOOK COUNTY (087), SD

MSA: 43620

Middle Income

9646.00

**MOODY COUNTY (101), SD** 

MSA: NA

**Upper Income** 

9596.00

**TURNER COUNTY (125), SD** 

MSA: 43620

Middle Income

9651.00

YANKTON COUNTY (135), SD

MSA: NA

Middle Income

9664.00

**HIDALGO COUNTY (215), TX** 

MSA: 32580

Median Family Income 70-80%

0221.13

TRAVIS COUNTY (453), TX

MSA: 12420

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Respondent ID: 0000016958

Agency: FDIC - 3

## 2023 Institution Disclosure Statement - Table 6

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

Median Family Income >= 120%

0361.00

**OKANOGAN COUNTY (047), WA** 

MSA: NA

**Moderate Income** 

9706.01

LA CROSSE COUNTY (063), WI

MSA: 29100 Middle Income

0101.01

**Income Not Known** 

0003.00

**MILWAUKEE COUNTY (079), WI** 

MSA: 33340

Median Family Income 90-100%

1863.00

**MONROE COUNTY (081), WI** 

MSA: NA

Middle Income

9508.00

ST. CROIX COUNTY (109), WI

MSA: 33460 Middle Income

1205.02 1206.02 1208.01

TREMPEALEAU COUNTY (121), WI

MSA: NA

Middle Income

1005.00 1007.00 1008.00

PAGE: 20 OF 21

**Respondent ID: 0000016958** 

Agency: FDIC - 3

# 2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank** 

**VERNON COUNTY (123), WI** 

MSA: NA

**Moderate Income** 

9604.00

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**Respondent ID: 0000016958** 

Agency: FDIC - 3

## 2023 Institution Disclosure Statement - Table E-1

Error Status Information Respondent ID: 0000016958

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Institution: Minnwest Bank Agency: FDIC - 3

| Record Identifier: 11                   | Total Composite<br>Records on File | Total Composite<br>Records Without<br>Errors | Total Validity <sup><u>10</u><br/>Errors</sup> | Percentage of<br>Validity Errors |
|---|------------------------------------|--|--|----------------------------------|
| Transmittal Sheet                       | 1                                  | 1  | 0  | 0.00%                            |
| Small Business Loans                    | 229                                | 229  | 0  | 0.00%                            |
| Small Farm Loans                        | 167                                | 167  | 0  | 0.00%                            |
| Community Development Loans             | 1                                  | 1  | 0  | 0.00%                            |
| Consortium/Third Party Loans (Optional) | 0                                  | 0  | 0  | 0.00%                            |
| Assessment Area                         | 32                                 | 32   | 0  | 0.00%                            |
| Total                                   | 430                                | 430  | 0  | 0.00%                            |

#### Footnote:

<sup>10.</sup> A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

<sup>11.</sup> A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: ARIZONA (04)

| Area Income Characteristics              | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|--|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|  | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| MARICOPA COUNTY (013), AZ                |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 38060                                |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area                  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Median Family Income < 10%               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 10-20%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 20-30%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 30-40%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 40-50%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 50-60%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 60-70%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 70-80%              | 0               | 0  | 0               | 0  | 1               | 278   | 1               | 278  | 0               | 0                                    |  |
| Median Family Income 80-90%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 90-100%             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 100-110%            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 110-120%            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income >= 120%             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income Not Known           | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known                          | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                             | 0               | 0  | 0               | 0  | 1               | 278   | 1               | 278  | 0               | 0                                    |  |
| TOTAL INSIDE AA IN STATE                 | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| TOTAL OUTSIDE AA IN STATE<br>STATE TOTAL | 0<br>0          | 0<br>0                                       | 0<br>0          | 0<br>0   | 1<br>1          | 278<br>278                                  | 1<br>1          | 278<br>278   | 0<br>0          | 0<br>0                               |  |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: FLORIDA (12)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| MONROE COUNTY (087), FL     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 1   | 284              | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 0  | 0                | 0  | 0                | 1   | 284              | 0  | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 0  | 0                | 0  | 0                | 1   | 284              | 0  | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0  | 0                | 0  | 0                | 1   | 284              | 0  | 0                | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: GEORGIA (13)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| BIBB COUNTY (021), GA       |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA 31420                   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 4  | 172              | 0  | 0                | 0   | 0                | 4  | 172              | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 4  | 172              | 0  | 0                | 0   | 0                | 4  | 172              | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 4  | 172              | 0  | 0                | 0   | 0                | 4  | 172              | 0                                    | 0                |
| STATE TOTAL                 | 4  | 172              | 0  | 0                | 0   | 0                | 4  | 172              | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| MCLEAN COUNTY (113), IL     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA 14010                   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 1   | 1,000            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 0  | 0                | 0  | 0                | 1   | 1,000            | 0  | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 0  | 0                | 0  | 0                | 1   | 1,000            | 0  | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0  | 0                | 0  | 0                | 1   | 1,000            | 0  | 0                | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: MICHIGAN (26)

| Area Income Characteristics              | Origii          | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|--|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|  | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| OAKLAND COUNTY (125), MI                 |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 47664                                |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area                  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Median Family Income < 10%               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 10-20%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 20-30%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 30-40%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 40-50%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 50-60%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 60-70%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 70-80%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 80-90%              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 90-100%             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 100-110%            | 0               | 0  | 0               | 0  | 1               | 420   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income 110-120%            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income >= 120%             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Median Family Income Not Known           | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known                          | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                             | 0               | 0  | 0               | 0  | 1               | 420   | 0               | 0  | 0               | 0                                    |  |
| TOTAL INSIDE AA IN STATE                 | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| TOTAL OUTSIDE AA IN STATE<br>STATE TOTAL | 0<br>0          | 0<br>0                                       | 0<br>0          | 0  | 1<br>1          | 420<br>420                                  | 0<br>0          | 0  | 0<br>0          | 0                                    |  |

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Loans by County

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

| Area Income Characteristics | Orig            | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| ANOKA COUNTY (003), MN      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 2               | 71   | 3               | 628  | 3               | 1,922                                       | 4               | 1,383  | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 3               | 467  | 2               | 1,350                                       | 2               | 350  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 1               | 841   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 2               | 71   | 6               | 1,095  | 6               | 4,113                                       | 6               | 1,733  | 0               | 0                                    |  |
| BENTON COUNTY (009), MN     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 41060                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0004              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 1               | 100  | 0               | 0  | 2               | 1,350                                       | 1               | 500  | 0               | 0                                    |  |
| Middle Income               | 2               | 157  | 0               | 0  | 2               | 1,260                                       | 1               | 57   | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 1               | 114  | 0               | 0   | 1               | 114  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 3               | 257  | 1               | 114  | 4               | 2,610                                       | 3               | 671  | 0               | 0                                    |  |
| BIG STONE COUNTY (011), MN  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0001              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 10              | 473  | 2               | 265  | 1               | 295   | 9               | 559  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 10              | 473  | 2               | 265  | 1               | 295   | 9               | 559  | 0               | 0                                    |  |

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| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)         |
| BLUE EARTH COUNTY (013), MN |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA 31860                   |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 4               | 115  | 1               | 152  | 0               | 0   | 5               | 267  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 4               | 115  | 1               | 152  | 0               | 0   | 5               | 267  | 0               | 0                        |
| BROWN COUNTY (015), MN      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 2               | 120  | 1               | 135  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 2               | 120  | 1               | 135  | 0               | 0   | 0               | 0  | 0               | 0                        |
| CARVER COUNTY (019), MN     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA 33460                   |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 0               | 0  | 0               | 0  | 3               | 1,213                                       | 2               | 713  | 0               | 0                        |
| Upper Income                | 1               | 60   | 1               | 183  | 2               | 1,406                                       | 1               | 60   | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 1               | 60   | 1               | 183  | 5               | 2,619                                       | 3               | 773  | 0               | 0                        |

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| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| CASS COUNTY (021), MN       |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 1  | 155              | 0   | 0                | 1  | 155              | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 0  | 0                | 1  | 155              | 0   | 0                | 1  | 155              | 0                                    | 0                |
| CHIPPEWA COUNTY (023), MN   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Inside AA 0001              |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 8  | 255              | 1  | 150              | 0   | 0                | 4  | 186              | 0                                    | 0                |
| Middle Income               | 5  | 203              | 0  | 0                | 1   | 350              | 3  | 395              | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 13   | 458              | 1  | 150              | 1   | 350              | 7  | 581              | 0                                    | 0                |
| CHISAGO COUNTY (025), MN    |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA 33460                   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 1   | 350              | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 0  | 0                | 0  | 0                | 1   | 350              | 0  | 0                | 0                                    | 0                |

Small Business Loans - Originations

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| COTTONWOOD COUNTY (033), MN |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 75                           | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 75                           | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| CROW WING COUNTY (035), MN  |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 2               | 80                           | 1  | 140              | 0   | 0                | 2  | 190              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 2               | 80                           | 1  | 140              | 0   | 0                | 2  | 190              | 0                                    | 0                |
| DAKOTA COUNTY (037), MN     |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA 33460                   |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Inside AA 0002              |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 1               | 24                           | 1  | 223              | 3   | 2,090            | 3  | 1,514            | 0                                    | 0                |
| Middle Income               | 11              | 401                          | 3  | 650              | 13  | 5,286            | 12   | 2,753            | 0                                    | 0                |
| Upper Income                | 4               | 232                          | 3  | 550              | 6   | 2,974            | 6  | 2,012            | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 16              | 657                          | 7  | 1,423            | 22  | 10,350           | 21   | 6,279            | 0                                    | 0                |

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| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| DOUGLAS COUNTY (041), MN    |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 2               | 37   | 0               | 0  | 0               | 0   | 1               | 12   | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 2               | 37   | 0               | 0  | 0               | 0   | 1               | 12   | 0               | 0                                    |  |
| FARIBAULT COUNTY (043), MN  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Middle Income               | 1               | 20   | 0               | 0  | 0               | 0   | 1               | 20   | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 20   | 0               | 0  | 0               | 0   | 1               | 20   | 0               | 0                                    |  |
| FILLMORE COUNTY (045), MN   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 40340                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0003              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 10              | 400  | 1               | 175  | 1               | 300   | 10              | 475  | 0               | 0                                    |  |
| Middle Income               | 2               | 63   | 1               | 201  | 1               | 383   | 3               | 641  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 12              | 463  | 2               | 376  | 2               | 683   | 13              | 1,116  | 0               | 0                                    |  |

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| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)         |
| FREEBORN COUNTY (047), MN   |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 0               | 0  | 0               | 0  | 2               | 1,104                                       | 0               | 0  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 0               | 0  | 0               | 0  | 2               | 1,104                                       | 0               | 0  | 0               | 0                        |
| GOODHUE COUNTY (049), MN    |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 0               | 0  | 0               | 0  | 1               | 453   | 0               | 0  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 0               | 0  | 0               | 0  | 1               | 453   | 0               | 0  | 0               | 0                        |

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| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|-----------------|------------------------------|-----------------|--|---|------------------|--|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| HENNEPIN COUNTY (053), MN      |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| MSA 33460                      |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| Inside AA 0002                 |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| Median Family Income < 10%     | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Median Family Income 30-40%    | 0               | 0                            | 0               | 0  | 1   | 474              | 0  | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0               | 0                            | 1               | 200  | 1   | 1,000            | 2  | 1,200            | 0                                    | 0                |
| Median Family Income 50-60%    | 1               | 34                           | 1               | 150  | 1   | 325              | 0  | 0                | 0                                    | 0                |
| Median Family Income 60-70%    | 0               | 0                            | 0               | 0  | 1   | 1,000            | 0  | 0                | 0                                    | 0                |
| Median Family Income 70-80%    | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Median Family Income 80-90%    | 2               | 118                          | 2               | 465  | 4   | 2,030            | 3  | 865              | 0                                    | 0                |
| Median Family Income 90-100%   | 2               | 129                          | 1               | 127  | 2   | 1,050            | 3  | 456              | 0                                    | 0                |
| Median Family Income 100-110%  | 2               | 78                           | 1               | 250  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Median Family Income 110-120%  | 1               | 50                           | 3               | 610  | 6   | 3,325            | 7  | 2,467            | 0                                    | 0                |
| Median Family Income >= 120%   | 7               | 465                          | 6               | 1,028                                      | 6   | 3,573            | 14   | 3,303            | 0                                    | 0                |
| Median Family Income Not Known | 0               | 0                            | 1               | 200  | 0   | 0                | 1  | 200              | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                   | 15              | 874                          | 16              | 3,030                                      | 22  | 12,777           | 30   | 8,491            | 0                                    | 0                |
| ISANTI COUNTY (059), MN        |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| MSA 33460                      |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area        |                 |                              |                 |  |   |                  |  |                  |                                      |                  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income                | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income                  | 1               | 50                           | 2               | 300  | 0   | 0                | 3  | 350              | 0                                    | 0                |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                   | 1               | 50                           | 2               | 300  | 0   | 0                | 3  | 350              | 0                                    | 0                |

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| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | s Annual<br>es <= \$1 | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|-----------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                            | Amount<br>(000s)      | Num of<br>Loans                      | Amount<br>(000s) |
| KANDIYOHI COUNTY (067), MN     |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| MSA NA                         |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Outside Assessment Area        |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Moderate Income                | 0               | 0                            | 0               | 0  | 2               | 575                          | 1  | 275                   | 0                                    | 0                |
| Middle Income                  | 0               | 0                            | 1               | 150  | 0               | 0                            | 1  | 150                   | 0                                    | 0                |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| County Total                   | 0               | 0                            | 1               | 150  | 2               | 575                          | 2  | 425                   | 0                                    | 0                |
| LAC QUI PARLE COUNTY (073), MN |                 |                              |                 |  |                 |                              |  |                       |                                      | -                |
| MSA NA                         |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Inside AA 0001                 |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Moderate Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Middle Income                  | 7               | 285                          | 1               | 125  | 3               | 2,300                        | 3  | 120                   | 0                                    | 0                |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| County Total                   | 7               | 285                          | 1               | 125  | 3               | 2,300                        | 3  | 120                   | 0                                    | 0                |
| LE SUEUR COUNTY (079), MN      |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| MSA 33460                      |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Inside AA 0002                 |                 |                              |                 |  |                 |                              |  |                       |                                      |                  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Moderate Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Middle Income                  | 9               | 529                          | 3               | 535  | 2               | 578                          | 9  | 857                   | 0                                    | 0                |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0                                    | 0                |
| County Total                   | 9               | 529                          | 3               | 535  | 2               | 578                          | 9  | 857                   | 0                                    | 0                |

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| Area Income Characteristics | Orig            | mount at<br>ination<br>00,000 | Loan Amount at Origination >\$100,000 But <=\$250,000 |                  | Loan Amount at Origination >\$250,000 |                  | Loans to Businesses with Gross Annual Revenues <= \$1 Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|-------------------------------|---|------------------|---------------------------------------|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans                                       | Amount<br>(000s) | Num of<br>Loans                       | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| LINCOLN COUNTY (081), MN    |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 1               | 50                            | 0   | 0                | 0                                     | 0                | 1   | 50               | 0                                    | 0                |
| Upper Income                | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 1               | 50                            | 0   | 0                | 0                                     | 0                | 1   | 50               | 0                                    | 0                |
| LYON COUNTY (083), MN       |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 2               | 40                            | 1   | 150              | 1                                     | 874              | 1   | 25               | 0                                    | 0                |
| Middle Income               | 16              | 692                           | 8   | 1,560            | 5                                     | 1,826            | 14  | 1,151            | 0                                    | 0                |
| Upper Income                | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 18              | 732                           | 9   | 1,710            | 6                                     | 2,700            | 15  | 1,176            | 0                                    | 0                |
| MORRISON COUNTY (097), MN   |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                               |   |                  |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 0               | 0                             | 0   | 0                | 2                                     | 1,350            | 0   | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                             | 0   | 0                | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 0               | 0                             | 0   | 0                | 2                                     | 1,350            | 0   | 0                | 0                                    | 0                |

Small Business Loans - Originations

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| Area Income Characteristics | Origi           | Loan Amount at Origination <=\$100,000  C=\$250,000  C=\$250,000 |                 | ination<br>,000 But | Orig            | mount at<br>ination<br>50,000 | with Gros<br>Revenue |                  | s Annual Loans b<br>s <= \$1 Affiliates<br>on |                  |  |
|-----------------------------|-----------------|--|-----------------|---------------------|-----------------|-------------------------------|----------------------|------------------|---|------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)    | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans      | Amount<br>(000s) | Num of<br>Loans                               | Amount<br>(000s) |  |
| MOWER COUNTY (099), MN      |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| MSA NA                      |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Outside Assessment Area     |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Low Income                  | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Moderate Income             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Middle Income               | 7               | 373  | 0               | 0                   | 0               | 0                             | 6                    | 363              | 0   | 0                |  |
| Upper Income                | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Income Not Known            | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Tract Not Known             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| County Total                | 7               | 373  | 0               | 0                   | 0               | 0                             | 6                    | 363              | 0   | 0                |  |
| MURRAY COUNTY (101), MN     |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| MSA NA                      |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Inside AA 0001              |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Low Income                  | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Moderate Income             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Middle Income               | 19              | 675  | 5               | 810                 | 9               | 4,512                         | 14                   | 1,558            | 0   | 0                |  |
| Upper Income                | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Income Not Known            | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Tract Not Known             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| County Total                | 19              | 675  | 5               | 810                 | 9               | 4,512                         | 14                   | 1,558            | 0   | 0                |  |
| NICOLLET COUNTY (103), MN   |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| MSA 31860                   |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Outside Assessment Area     |                 |  |                 |                     |                 |                               |                      |                  |   |                  |  |
| Low Income                  | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Moderate Income             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Middle Income               | 1               | 24   | 0               | 0                   | 0               | 0                             | 1                    | 24               | 0   | 0                |  |
| Upper Income                | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Income Not Known            | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| Tract Not Known             | 0               | 0  | 0               | 0                   | 0               | 0                             | 0                    | 0                | 0   | 0                |  |
| County Total                | 1               | 24   | 0               | 0                   | 0               | 0                             | 1                    | 24               | 0   | 0                |  |

Small Business Loans - Originations

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| NOBLES COUNTY (105), MN     |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 49                           | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 49                           | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| OLMSTED COUNTY (109), MN    |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA 40340                   |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Inside AA 0003              |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 1               | 285                          | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 2               | 910                          | 2  | 910              | 0                                    | 0                |
| Middle Income               | 7               | 280                          | 1               | 147  | 4               | 1,865                        | 10   | 1,742            | 0                                    | 0                |
| Upper Income                | 5               | 182                          | 0               | 0  | 5               | 2,831                        | 2  | 1,157            | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 12              | 462                          | 1               | 147  | 12              | 5,891                        | 14   | 3,809            | 0                                    | 0                |
| POPE COUNTY (121), MN       |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 5                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 5                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|----------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| RAMSEY COUNTY (123), MN        |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| MSA 33460                      |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| Inside AA 0002                 |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| Median Family Income < 10%     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 30-40%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0               | 0                            | 1               | 183  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 50-60%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 60-70%    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 70-80%    | 0               | 0                            | 1               | 150  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 80-90%    | 0               | 0                            | 1               | 250  | 1               | 440                          | 1                    | 440              | 0                                    | 0                |
| Median Family Income 90-100%   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 100-110%  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Median Family Income 110-120%  | 1               | 60                           | 0               | 0  | 0               | 0                            | 1                    | 60               | 0                                    | 0                |
| Median Family Income >= 120%   | 5               | 255                          | 0               | 0  | 1               | 260                          | 0                    | 0                | 0                                    | 0                |
| Median Family Income Not Known | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| County Total                   | 6               | 315                          | 3               | 583  | 2               | 700                          | 2                    | 500              | 0                                    | 0                |
| REDWOOD COUNTY (127), MN       |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| MSA NA                         |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| Inside AA 0001                 |                 |                              |                 |  |                 |                              |                      |                  |                                      |                  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Moderate Income                | 4               | 315                          | 2               | 408  | 1               | 600                          | 1                    | 15               | 0                                    | 0                |
| Middle Income                  | 23              | 1,254                        | 12              | 2,112                                      | 14              | 8,665                        | 16                   | 3,444            | 0                                    | 0                |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0                | 0                                    | 0                |
| County Total                   | 27              | 1,569                        | 14              | 2,520                                      | 15              | 9,265                        | 17                   | 3,459            | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue | Businesses<br>ss Annual<br>es <= \$1<br>lion |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|----------------------|--|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)         |
| RENVILLE COUNTY (129), MN   |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| MSA NA                      |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Middle Income               | 8               | 378                          | 1               | 175  | 1               | 600                          | 4                    | 253  | 0               | 0                        |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| County Total                | 8               | 378                          | 1               | 175  | 1               | 600                          | 4                    | 253  | 0               | 0                        |
| RICE COUNTY (131), MN       |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| MSA NA                      |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Middle Income               | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Upper Income                | 6               | 359                          | 2               | 371  | 1               | 271                          | 7                    | 726  | 0               | 0                        |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| County Total                | 6               | 359                          | 2               | 371  | 1               | 271                          | 7                    | 726  | 0               | 0                        |
| ROCK COUNTY (133), MN       |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| MSA NA                      |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |                      |  |                 |                          |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Middle Income               | 33              | 1,058                        | 11              | 1,719                                      | 5               | 2,353                        | 35                   | 3,313  | 0               | 0                        |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0                    | 0  | 0               | 0                        |
| County Total                | 33              | 1,058                        | 11              | 1,719                                      | 5               | 2,353                        | 35                   | 3,313  | 0               | 0                        |

Small Business Loans - Originations

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| SCOTT COUNTY (139), MN      |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA 33460                   |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Inside AA 0002              |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Middle Income               | 16              | 853                          | 2               | 402  | 6               | 4,732                        | 12   | 2,864            | 0                                    | 0                |
| Upper Income                | 5               | 112                          | 1               | 225  | 5               | 2,245                        | 7  | 1,133            | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 21              | 965                          | 3               | 627  | 11              | 6,977                        | 19   | 3,997            | 0                                    | 0                |
| SHERBURNE COUNTY (141), MN  |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA 33460                   |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Inside AA 0002              |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 25                           | 1               | 150  | 3               | 2,320                        | 2  | 1,025            | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 25                           | 1               | 150  | 3               | 2,320                        | 2  | 1,025            | 0                                    | 0                |
| SIBLEY COUNTY (143), MN     |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 18                           | 1               | 150  | 0               | 0                            | 2  | 168              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 18                           | 1               | 150  | 0               | 0                            | 2  | 168              | 0                                    | 0                |

Small Business Loans - Originations

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>250,000 | Origi           | mount at<br>nation<br>50,000 | Businesses<br>ss Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                 |                  |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|--------------------------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                              | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) |
| STEARNS COUNTY (145), MN    |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| MSA 41060                   |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Inside AA 0004              |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Moderate Income             | 4               | 217                          | 0               | 0  | 2               | 660                          | 4  | 217                                  | 0               | 0                |
| Middle Income               | 6               | 400                          | 3               | 650  | 7               | 5,212                        | 5  | 1,389                                | 0               | 0                |
| Upper Income                | 0               | 0                            | 1               | 192  | 2               | 987                          | 3  | 1,179                                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| County Total                | 10              | 617                          | 4               | 842  | 11              | 6,859                        | 12   | 2,785                                | 0               | 0                |
| STEELE COUNTY (147), MN     |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Middle Income               | 1               | 100                          | 1               | 105  | 2               | 838                          | 3  | 943                                  | 0               | 0                |
| Upper Income                | 2               | 50                           | 1               | 105  | 0               | 0                            | 2  | 125                                  | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| County Total                | 3               | 150                          | 2               | 210  | 2               | 838                          | 5  | 1,068                                | 0               | 0                |
| SWIFT COUNTY (151), MN      |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Inside AA 0001              |                 |                              |                 |  |                 |                              |  |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 280                          | 0  | 0                                    | 0               | 0                |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                                    | 0               | 0                |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 280                          | 0  | 0                                    | 0               | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Orig<br>>\$100  | mount at<br>ination<br>,000 But<br>50,000 | Loan Amount at Origination >\$250,000 |                  | Loans to Businesses with Gross Annual Revenues <= \$1 Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|-----------------|---|---------------------------------------|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans                       | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| TRAVERSE COUNTY (155), MN   |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 1               | 10                           | 0               | 0   | 0                                     | 0                | 1   | 10               | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 1               | 10                           | 0               | 0   | 0                                     | 0                | 1   | 10               | 0                                    | 0                |
| WABASHA COUNTY (157), MN    |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| MSA 40340                   |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Inside AA 0003              |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 1               | 26                           | 0               | 0   | 0                                     | 0                | 1   | 26               | 0                                    | 0                |
| Middle Income               | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 1               | 26                           | 0               | 0   | 0                                     | 0                | 1   | 26               | 0                                    | 0                |
| WASECA COUNTY (161), MN     |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Inside AA 0005              |                 |                              |                 |   |                                       |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 10              | 487                          | 4               | 574                                       | 1                                     | 840              | 4   | 331              | 0                                    | 0                |
| Middle Income               | 6               | 300                          | 3               | 600                                       | 2                                     | 1,173            | 6   | 565              | 0                                    | 0                |
| Upper Income                | 9               | 440                          | 1               | 176                                       | 0                                     | 0                | 9   | 561              | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0               | 0   | 0                                     | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 25              | 1,227                        | 8               | 1,350                                     | 3                                     | 2,013            | 19  | 1,457            | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

| Area Income Characteristics | Origi           | Origination Origination<br><=\$100,000 >\$100,000 But<br><=\$250,000 |                 |                  | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue |                  |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|--|-----------------|------------------|-----------------|------------------------------|----------------------|------------------|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)         |
| WASHINGTON COUNTY (163), MN |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| MSA 33460                   |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Outside Assessment Area     |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Moderate Income             | 0               | 0  | 1               | 140              | 0               | 0                            | 1                    | 140              | 0               | 0                        |
| Middle Income               | 1               | 52   | 1               | 115              | 2               | 1,571                        | 1                    | 600              | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0                | 1               | 450                          | 1                    | 450              | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| County Total                | 1               | 52   | 2               | 255              | 3               | 2,021                        | 3                    | 1,190            | 0               | 0                        |
| WINONA COUNTY (169), MN     |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| MSA NA                      |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Inside AA 0006              |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Middle Income               | 25              | 1,134  | 2               | 362              | 3               | 1,398                        | 26                   | 2,569            | 0               | 0                        |
| Upper Income                | 3               | 146  | 3               | 587              | 3               | 2,015                        | 7                    | 1,133            | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| County Total                | 28              | 1,280  | 5               | 949              | 6               | 3,413                        | 33                   | 3,702            | 0               | 0                        |
| WRIGHT COUNTY (171), MN     |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| MSA 33460                   |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Outside Assessment Area     |                 |  |                 |                  |                 |                              |                      |                  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0                | 1               | 975                          | 0                    | 0                | 0               | 0                        |
| Middle Income               | 4               | 325  | 2               | 324              | 2               | 1,189                        | 2                    | 827              | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0                | 1               | 758                          | 1                    | 758              | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| County Total                | 4               | 325  | 2               | 324              | 4               | 2,922                        | 3                    | 1,585            | 0               | 0                        |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

| Area Income Characteristics      | Origi           | mount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>ination<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue |                  |                 | o Item:<br>ns by<br>ates |
|----------------------------------|-----------------|------------------------------|-----------------|---|-----------------|------------------------------|----------------------|------------------|-----------------|--------------------------|
|                                  | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)         |
| YELLOW MEDICINE COUNTY (173), MN |                 |                              |                 |   |                 |                              |                      |                  |                 |                          |
| MSA NA                           |                 |                              |                 |   |                 |                              |                      |                  |                 |                          |
| Inside AA 0001                   |                 |                              |                 |   |                 |                              |                      |                  |                 |                          |
| Low Income                       | 0               | 0                            | 0               | 0   | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Moderate Income                  | 0               | 0                            | 0               | 0   | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Middle Income                    | 5               | 225                          | 0               | 0   | 3               | 2,044                        | 4                    | 125              | 0               | 0                        |
| Upper Income                     | 0               | 0                            | 0               | 0   | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Income Not Known                 | 0               | 0                            | 0               | 0   | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| Tract Not Known                  | 0               | 0                            | 0               | 0   | 0               | 0                            | 0                    | 0                | 0               | 0                        |
| County Total                     | 5               | 225                          | 0               | 0   | 3               | 2,044                        | 4                    | 125              | 0               | 0                        |
| TOTAL INSIDE AA IN STATE         | 301             | 13,618                       | 99              | 17,750                                    | 145             | 79,870                       | 289                  | 46,077           | 0               | 0                        |
| TOTAL OUTSIDE AA IN STATE        | 41              | 1,975                        | 22              | 3,470                                     | 29              | 16,616                       | 50                   | 8,891            | 0               | 0                        |
| STATE TOTAL                      | 342             | 15,593                       | 121             | 21,220                                    | 174             | 96,486                       | 339                  | 54,968           | 0               | 0                        |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: NEW YORK (36)

| Area Income Characteristics | Origii          | nount at<br>nation<br>00,000 | Origi<br>>\$100 | mount at<br>nation<br>,000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | s Annual<br>es <= \$1 |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|------------------------------|-----------------|--|-----------------|------------------------------|--|-----------------------|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                         | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                            | Amount<br>(000s)      | Num of<br>Loans | Amount<br>(000s)         |
| ALLEGANY COUNTY (003), NY   |                 |                              |                 |  |                 |                              |  |                       |                 |                          |
| MSA NA                      |                 |                              |                 |  |                 |                              |  |                       |                 |                          |
| Outside Assessment Area     |                 |                              |                 |  |                 |                              |  |                       |                 |                          |
| Low Income                  | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| Moderate Income             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| Middle Income               | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                     | 0               | 0                        |
| Upper Income                | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| Income Not Known            | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| Tract Not Known             | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| County Total                | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                     | 0               | 0                        |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0               | 0  | 0               | 0                            | 0  | 0                     | 0               | 0                        |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                     | 0               | 0                        |
| STATE TOTAL                 | 0               | 0                            | 0               | 0  | 1               | 1,000                        | 0  | 0                     | 0               | 0                        |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3 State: SOUTH DAKOTA (46)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| BROWN COUNTY (013), SD      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 1   | 400              | 0  | 0                | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 0  | 0                | 0  | 0                | 1   | 400              | 0  | 0                | 0                                    | 0                |
| CODINGTON COUNTY (029), SD  |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Inside AA 0007              |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 9  | 347              | 1  | 104              | 0   | 0                | 7  | 343              | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 9  | 347              | 1  | 104              | 0   | 0                | 7  | 343              | 0                                    | 0                |
| DAY COUNTY (037), SD        |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 3  | 192              | 0  | 0                | 0   | 0                | 3  | 192              | 0                                    | 0                |
| Middle Income               | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 3  | 192              | 0  | 0                | 0   | 0                | 3  | 192              | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3 State: SOUTH DAKOTA (46)

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ns by<br>ates |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)         |
| GRANT COUNTY (051), SD      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Inside AA 0007              |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 10              | 537  | 1               | 130  | 1               | 330   | 10              | 617  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 10              | 537  | 1               | 130  | 1               | 330   | 10              | 617  | 0               | 0                        |
| HAMLIN COUNTY (057), SD     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 1               | 20   | 0               | 0  | 3               | 1,050                                       | 0               | 0  | 0               | 0                        |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 1               | 20   | 0               | 0  | 3               | 1,050                                       | 0               | 0  | 0               | 0                        |
| LINCOLN COUNTY (083), SD    |                 |  |                 |  |                 |   |                 |  |                 |                          |
| MSA 43620                   |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Inside AA 0008              |                 |  |                 |  |                 |   |                 |  |                 |                          |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Middle Income               | 6               | 317  | 1               | 113  | 4               | 1,867                                       | 6               | 1,193  | 0               | 0                        |
| Upper Income                | 4               | 242  | 2               | 401  | 3               | 1,125                                       | 3               | 281  | 0               | 0                        |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                        |
| County Total                | 10              | 559  | 3               | 514  | 7               | 2,992                                       | 9               | 1,474  | 0               | 0                        |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: SOUTH DAKOTA (46)

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| MINNEHAHA COUNTY (099), SD  |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA 43620                   |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0008              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 5               | 196  | 0               | 0  | 5               | 1,911                                       | 5               | 1,034  | 0               | 0                                    |  |
| Middle Income               | 8               | 214  | 2               | 300  | 1               | 300   | 7               | 333  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 1               | 133  | 0               | 0   | 1               | 133  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 1               | 353   | 1               | 353  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 13              | 410  | 3               | 433  | 7               | 2,564                                       | 14              | 1,853  | 0               | 0                                    |  |
| ROBERTS COUNTY (109), SD    |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Inside AA 0007              |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 5               | 126  | 0               | 0  | 1               | 300   | 5               | 126  | 0               | 0                                    |  |
| Middle Income               | 5               | 167  | 0               | 0  | 2               | 678   | 6               | 545  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 10              | 293  | 0               | 0  | 3               | 978   | 11              | 671  | 0               | 0                                    |  |
| TOTAL INSIDE AA IN STATE    | 52              | 2,146  | 8               | 1,181  | 18              | 6,864                                       | 51              | 4,958  | 0               | 0                                    |  |
| TOTAL OUTSIDE AA IN STATE   | 4               | 212  | 0               | 0  | 4               | 1,450                                       | 3               | 192  | 0               | 0                                    |  |
| STATE TOTAL                 | 56              | 2,358  | 8               | 1,181  | 22              | 8,314                                       | 54              | 5,150  | 0               | 0                                    |  |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: TENNESSEE (47)

| Area Income Characteristics  KNOX COUNTY (093), TN  MSA 28940  Outside Assessment Area  Low Income  Moderate Income  Middle Income  Upper Income  Income Not Known  Tract Not Known  County Total  TOTAL INSIDE AA IN STATE | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---|--|------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|   | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| KNOX COUNTY (093), TN   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| MSA 28940   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area   |  |                  |  |                  |   |                  |  |                  |                                      |                  |
| Low Income  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income   | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income   | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income  | 0  | 0                | 1  | 120              | 0   | 0                | 1  | 120              | 0                                    | 0                |
| Income Not Known  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known   | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total  | 0  | 0                | 1  | 120              | 0   | 0                | 1  | 120              | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE  | 0  | 0                | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 0  | 0                | 1  | 120              | 0   | 0                | 1  | 120              | 0                                    | 0                |
| STATE TOTAL   | 0  | 0                | 1  | 120              | 0   | 0                | 1  | 120              | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: TEXAS (48)

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Businesses<br>ss Annual<br>es <= \$1<br>lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans                      | Amount<br>(000s) |
| PARMER COUNTY (369), TX     |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Middle Income               | 1               | 3  | 0               | 0  | 0               | 0   | 1               | 3  | 0                                    | 0                |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| County Total                | 1               | 3  | 0               | 0  | 0               | 0   | 1               | 3  | 0                                    | 0                |
| SMITH COUNTY (423), TX      |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| MSA 46340                   |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                                      |                  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Moderate Income             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Middle Income               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Upper Income                | 0               | 0  | 0               | 0  | 1               | 288   | 1               | 288  | 0                                    | 0                |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| County Total                | 0               | 0  | 0               | 0  | 1               | 288   | 1               | 288  | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 1               | 3  | 0               | 0  | 1               | 288   | 2               | 291  | 0                                    | 0                |
| STATE TOTAL                 | 1               | 3  | 0               | 0  | 1               | 288   | 2               | 291  | 0                                    | 0                |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: WISCONSIN (55)

| Area Income Characteristics  | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ns by<br>iates |
|------------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|---------------------------|
|                              | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)          |
| CHIPPEWA COUNTY (017), WI    |                 |  |                 |  |                 |   |                 |  |                 |                           |
| MSA 20740                    |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Outside Assessment Area      |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Low Income                   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Moderate Income              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Middle Income                | 0               | 0  | 2               | 277  | 0               | 0   | 2               | 277  | 0               | 0                         |
| Upper Income                 | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Income Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Tract Not Known              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| County Total                 | 0               | 0  | 2               | 277  | 0               | 0   | 2               | 277  | 0               | 0                         |
| ST. CROIX COUNTY (109), WI   |                 |  |                 |  |                 |   |                 |  |                 |                           |
| MSA 33460                    |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Outside Assessment Area      |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Low Income                   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Moderate Income              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Middle Income                | 1               | 43   | 1               | 200  | 1               | 350   | 2               | 550  | 0               | 0                         |
| Upper Income                 | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Income Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Tract Not Known              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| County Total                 | 1               | 43   | 1               | 200  | 1               | 350   | 2               | 550  | 0               | 0                         |
| TREMPEALEAU COUNTY (121), WI |                 |  |                 |  |                 |   |                 |  |                 |                           |
| MSA NA                       |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Outside Assessment Area      |                 |  |                 |  |                 |   |                 |  |                 |                           |
| Low Income                   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Moderate Income              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Middle Income                | 0               | 0  | 2               | 448  | 1               | 332   | 3               | 780  | 0               | 0                         |
| Upper Income                 | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Income Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| Tract Not Known              | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                         |
| County Total                 | 0               | 0  | 2               | 448  | 1               | 332   | 3               | 780  | 0               | 0                         |

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: WISCONSIN (55)

| Area Income Characteristics | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|-----------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|--------------------------------------|--|
|                             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                     |  |
| VERNON COUNTY (123), WI     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| MSA NA                      |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Outside Assessment Area     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| Low Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Moderate Income             | 1               | 25   | 0               | 0  | 0               | 0   | 1               | 25   | 0               | 0                                    |  |
| Middle Income               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Upper Income                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Income Not Known            | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| Tract Not Known             | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| County Total                | 1               | 25   | 0               | 0  | 0               | 0   | 1               | 25   | 0               | 0                                    |  |
| TOTAL INSIDE AA IN STATE    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                                    |  |
| TOTAL OUTSIDE AA IN STATE   | 2               | 68   | 5               | 925  | 2               | 682   | 8               | 1,632  | 0               | 0                                    |  |
| STATE TOTAL                 | 2               | 68   | 5               | 925  | 2               | 682   | 8               | 1,632  | 0               | 0                                    |  |
| TOTAL ACROSS ALL STATES     |                 |  |                 |  |                 |   |                 |  |                 |                                      |  |
| TOTAL INSIDE AA             | 353             | 15,764                                       | 107             | 18,931   | 163             | 86,734                                      | 340             | 51,035   | 0               | 0                                    |  |
| TOTAL OUTSIDE AA            | 52              | 2,430  | 28              | 4,515  | 41              | 22,018                                      | 69              | 11,576   | 0               | 0                                    |  |
| TOTAL INSIDE & OUTSIDE      | 405             | 18,194                                       | 135             | 23,446   | 204             | 108,752                                     | 409             | 62,611   | 0               | 0                                    |  |

Small Business Loans - Purchases

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

| Area Income Characteristics    | Origi           | Loan Amount at<br>Origination<br><=\$100,000 |                 | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ins by<br>liates |
|--------------------------------|-----------------|--|-----------------|--|-----------------|---|-----------------|--|-----------------|-----------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount (000s)  | Num of<br>Loans | Amount<br>(000s)            |
| ANOKA COUNTY (003), MN         |                 |  |                 |  |                 |   |                 |  |                 |                             |
| MSA 33460                      |                 |  |                 |  |                 |   |                 |  |                 |                             |
| Outside Assessment Area        |                 |  |                 |  |                 |   |                 |  |                 |                             |
| Low Income                     | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Moderate Income                | 1               | 20   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Middle Income                  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Upper Income                   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Income Not Known               | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Tract Not Known                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| County Total                   | 1               | 20   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| HENNEPIN COUNTY (053), MN      |                 |  |                 |  |                 |   |                 |  |                 |                             |
| MSA 33460                      |                 |  |                 |  |                 |   |                 |  |                 |                             |
| Inside AA 0002                 |                 |  |                 |  |                 |   |                 |  |                 |                             |
| Median Family Income < 10%     | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 10-20%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 20-30%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 30-40%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 40-50%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 50-60%    | 1               | 50   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 60-70%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 70-80%    | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 80-90%    | 1               | 10   | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 90-100%   | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 100-110%  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income 110-120%  | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Median Family Income >= 120%   | 1               | 6  | 0               | 0  | 1               | 489   | 0               | 0  | 0               | 0                           |
| Median Family Income Not Known | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| Tract Not Known                | 0               | 0  | 0               | 0  | 0               | 0   | 0               | 0  | 0               | 0                           |
| County Total                   | 3               | 66   | 0               | 0  | 1               | 489   | 0               | 0  | 0               | 0                           |

Small Business Loans - Purchases

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

| Area Income Characteristics    | Origii          | nount at<br>nation<br>00,000 | Origir<br>>\$100, | nount at<br>nation<br>000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 | Loans to B<br>with Gros<br>Revenue<br>Mill | s Annual<br>es <= \$1 | Loa             | o Item:<br>ins by<br>iates |
|--------------------------------|-----------------|------------------------------|-------------------|---|-----------------|------------------------------|--|-----------------------|-----------------|----------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans   | Amount<br>(000s)                        | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                            | Amount<br>(000s)      | Num of<br>Loans | Amount<br>(000s)           |
| RAMSEY COUNTY (123), MN        |                 |                              |                   |   |                 |                              |  |                       |                 |                            |
| MSA 33460                      |                 |                              |                   |   |                 |                              |  |                       |                 |                            |
| Inside AA 0002                 |                 |                              |                   |   |                 |                              |  |                       |                 |                            |
| Median Family Income < 10%     | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 10-20%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 20-30%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 30-40%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 40-50%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 50-60%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 60-70%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 70-80%    | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 80-90%    | 2               | 40                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 90-100%   | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 100-110%  | 1               | 20                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income 110-120%  | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income >= 120%   | 1               | 10                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Median Family Income Not Known | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Tract Not Known                | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| County Total                   | 4               | 70                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| SCOTT COUNTY (139), MN         |                 |                              |                   |   |                 |                              |  |                       |                 | _                          |
| MSA 33460                      |                 |                              |                   |   |                 |                              |  |                       |                 |                            |
| Inside AA 0002                 |                 |                              |                   |   |                 |                              |  |                       |                 |                            |
| Low Income                     | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Moderate Income                | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Middle Income                  | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Upper Income                   | 1               | 15                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Income Not Known               | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| Tract Not Known                | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |
| County Total                   | 1               | 15                           | 0                 | 0                                       | 0               | 0                            | 0  | 0                     | 0               | 0                          |

Small Business Loans - Purchases

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origir<br>>\$100, | nount at<br>nation<br>000 But<br>50,000 | Origi           | mount at<br>nation<br>50,000 | with Gros<br>Revenue | Businesses<br>ss Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ins by<br>iates |
|-----------------------------|-----------------|------------------------------|-------------------|---|-----------------|------------------------------|----------------------|--|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans   | Amount<br>(000s)                        | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans      | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)           |
| WASHINGTON COUNTY (163), MN |                 |                              |                   |   |                 |                              |                      |  |                 |                            |
| MSA 33460                   |                 |                              |                   |   |                 |                              |                      |  |                 |                            |
| Outside Assessment Area     |                 |                              |                   |   |                 |                              |                      |  |                 |                            |
| Low Income                  | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0                    | 0  | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0                    | 0  | 0               | 0                          |
| Middle Income               | 0               | 0                            | 0                 | 0                                       | 1               | 795                          | 0                    | 0  | 0               | 0                          |
| Upper Income                | 2               | 50                           | 0                 | 0                                       | 0               | 0                            | 0                    | 0  | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0                    | 0  | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0                 | 0                                       | 0               | 0                            | 0                    | 0  | 0               | 0                          |
| County Total                | 2               | 50                           | 0                 | 0                                       | 1               | 795                          | 0                    | 0  | 0               | 0                          |
| TOTAL INSIDE AA IN STATE    | 8               | 151                          | 0                 | 0                                       | 1               | 489                          | 0                    | 0  | 0               | 0                          |
| TOTAL OUTSIDE AA IN STATE   | 3               | 70                           | 0                 | 0                                       | 1               | 795                          | 0                    | 0  | 0               | 0                          |
| STATE TOTAL                 | 11              | 221                          | 0                 | 0                                       | 2               | 1,284                        | 0                    | 0  | 0               | 0                          |
| TOTAL ACROSS ALL STATES     |                 |                              |                   |   |                 |                              |                      |  |                 |                            |
| TOTAL INSIDE AA             | 8               | 151                          | 0                 | 0                                       | 1               | 489                          | 0                    | 0  | 0               | 0                          |
| TOTAL OUTSIDE AA            | 3               | 70                           | 0                 | 0                                       | 1               | 795                          | 0                    | 0  | 0               | 0                          |
| TOTAL INSIDE & OUTSIDE      | 11              | 221                          | 0                 | 0                                       | 2               | 1,284                        | 0                    | 0  | 0               | 0                          |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: FLORIDA (12)

| Area Income Characteristics              | Origii          | igination Origination Origination Gross Annual L<br>\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 A<br><=\$250,000 Million |                 | Loa              | o Item:<br>ins by<br>liates |                  |                 |                  |                 |                  |
|--|-----------------|--|-----------------|------------------|-----------------------------|------------------|-----------------|------------------|-----------------|------------------|
|  | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| LEE COUNTY (071), FL                     |                 |  |                 |                  |                             |                  |                 |                  |                 |                  |
| MSA 15980                                |                 |  |                 |                  |                             |                  |                 |                  |                 |                  |
| Outside Assessment Area                  |                 |  |                 |                  |                             |                  |                 |                  |                 |                  |
| Median Family Income < 10%               | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 10-20%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 20-30%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 30-40%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 40-50%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 50-60%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 60-70%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 70-80%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 80-90%              | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 90-100%             | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 100-110%            | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income 110-120%            | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Median Family Income >= 120%             | 0               | 0  | 1               | 200              | 0                           | 0                | 1               | 200              | 0               | 0                |
| Median Family Income Not Known           | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| Tract Not Known                          | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| County Total                             | 0               | 0  | 1               | 200              | 0                           | 0                | 1               | 200              | 0               | 0                |
| TOTAL INSIDE AA IN STATE                 | 0               | 0  | 0               | 0                | 0                           | 0                | 0               | 0                | 0               | 0                |
| TOTAL OUTSIDE AA IN STATE<br>STATE TOTAL | 0               | 0  | 1               | 200<br>200       | 0                           | 0                | 1               | 200<br>200       | 0               | 0                |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: ILLINOIS (17)

| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Origir          | nount at<br>nation<br>0,000 | Gross<br>Revenu | -arms with<br>Annual<br>es <= \$1<br>Ilion | Loa             | no Item:<br>nns by<br>liates |
|--------------------------------|-----------------|------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|--|-----------------|------------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)             |
| COOK COUNTY (031), IL          |                 |                              |   |                   |                 |                             |                 |  |                 |                              |
| MSA 16984                      |                 |                              |   |                   |                 |                             |                 |  |                 |                              |
| Outside Assessment Area        |                 |                              |   |                   |                 |                             |                 |  |                 |                              |
| Median Family Income < 10%     | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 10-20%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 20-30%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 30-40%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 40-50%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 50-60%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 60-70%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 70-80%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 80-90%    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 90-100%   | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 100-110%  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income 110-120%  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Median Family Income >= 120%   | 0               | 0                            | 0                                       | 0                 | 2               | 615                         | 2               | 615  | 0               | 0                            |
| Median Family Income Not Known | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| County Total                   | 0               | 0                            | 0                                       | 0                 | 2               | 615                         | 2               | 615  | 0               | 0                            |
| TOTAL INSIDE AA IN STATE       | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| TOTAL OUTSIDE AA IN STATE      | 0               | 0                            | 0                                       | 0                 | 2               | 615                         | 2               | 615  | 0               | 0                            |
| STATE TOTAL                    | 0               | 0                            | 0                                       | 0                 | 2               | 615                         | 2               | 615  | 0               | 0                            |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3 State: IOWA (19)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origir<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| CLAYTON COUNTY (043), IA    |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 1               | 65                           | 0                                       | 0                | 1                          | 254              | 2               | 319                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 1               | 65                           | 0                                       | 0                | 1                          | 254              | 2               | 319                                       | 0               | 0                         |
| KOSSUTH COUNTY (109), IA    |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 2               | 23                           | 0                                       | 0                | 1                          | 475              | 3               | 498                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 2               | 23                           | 0                                       | 0                | 1                          | 475              | 3               | 498                                       | 0               | 0                         |
| LYON COUNTY (119), IA       |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 1               | 10                           | 1                                       | 180              | 1                          | 500              | 2               | 190                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 1               | 10                           | 1                                       | 180              | 1                          | 500              | 2               | 190                                       | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |

2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: IOWA (19)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | ation<br>000 But | Origin          | nount at<br>nation<br>0,000 | Gross<br>Revenu | arms with<br>Annual<br>es <= \$1<br>llion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------|-----------------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| TOTAL OUTSIDE AA IN STATE   | 4               | 98                           | 1                                       | 180              | 3               | 1,229                       | 7               | 1,007                                     | 0               | 0                         |
| STATE TOTAL                 | 4               | 98                           | 1                                       | 180              | 3               | 1,229                       | 7               | 1,007                                     | 0               | 0                         |

Small Farm Loans - Originations

Institution: Minnwest Bank

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| Area Income Characteristics | Orig            | mount at<br>ination<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Origir          | nount at<br>nation<br>0,000 | Gross<br>Revenu | arms with Annual es <= \$1 | Loa             | o Item:<br>ins by<br>liates |
|-----------------------------|-----------------|-------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|----------------------------|-----------------|-----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)           | Num of<br>Loans | Amount<br>(000s)            |
| BECKER COUNTY (005), MN     |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| MSA NA                      |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Outside Assessment Area     |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Low Income                  | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Moderate Income             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Middle Income               | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Upper Income                | 1               | 45                            | 0                                       | 0                 | 1               | 325                         | 2               | 370                        | 0               | 0                           |
| Income Not Known            | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| County Total                | 1               | 45                            | 0                                       | 0                 | 1               | 325                         | 2               | 370                        | 0               | 0                           |
| BIG STONE COUNTY (011), MN  |                 |                               |   |                   |                 |                             |                 |                            |                 | _                           |
| MSA NA                      |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Inside AA 0001              |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Low Income                  | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Moderate Income             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Middle Income               | 8               | 573                           | 5                                       | 797               | 4               | 1,235                       | 15              | 2,245                      | 0               | 0                           |
| Upper Income                | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Income Not Known            | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| County Total                | 8               | 573                           | 5                                       | 797               | 4               | 1,235                       | 15              | 2,245                      | 0               | 0                           |
| BLUE EARTH COUNTY (013), MN |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| MSA 31860                   |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Outside Assessment Area     |                 |                               |   |                   |                 |                             |                 |                            |                 |                             |
| Low Income                  | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Moderate Income             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Middle Income               | 8               | 388                           | 4                                       | 815               | 1               | 290                         | 11              | 1,453                      | 0               | 0                           |
| Upper Income                | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Income Not Known            | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| Tract Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0                          | 0               | 0                           |
| County Total                | 8               | 388                           | 4                                       | 815               | 1               | 290                         | 11              | 1,453                      | 0               | 0                           |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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| Area Income Characteristics | Orig            | Loan Amount at Origination <=\$100,000  Num of Amount |                 | nount at<br>nation<br>000 But<br>50,000 | Loan Amount at Origination >\$250,000  Num of Amount |                  | Loans to Farms with Gross Annual Revenues <= \$1 Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|---|-----------------|---|--|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)                                      | Num of<br>Loans | Amount<br>(000s)                        | Num of<br>Loans                                      | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| BROWN COUNTY (015), MN      |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| MSA NA                      |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 13              | 951   | 14              | 2,314                                   | 7  | 2,347            | 3  | 500              | 0                                    | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 13              | 951   | 14              | 2,314                                   | 7  | 2,347            | 3  | 500              | 0                                    | 0                |
| CASS COUNTY (021), MN       |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| MSA NA                      |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 1               | 51  | 0               | 0                                       | 0  | 0                | 1  | 51               | 0                                    | 0                |
| Middle Income               | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 51  | 0               | 0                                       | 0  | 0                | 1  | 51               | 0                                    | 0                |
| CHIPPEWA COUNTY (023), MN   |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| MSA NA                      |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Inside AA 0001              |                 |   |                 |   |  |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 2               | 41  | 2               | 325                                     | 1  | 253              | 4  | 366              | 0                                    | 0                |
| Middle Income               | 35              | 1,504   | 20              | 3,732                                   | 16   | 5,633            | 45   | 4,973            | 0                                    | 0                |
| Upper Income                | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0   | 0               | 0                                       | 0  | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 37              | 1,545   | 22              | 4,057                                   | 17   | 5,886            | 49   | 5,339            | 0                                    | 0                |

Small Farm Loans - Originations

Institution: Minnwest Bank

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | arms with<br>Annual<br>es <= \$1<br>llion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|-------------------|----------------------------|------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| COTTONWOOD COUNTY (033), MN |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 1                          | 259              | 0               | 0   | 0               | 0                         |
| Middle Income               | 3               | 112                          | 6                                       | 1,107             | 4                          | 1,800            | 6               | 1,052                                     | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 3               | 112                          | 6                                       | 1,107             | 5                          | 2,059            | 6               | 1,052                                     | 0               | 0                         |
| DAKOTA COUNTY (037), MN     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA 33460                   |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Inside AA 0002              |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Upper Income                | 5               | 243                          | 2                                       | 330               | 2                          | 825              | 7               | 1,143                                     | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 5               | 243                          | 2                                       | 330               | 2                          | 825              | 7               | 1,143                                     | 0               | 0                         |
| DODGE COUNTY (039), MN      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA 40340                   |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 0               | 0                            | 1                                       | 150               | 1                          | 380              | 1               | 380                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 0               | 0                            | 1                                       | 150               | 1                          | 380              | 1               | 380                                       | 0               | 0                         |

Small Farm Loans - Originations

Institution: Minnwest Bank

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with Gross Annual Revenues <= \$1 Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|--|------------------|---|------------------|--|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| DOUGLAS COUNTY (041), MN    |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 1               | 100                          | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 1               | 100                          | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| FILLMORE COUNTY (045), MN   |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA 40340                   |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Inside AA 0003              |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 18              | 940                          | 5  | 842              | 7   | 2,798            | 27   | 3,500            | 0                                    | 0                |
| Middle Income               | 31              | 1,302                        | 4  | 745              | 3   | 867              | 38   | 2,914            | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 49              | 2,242                        | 9  | 1,587            | 10  | 3,665            | 65   | 6,414            | 0                                    | 0                |
| FREEBORN COUNTY (047), MN   |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |  |                  |   |                  |  |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Middle Income               | 3               | 124                          | 0  | 0                | 1   | 305              | 4  | 429              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0  | 0                | 0                                    | 0                |
| County Total                | 3               | 124                          | 0  | 0                | 1   | 305              | 4  | 429              | 0                                    | 0                |

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| Area Income Characteristics | Origi           | Origination Origination |                 |                  | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | arms with Annual es <= \$1 llion | Loa             | no Item:<br>ins by<br>liates |
|-----------------------------|-----------------|-------------------------|-----------------|------------------|----------------------------|------------------|-----------------|----------------------------------|-----------------|------------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)        | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                 | Num of<br>Loans | Amount<br>(000s)             |
| GOODHUE COUNTY (049), MN    |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| MSA NA                      |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Outside Assessment Area     |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Low Income                  | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Moderate Income             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Middle Income               | 0               | 0                       | 1               | 243              | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Upper Income                | 1               | 80                      | 0               | 0                | 0                          | 0                | 1               | 80                               | 0               | 0                            |
| Income Not Known            | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Tract Not Known             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| County Total                | 1               | 80                      | 1               | 243              | 0                          | 0                | 1               | 80                               | 0               | 0                            |
| HOUSTON COUNTY (055), MN    |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| MSA 29100                   |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Outside Assessment Area     |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Low Income                  | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Moderate Income             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Middle Income               | 5               | 192                     | 2               | 321              | 2                          | 575              | 9               | 1,088                            | 0               | 0                            |
| Upper Income                | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Income Not Known            | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Tract Not Known             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| County Total                | 5               | 192                     | 2               | 321              | 2                          | 575              | 9               | 1,088                            | 0               | 0                            |
| JACKSON COUNTY (063), MN    |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| MSA NA                      |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Outside Assessment Area     |                 |                         |                 |                  |                            |                  |                 |                                  |                 |                              |
| Low Income                  | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Moderate Income             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Middle Income               | 2               | 75                      | 1               | 135              | 2                          | 512              | 5               | 722                              | 0               | 0                            |
| Upper Income                | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Income Not Known            | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| Tract Not Known             | 0               | 0                       | 0               | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                            |
| County Total                | 2               | 75                      | 1               | 135              | 2                          | 512              | 5               | 722                              | 0               | 0                            |

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| Area Income Characteristics    | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | arms with Annual es <= \$1 llion | Loa             | o Item:<br>ns by<br>iates |
|--------------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|----------------------------------|-----------------|---------------------------|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                 | Num of<br>Loans | Amount<br>(000s)          |
| KANDIYOHI COUNTY (067), MN     |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| MSA NA                         |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Outside Assessment Area        |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Low Income                     | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Moderate Income                | 1               | 80                           | 0                                       | 0                | 0                          | 0                | 1               | 80                               | 0               | 0                         |
| Middle Income                  | 2               | 50                           | 0                                       | 0                | 0                          | 0                | 2               | 50                               | 0               | 0                         |
| Upper Income                   | 1               | 17                           | 1                                       | 150              | 0                          | 0                | 2               | 167                              | 0               | 0                         |
| Income Not Known               | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| County Total                   | 4               | 147                          | 1                                       | 150              | 0                          | 0                | 5               | 297                              | 0               | 0                         |
| LAC QUI PARLE COUNTY (073), MN |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| MSA NA                         |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Inside AA 0001                 |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Low Income                     | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Moderate Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Middle Income                  | 44              | 2,572                        | 36                                      | 6,408            | 17                         | 6,530            | 63              | 9,614                            | 0               | 0                         |
| Upper Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Income Not Known               | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| County Total                   | 44              | 2,572                        | 36                                      | 6,408            | 17                         | 6,530            | 63              | 9,614                            | 0               | 0                         |
| LE SUEUR COUNTY (079), MN      |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| MSA 33460                      |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Inside AA 0002                 |                 |                              |   |                  |                            |                  |                 |                                  |                 |                           |
| Low Income                     | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Moderate Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Middle Income                  | 1               | 80                           | 2                                       | 354              | 1                          | 371              | 3               | 434                              | 0               | 0                         |
| Upper Income                   | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Income Not Known               | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| Tract Not Known                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                                | 0               | 0                         |
| County Total                   | 1               | 80                           | 2                                       | 354              | 1                          | 371              | 3               | 434                              | 0               | 0                         |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | ation            | Loans to F<br>Gross<br>Revenue<br>Mil | Annual           | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|---------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| LINCOLN COUNTY (081), MN    |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Middle Income               | 2               | 85                           | 1                                       | 250              | 0                           | 0                | 2                                     | 85               | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| County Total                | 2               | 85                           | 1                                       | 250              | 0                           | 0                | 2                                     | 85               | 0                                    | 0                |
| LYON COUNTY (083), MN       |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 1                                       | 250              | 1                           | 375              | 2                                     | 625              | 0                                    | 0                |
| Middle Income               | 68              | 3,947                        | 56                                      | 10,200           | 45                          | 16,916           | 124                                   | 21,601           | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| County Total                | 68              | 3,947                        | 57                                      | 10,450           | 46                          | 17,291           | 126                                   | 22,226           | 0                                    | 0                |
| MCLEOD COUNTY (085), MN     |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                                       |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Middle Income               | 1               | 66                           | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |
| County Total                | 1               | 66                           | 0                                       | 0                | 0                           | 0                | 0                                     | 0                | 0                                    | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origination Origination >\$100,000 But >\$250,000 <=\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|---|------------------|--------------------------------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| MEEKER COUNTY (093), MN     |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 1               | 100                          | 1   | 200              | 0   | 0                | 1                                    | 200              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 1               | 100                          | 1   | 200              | 0   | 0                | 1                                    | 200              | 0               | 0                |
| MOWER COUNTY (099), MN      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 2               | 68                           | 2   | 338              | 0   | 0                | 4                                    | 406              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 2               | 68                           | 2   | 338              | 0   | 0                | 4                                    | 406              | 0               | 0                |
| MURRAY COUNTY (101), MN     |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Inside AA 0001              |                 |                              |   |                  |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 53              | 2,705                        | 43  | 8,000            | 26  | 10,548           | 92                                   | 14,863           | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 53              | 2,705                        | 43  | 8,000            | 26  | 10,548           | 92                                   | 14,863           | 0               | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$250 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ins by<br>iates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|-----------------|---|-----------------|----------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)           |
| NICOLLET COUNTY (103), MN   |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| MSA 31860                   |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Middle Income               | 1               | 75                           | 0                                       | 0                | 0                           | 0                | 1               | 75  | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| County Total                | 1               | 75                           | 0                                       | 0                | 0                           | 0                | 1               | 75  | 0               | 0                          |
| NOBLES COUNTY (105), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Middle Income               | 28              | 1,216                        | 23                                      | 3,659            | 13                          | 4,450            | 42              | 4,895                                     | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| County Total                | 28              | 1,216                        | 23                                      | 3,659            | 13                          | 4,450            | 42              | 4,895                                     | 0               | 0                          |
| NORMAN COUNTY (107), MN     |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                            |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Middle Income               | 1               | 60                           | 0                                       | 0                | 0                           | 0                | 1               | 60  | 0               | 0                          |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                          |
| County Total                | 1               | 60                           | 0                                       | 0                | 0                           | 0                | 1               | 60  | 0               | 0                          |

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| Area Income Characteristics | Origi           | Origination Origin |                 | Origir           | Loan Amount at Origination >\$250,000  Compared to Farms with Gross Annual Revenues <= \$1 Million |                  |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |
|-----------------------------|-----------------|--|-----------------|------------------|--|------------------|-----------------|--------------------------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans  | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) |
| OLMSTED COUNTY (109), MN    |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| MSA 40340                   |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Inside AA 0003              |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Middle Income               | 13              | 600  | 3               | 529              | 3  | 1,144            | 19              | 2,273                                | 0               | 0                |
| Upper Income                | 2               | 67   | 1               | 150              | 2  | 716              | 4               | 529                                  | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| County Total                | 15              | 667  | 4               | 679              | 5  | 1,860            | 23              | 2,802                                | 0               | 0                |
| OTTER TAIL COUNTY (111), MN |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| MSA NA                      |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Outside Assessment Area     |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Middle Income               | 0               | 0  | 2               | 412              | 1  | 300              | 0               | 0                                    | 0               | 0                |
| Upper Income                | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| County Total                | 0               | 0  | 2               | 412              | 1  | 300              | 0               | 0                                    | 0               | 0                |
| PINE COUNTY (115), MN       |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| MSA NA                      |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Outside Assessment Area     |                 |  |                 |                  |  |                  |                 |                                      |                 |                  |
| Low Income                  | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Middle Income               | 1               | 20   | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Upper Income                | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0  | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |
| County Total                | 1               | 20   | 0               | 0                | 0  | 0                | 0               | 0                                    | 0               | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origir<br>>\$100,0 | nount at Loan Amount at nation Origination 000 But >\$250,000 |                 | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |
|-----------------------------|-----------------|------------------------------|--------------------|---|-----------------|---|-----------------|--------------------------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans    | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) |
| PIPESTONE COUNTY (117), MN  |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| MSA NA                      |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| Inside AA 0001              |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 2               | 63                           | 0                  | 0   | 0               | 0   | 2               | 63                                   | 0               | 0                |
| Middle Income               | 8               | 425                          | 5                  | 913   | 2               | 619   | 14              | 1,857                                | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| County Total                | 10              | 488                          | 5                  | 913   | 2               | 619   | 16              | 1,920                                | 0               | 0                |
| POPE COUNTY (121), MN       |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| MSA NA                      |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| Outside Assessment Area     |                 |                              |                    |   |                 |   |                 |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Middle Income               | 1               | 100                          | 1                  | 150   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                  | 0   | 0               | 0   | 0               | 0                                    | 0               | 0                |
| County Total                | 1               | 100                          | 1                  | 150   | 0               | 0   | 0               | 0                                    | 0               | 0                |

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| Area Income Characteristics    | Origi           | Origination<br><=\$100,000 > |                 | Origination<br>>\$100,000 But<br><=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |  |
|--------------------------------|-----------------|------------------------------|-----------------|--|-----------------|---|-----------------|---|-----------------|--------------------------------------|--|
|                                | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans | Amount<br>(000s)                             | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     |  |
| RAMSEY COUNTY (123), MN        |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| MSA 33460                      |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| Inside AA 0002                 |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| Median Family Income < 10%     | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 10-20%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 20-30%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 30-40%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 40-50%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 50-60%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 60-70%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 70-80%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 80-90%    | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 90-100%   | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income 100-110%  | 1               | 50                           | 0               | 0  | 0               | 0   | 1               | 50  | 0               | 0                                    |  |
| Median Family Income 110-120%  | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income >= 120%   | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Median Family Income Not Known | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| County Total                   | 1               | 50                           | 0               | 0  | 0               | 0   | 1               | 50  | 0               | 0                                    |  |
| REDWOOD COUNTY (127), MN       |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| MSA NA                         |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| Inside AA 0001                 |                 |                              |                 |  |                 |   |                 |   |                 |                                      |  |
| Low Income                     | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Moderate Income                | 5               | 295                          | 1               | 150  | 1               | 400   | 5               | 730   | 0               | 0                                    |  |
| Middle Income                  | 53              | 2,817                        | 46              | 8,794  | 35              | 12,603                                      | 95              | 16,330  | 0               | 0                                    |  |
| Upper Income                   | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Income Not Known               | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| Tract Not Known                | 0               | 0                            | 0               | 0  | 0               | 0   | 0               | 0   | 0               | 0                                    |  |
| County Total                   | 58              | 3,112                        | 47              | 8,944  | 36              | 13,003                                      | 100             | 17,060  | 0               | 0                                    |  |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | on Origination<br>900 >\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                                     | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| RENVILLE COUNTY (129), MN   |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 27              | 1,313                        | 18  | 3,317            | 11  | 4,686            | 27  | 3,628            | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 27              | 1,313                        | 18  | 3,317            | 11  | 4,686            | 27  | 3,628            | 0                                    | 0                |
| RICE COUNTY (131), MN       |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 0               | 0                            | 1   | 200              | 0   | 0                | 1   | 200              | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 0               | 0                            | 1   | 200              | 0   | 0                | 1   | 200              | 0                                    | 0                |
| ROCK COUNTY (133), MN       |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                              |   |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 49              | 2,238                        | 23  | 3,771            | 12  | 4,505            | 68  | 6,893            | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 49              | 2,238                        | 23  | 3,771            | 12  | 4,505            | 68  | 6,893            | 0                                    | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|--|------------------|---|------------------|---|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| SCOTT COUNTY (139), MN      |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA 33460                   |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0002              |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 2               | 65                           | 1  | 246              | 0   | 0                | 2   | 65               | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 1  | 146              | 0   | 0                | 1   | 146              | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 2               | 65                           | 2  | 392              | 0   | 0                | 3   | 211              | 0                                    | 0                |
| SIBLEY COUNTY (143), MN     |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Inside AA 0001              |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 14              | 678                          | 12   | 2,214            | 7   | 2,866            | 25  | 3,823            | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 14              | 678                          | 12   | 2,214            | 7   | 2,866            | 25  | 3,823            | 0                                    | 0                |
| STEELE COUNTY (147), MN     |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| MSA NA                      |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Outside Assessment Area     |                 |                              |  |                  |   |                  |   |                  |                                      |                  |
| Low Income                  | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income               | 6               | 221                          | 1  | 137              | 0   | 0                | 7   | 358              | 0                                    | 0                |
| Upper Income                | 6               | 326                          | 0  | 0                | 5   | 2,032            | 8   | 2,238            | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0  | 0                | 0   | 0                | 0   | 0                | 0                                    | 0                |
| County Total                | 12              | 547                          | 1  | 137              | 5   | 2,032            | 15  | 2,596            | 0                                    | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan Am<br>Origin<br>>\$250 | ation            | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|------------------|-----------------------------|------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| STEVENS COUNTY (149), MN    |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 1               | 100                          | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 1               | 100                          | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| SWIFT COUNTY (151), MN      |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Inside AA 0001              |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 4               | 180                          | 6                                       | 1,051            | 5                           | 1,875            | 12              | 2,300                                     | 0               | 0                         |
| Upper Income                | 6               | 374                          | 5                                       | 746              | 3                           | 1,050            | 11              | 1,420                                     | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 10              | 554                          | 11                                      | 1,797            | 8                           | 2,925            | 23              | 3,720                                     | 0               | 0                         |
| TRAVERSE COUNTY (155), MN   |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                  |                             |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 2               | 56                           | 1                                       | 120              | 0                           | 0                | 3               | 176                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                           | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 2               | 56                           | 1                                       | 120              | 0                           | 0                | 3               | 176                                       | 0               | 0                         |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 |                  | Gross<br>Revenu | arms with Annual es <= \$1 lion | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|---------------------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                | Num of<br>Loans                      | Amount<br>(000s) |
| WABASHA COUNTY (157), MN    |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| MSA 40340                   |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Inside AA 0003              |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Middle Income               | 18              | 782                          | 4                                       | 610              | 1                          | 289              | 17              | 1,094                           | 0                                    | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| County Total                | 18              | 782                          | 4                                       | 610              | 1                          | 289              | 17              | 1,094                           | 0                                    | 0                |
| WASECA COUNTY (161), MN     |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Inside AA 0005              |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Moderate Income             | 3               | 160                          | 1                                       | 150              | 2                          | 871              | 5               | 781                             | 0                                    | 0                |
| Middle Income               | 43              | 2,059                        | 15                                      | 2,532            | 9                          | 3,058            | 58              | 6,452                           | 0                                    | 0                |
| Upper Income                | 15              | 814                          | 11                                      | 2,106            | 10                         | 3,505            | 31              | 5,358                           | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| County Total                | 61              | 3,033                        | 27                                      | 4,788            | 21                         | 7,434            | 94              | 12,591                          | 0                                    | 0                |
| WINONA COUNTY (169), MN     |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Inside AA 0006              |                 |                              |   |                  |                            |                  |                 |                                 |                                      |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Middle Income               | 84              | 3,936                        | 27                                      | 4,409            | 15                         | 5,119            | 103             | 10,431                          | 0                                    | 0                |
| Upper Income                | 24              | 1,264                        | 4                                       | 627              | 4                          | 1,430            | 31              | 2,921                           | 0                                    | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0                               | 0                                    | 0                |
| County Total                | 108             | 5,200                        | 31                                      | 5,036            | 19                         | 6,549            | 134             | 13,352                          | 0                                    | 0                |

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| Area Income Characteristics      | Origi           | Loan Amount at Origination Origination >\$100,000 B |                 | nation<br>000 But | Loan An<br>Origir<br>>\$25 |                  | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|-----------------|---|-----------------|-------------------|----------------------------|------------------|---|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans | Amount<br>(000s)                                    | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| WRIGHT COUNTY (171), MN          |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| MSA 33460                        |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| Outside Assessment Area          |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| Low Income                       | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income                  | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income                    | 1               | 25  | 0               | 0                 | 0                          | 0                | 1   | 25               | 0                                    | 0                |
| Upper Income                     | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known                 | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known                  | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| County Total                     | 1               | 25  | 0               | 0                 | 0                          | 0                | 1   | 25               | 0                                    | 0                |
| YELLOW MEDICINE COUNTY (173), MN |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| MSA NA                           |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| Inside AA 0001                   |                 |   |                 |                   |                            |                  |   |                  |                                      |                  |
| Low Income                       | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Moderate Income                  | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Middle Income                    | 33              | 1,967   | 25              | 4,414             | 17                         | 6,513            | 54  | 10,097           | 0                                    | 0                |
| Upper Income                     | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Income Not Known                 | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| Tract Not Known                  | 0               | 0   | 0               | 0                 | 0                          | 0                | 0   | 0                | 0                                    | 0                |
| County Total                     | 33              | 1,967   | 25              | 4,414             | 17                         | 6,513            | 54  | 10,097           | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE         | 674             | 34,239  | 386             | 69,108            | 262                        | 97,600           | 1,007   | 139,604          | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE        | 93              | 4,598   | 62              | 10,451            | 39                         | 13,575           | 117   | 15,055           | 0                                    | 0                |
| STATE TOTAL                      | 767             | 38,837  | 448             | 79,559            | 301                        | 111,175          | 1,124   | 154,659          | 0                                    | 0                |

2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

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State: NORTH DAKOTA (38)

| Area Income Characteristics | Origination<br><=\$100,000 |                  | Origin<br>>\$100,0 | Loan Amount at Origination >\$100,000 But <=\$250,000 |                 | Loan Amount at<br>Origination<br>>\$250,000 |                 | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | o Item:<br>ns by<br>iates |
|-----------------------------|----------------------------|------------------|--------------------|---|-----------------|---|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans    | Amount<br>(000s)                                      | Num of<br>Loans | Amount<br>(000s)                            | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)          |
| ADAMS COUNTY (001), ND      |                            |                  |                    |   |                 |   |                 |   |                 |                           |
| MSA NA                      |                            |                  |                    |   |                 |   |                 |   |                 |                           |
| Outside Assessment Area     |                            |                  |                    |   |                 |   |                 |   |                 |                           |
| Low Income                  | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| Middle Income               | 0                          | 0                | 0                  | 0   | 1               | 450   | 1               | 450   | 0               | 0                         |
| Upper Income                | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| County Total                | 0                          | 0                | 0                  | 0   | 1               | 450   | 1               | 450   | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0                          | 0                | 0                  | 0   | 0               | 0   | 0               | 0   | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE   | 0                          | 0                | 0                  | 0   | 1               | 450   | 1               | 450   | 0               | 0                         |
| STATE TOTAL                 | 0                          | 0                | 0                  | 0   | 1               | 450   | 1               | 450   | 0               | 0                         |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | nation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|-------------------|----------------------------|------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| BEADLE COUNTY (005), SD     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 1               | 12                           | 0                                       | 0                 | 0                          | 0                | 1               | 12  | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 1               | 12                           | 0                                       | 0                 | 0                          | 0                | 1               | 12  | 0               | 0                         |
| BROOKINGS COUNTY (011), SD  |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0                                       | 0                 | 1                          | 400              | 1               | 400                                       | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 0               | 0                            | 0                                       | 0                 | 1                          | 400              | 1               | 400                                       | 0               | 0                         |
| BROWN COUNTY (013), SD      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Upper Income                | 4               | 222                          | 1                                       | 175               | 2                          | 660              | 7               | 1,057                                     | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 4               | 222                          | 1                                       | 175               | 2                          | 660              | 7               | 1,057                                     | 0               | 0                         |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origin<br>>\$100,0<br><=\$25 | ation<br>000 But | Loan An<br>Origir<br>>\$25 | nation           | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>lion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|------------------|----------------------------|------------------|-----------------|---|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s) | Num of<br>Loans            | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)                          | Num of<br>Loans | Amount<br>(000s)          |
| CODINGTON COUNTY (029), SD  |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Inside AA 0007              |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 29              | 1,415                        | 4                                       | 615              | 5                          | 1,807            | 28              | 2,371                                     | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 29              | 1,415                        | 4                                       | 615              | 5                          | 1,807            | 28              | 2,371                                     | 0               | 0                         |
| DAY COUNTY (037), SD        |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Outside Assessment Area     |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 14              | 432                          | 4                                       | 680              | 2                          | 832              | 19              | 1,884                                     | 0               | 0                         |
| Middle Income               | 1               | 20                           | 1                                       | 200              | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 15              | 452                          | 5                                       | 880              | 2                          | 832              | 19              | 1,884                                     | 0               | 0                         |
| GRANT COUNTY (051), SD      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| MSA NA                      |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Inside AA 0007              |                 |                              |   |                  |                            |                  |                 |   |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Middle Income               | 40              | 1,795                        | 21                                      | 3,516            | 9                          | 3,405            | 55              | 6,286                                     | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                | 0                          | 0                | 0               | 0   | 0               | 0                         |
| County Total                | 40              | 1,795                        | 21                                      | 3,516            | 9                          | 3,405            | 55              | 6,286                                     | 0               | 0                         |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Loan Amount at Origination >\$250,000 Control C |                  | Memo Item:<br>Loans by<br>Affiliates |                  |                 |                  |
|-----------------------------|-----------------|------------------------------|---|-------------------|---|------------------|--------------------------------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans   | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| HAMLIN COUNTY (057), SD     |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| MSA NA                      |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 1               | 75                           | 0                                       | 0                 | 1   | 350              | 2                                    | 425              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 1               | 75                           | 0                                       | 0                 | 1   | 350              | 2                                    | 425              | 0               | 0                |
| LINCOLN COUNTY (083), SD    |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| MSA 43620                   |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Inside AA 0008              |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 0               | 0                            | 1                                       | 150               | 0   | 0                | 1                                    | 150              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 0               | 0                            | 1                                       | 150               | 0   | 0                | 1                                    | 150              | 0               | 0                |
| MCCOOK COUNTY (087), SD     |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| MSA 43620                   |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                   |   |                  |                                      |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Middle Income               | 2               | 48                           | 0                                       | 0                 | 0   | 0                | 2                                    | 48               | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0   | 0                | 0                                    | 0                | 0               | 0                |
| County Total                | 2               | 48                           | 0                                       | 0                 | 0   | 0                | 2                                    | 48               | 0               | 0                |

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| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | o Origination Origination G |                  | Gross<br>Revenu | Loans to Farms with<br>Gross Annual<br>Revenues <= \$1<br>Million |                 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |
|-----------------------------|-----------------|------------------------------|-----------------------------|------------------|-----------------|---|-----------------|--------------------------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans             | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) |
| MINNEHAHA COUNTY (099), SD  |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| MSA 43620                   |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| Inside AA 0008              |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Middle Income               | 10              | 484                          | 9                           | 1,527            | 3               | 1,105   | 17              | 2,290                                | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| County Total                | 10              | 484                          | 9                           | 1,527            | 3               | 1,105   | 17              | 2,290                                | 0               | 0                |
| ROBERTS COUNTY (109), SD    |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| MSA NA                      |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| Inside AA 0007              |                 |                              |                             |                  |                 |   |                 |                                      |                 |                  |
| Low Income                  | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Moderate Income             | 11              | 348                          | 2                           | 390              | 5               | 1,909   | 18              | 2,647                                | 0               | 0                |
| Middle Income               | 26              | 1,328                        | 11                          | 1,935            | 4               | 1,520   | 37              | 4,409                                | 0               | 0                |
| Upper Income                | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0                           | 0                | 0               | 0   | 0               | 0                                    | 0               | 0                |
| County Total                | 37              | 1,676                        | 13                          | 2,325            | 9               | 3,429   | 55              | 7,056                                | 0               | 0                |
| TOTAL INSIDE AA IN STATE    | 116             | 5,370                        | 48                          | 8,133            | 26              | 9,746   | 156             | 18,153                               | 0               | 0                |
| TOTAL OUTSIDE AA IN STATE   | 23              | 809                          | 6                           | 1,055            | 6               | 2,242   | 32              | 3,826                                | 0               | 0                |
| STATE TOTAL                 | 139             | 6,179                        | 54                          | 9,188            | 32              | 11,988  | 188             | 21,979                               | 0               | 0                |

2022 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: TEXAS (48)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | Loan Am<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But | Origir          | nount at<br>nation<br>0,000 | Gross<br>Revenu | Farms with<br>Annual<br>es <= \$1<br>llion | Loa             | o Item:<br>ns by<br>iates |
|-----------------------------|-----------------|------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|--|-----------------|---------------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                           | Num of<br>Loans | Amount<br>(000s)          |
| GRAYSON COUNTY (181), TX    |                 |                              |   |                   |                 |                             |                 |  |                 |                           |
| MSA 43300                   |                 |                              |   |                   |                 |                             |                 |  |                 |                           |
| Outside Assessment Area     |                 |                              |   |                   |                 |                             |                 |  |                 |                           |
| Low Income                  | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| Moderate Income             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| Middle Income               | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| Upper Income                | 0               | 0                            | 0                                       | 0                 | 1               | 325                         | 0               | 0  | 0               | 0                         |
| Income Not Known            | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| Tract Not Known             | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| County Total                | 0               | 0                            | 0                                       | 0                 | 1               | 325                         | 0               | 0  | 0               | 0                         |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                         |
| TOTAL OUTSIDE AA IN STATE   | 0               | 0                            | 0                                       | 0                 | 1               | 325                         | 0               | 0  | 0               | 0                         |
| STATE TOTAL                 | 0               | 0                            | 0                                       | 0                 | 1               | 325                         | 0               | 0  | 0               | 0                         |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: WISCONSIN (55)

| Area Income Characteristics  | Orig            | mount at<br>ination<br>00,000 | Loan An<br>Origir<br>>\$100,0<br><=\$25 | nation<br>000 But |                 | nount at<br>nation<br>0,000 | Gross<br>Revenu | arms with<br>Annual<br>es <= \$1<br>lion | Loa             | no Item:<br>nns by<br>liates |
|------------------------------|-----------------|-------------------------------|---|-------------------|-----------------|-----------------------------|-----------------|--|-----------------|------------------------------|
|                              | Num of<br>Loans | Amount<br>(000s)              | Num of<br>Loans                         | Amount<br>(000s)  | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s)                         | Num of<br>Loans | Amount<br>(000s)             |
| BUFFALO COUNTY (011), WI     |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| MSA NA                       |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Outside Assessment Area      |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Low Income                   | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Moderate Income              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Middle Income                | 2               | 125                           | 0                                       | 0                 | 0               | 0                           | 2               | 125                                      | 0               | 0                            |
| Upper Income                 | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Income Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Tract Not Known              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| County Total                 | 2               | 125                           | 0                                       | 0                 | 0               | 0                           | 2               | 125                                      | 0               | 0                            |
| LA CROSSE COUNTY (063), WI   |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| MSA 29100                    |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Outside Assessment Area      |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Low Income                   | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Moderate Income              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Middle Income                | 0               | 0                             | 1                                       | 250               | 1               | 349                         | 2               | 599                                      | 0               | 0                            |
| Upper Income                 | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Income Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Tract Not Known              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| County Total                 | 0               | 0                             | 1                                       | 250               | 1               | 349                         | 2               | 599                                      | 0               | 0                            |
| TREMPEALEAU COUNTY (121), WI |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| MSA NA                       |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Outside Assessment Area      |                 |                               |   |                   |                 |                             |                 |  |                 |                              |
| Low Income                   | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Moderate Income              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Middle Income                | 0               | 0                             | 1                                       | 185               | 0               | 0                           | 1               | 185                                      | 0               | 0                            |
| Upper Income                 | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Income Not Known             | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| Tract Not Known              | 0               | 0                             | 0                                       | 0                 | 0               | 0                           | 0               | 0  | 0               | 0                            |
| County Total                 | 0               | 0                             | 1                                       | 185               | 0               | 0                           | 1               | 185                                      | 0               | 0                            |

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

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Agency: FDIC - 3

State: WISCONSIN (55)

| Area Income Characteristics | Origi           | mount at<br>nation<br>00,000 | tion Origination Origination Gross Annual |                  | Annual<br>es <= \$1 | Memo Item:<br>Loans by<br>Affiliates |                 |                  |                 |                  |
|-----------------------------|-----------------|------------------------------|---|------------------|---------------------|--------------------------------------|-----------------|------------------|-----------------|------------------|
|                             | Num of<br>Loans | Amount<br>(000s)             | Num of<br>Loans                           | Amount<br>(000s) | Num of<br>Loans     | Amount<br>(000s)                     | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| VERNON COUNTY (123), WI     |                 |                              |   |                  |                     |                                      |                 |                  |                 |                  |
| MSA NA                      |                 |                              |   |                  |                     |                                      |                 |                  |                 |                  |
| Outside Assessment Area     |                 |                              |   |                  |                     |                                      |                 |                  |                 |                  |
| Low Income                  | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| Moderate Income             | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| Middle Income               | 1               | 25                           | 1   | 102              | 0                   | 0                                    | 2               | 127              | 0               | 0                |
| Upper Income                | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| Income Not Known            | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| Tract Not Known             | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| County Total                | 1               | 25                           | 1   | 102              | 0                   | 0                                    | 2               | 127              | 0               | 0                |
| TOTAL INSIDE AA IN STATE    | 0               | 0                            | 0   | 0                | 0                   | 0                                    | 0               | 0                | 0               | 0                |
| TOTAL OUTSIDE AA IN STATE   | 3               | 150                          | 3   | 537              | 1                   | 349                                  | 7               | 1,036            | 0               | 0                |
| STATE TOTAL                 | 3               | 150                          | 3   | 537              | 1                   | 349                                  | 7               | 1,036            | 0               | 0                |
| TOTAL ACROSS ALL STATES     |                 |                              |   |                  |                     |                                      |                 |                  |                 |                  |
| TOTAL INSIDE AA             | 790             | 39,609                       | 434                                       | 77,241           | 288                 | 107,346                              | 1,163           | 157,757          | 0               | 0                |
| TOTAL OUTSIDE AA            | 123             | 5,655                        | 73  | 12,423           | 53                  | 18,785                               | 167             | 22,189           | 0               | 0                |
| TOTAL INSIDE & OUTSIDE      | 913             | 45,264                       | 507                                       | 89,664           | 341                 | 126,131                              | 1,330           | 179,946          | 0               | 0                |

Institution: Minnwest Bank

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| ASSESSMENT AREA LOANS                      | Origin          | ations           |                 | o Businesses<br>illion revenue | Purch           | nases            |
|--|-----------------|------------------|-----------------|--------------------------------|-----------------|------------------|
| AGGEGGIVIENT AREA LOANG                    | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)               | Num of<br>Loans | Amount<br>(000s) |
| MN - BIG STONE COUNTY (011) - MSA NA       | 13              | 1,033            | 9               | 559                            | 0               | 0                |
| MN - CHIPPEWA COUNTY (023) - MSA NA        | 15              | 958              | 7               | 581                            | 0               | 0                |
| MN - LAC QUI PARLE COUNTY (073) - MSA NA   | 11              | 2,710            | 3               | 120                            | 0               | 0                |
| MN - LINCOLN COUNTY (081) - MSA NA         | 1               | 50               | 1               | 50                             | 0               | 0                |
| MN - LYON COUNTY (083) - MSA NA            | 33              | 5,142            | 15              | 1,176                          | 0               | 0                |
| MN - MURRAY COUNTY (101) - MSA NA          | 33              | 5,997            | 14              | 1,558                          | 0               | 0                |
| MN - REDWOOD COUNTY (127) - MSA NA         | 56              | 13,354           | 17              | 3,459                          | 0               | 0                |
| MN - RENVILLE COUNTY (129) - MSA NA        | 10              | 1,153            | 4               | 253                            | 0               | 0                |
| MN - ROCK COUNTY (133) - MSA NA            | 49              | 5,130            | 35              | 3,313                          | 0               | 0                |
| MN - SIBLEY COUNTY (143) - MSA NA          | 2               | 168              | 2               | 168                            | 0               | 0                |
| MN - SWIFT COUNTY (151) - MSA NA           | 1               | 280              | 0               | 0                              | 0               | 0                |
| MN - YELLOW MEDICINE COUNTY (173) - MSA NA | 8               | 2,269            | 4               | 125                            | 0               | 0                |
| MN - DAKOTA COUNTY (037) - MSA 33460       | 45              | 12,430           | 21              | 6,279                          | 0               | 0                |
| MN - HENNEPIN COUNTY (053) - MSA 33460     | 53              | 16,681           | 30              | 8,491                          | 4               | 555              |
| MN - LE SUEUR COUNTY (079) - MSA 33460     | 14              | 1,642            | 9               | 857                            | 0               | 0                |
| MN - RAMSEY COUNTY (123) - MSA 33460       | 11              | 1,598            | 2               | 500                            | 4               | 70               |
| MN - SCOTT COUNTY (139) - MSA 33460        | 35              | 8,569            | 19              | 3,997                          | 1               | 15               |
| MN - SHERBURNE COUNTY (141) - MSA 33460    | 5               | 2,495            | 2               | 1,025                          | 0               | 0                |
| MN - FILLMORE COUNTY (045) - MSA 40340     | 16              | 1,522            | 13              | 1,116                          | 0               | 0                |
| MN - OLMSTED COUNTY (109) - MSA 40340      | 25              | 6,500            | 14              | 3,809                          | 0               | 0                |
| MN - WABASHA COUNTY (157) - MSA 40340      | 1               | 26               | 1               | 26                             | 0               | 0                |
| MN - BENTON COUNTY (009) - MSA 41060       | 8               | 2,981            | 3               | 671                            | 0               | 0                |
| MN - STEARNS COUNTY (145) - MSA 41060      | 25              | 8,318            | 12              | 2,785                          | 0               | 0                |

2022 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: Minnwest Bank

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| ASSESSMENT AREA LOANS                   | Origina         | ations           | Originations t<br>with <= \$1 m | o Businesses<br>illion revenue | Purch           | nases            |
|---|-----------------|------------------|---------------------------------|--------------------------------|-----------------|------------------|
|   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans                 | Amount<br>(000s)               | Num of<br>Loans | Amount<br>(000s) |
| MN - WASECA COUNTY (161) - MSA NA       | 36              | 4,590            | 19                              | 1,457                          | 0               | 0                |
| MN - WINONA COUNTY (169) - MSA NA       | 39              | 5,642            | 33                              | 3,702                          | 0               | 0                |
| SD - CODINGTON COUNTY (029) - MSA NA    | 10              | 451              | 7                               | 343                            | 0               | 0                |
| SD - GRANT COUNTY (051) - MSA NA        | 12              | 997              | 10                              | 617                            | 0               | 0                |
| SD - ROBERTS COUNTY (109) - MSA NA      | 13              | 1,271            | 11                              | 671                            | 0               | 0                |
| SD - LINCOLN COUNTY (083) - MSA 43620   | 20              | 4,065            | 9                               | 1,474                          | 0               | 0                |
| SD - MINNEHAHA COUNTY (099) - MSA 43620 | 23              | 3,407            | 14                              | 1,853                          | 0               | 0                |

Small Farm Loans

Institution: Minnwest Bank

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Respondent ID: 0000016958

| ASSESSMENT AREA LOANS                      | Origina         | ations           |                 | to Farms with<br>on revenue | Purchases       |                  |  |
|--|-----------------|------------------|-----------------|-----------------------------|-----------------|------------------|--|
| AGGEGGIVIENT AREA LOANG                    | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)            | Num of<br>Loans | Amount<br>(000s) |  |
| MN - BIG STONE COUNTY (011) - MSA NA       | 17              | 2,605            | 15              | 2,245                       | 0               | 0                |  |
| MN - CHIPPEWA COUNTY (023) - MSA NA        | 76              | 11,488           | 49              | 5,339                       | 0               | 0                |  |
| MN - LAC QUI PARLE COUNTY (073) - MSA NA   | 97              | 15,510           | 63              | 9,614                       | 0               | 0                |  |
| MN - LINCOLN COUNTY (081) - MSA NA         | 3               | 335              | 2               | 85                          | 0               | 0                |  |
| MN - LYON COUNTY (083) - MSA NA            | 171             | 31,688           | 126             | 22,226                      | 0               | 0                |  |
| MN - MURRAY COUNTY (101) - MSA NA          | 122             | 21,253           | 92              | 14,863                      | 0               | 0                |  |
| MN - PIPESTONE COUNTY (117) - MSA NA       | 17              | 2,020            | 16              | 1,920                       | 0               | 0                |  |
| MN - REDWOOD COUNTY (127) - MSA NA         | 141             | 25,059           | 100             | 17,060                      | 0               | 0                |  |
| MN - RENVILLE COUNTY (129) - MSA NA        | 56              | 9,316            | 27              | 3,628                       | 0               | 0                |  |
| MN - ROCK COUNTY (133) - MSA NA            | 84              | 10,514           | 68              | 6,893                       | 0               | 0                |  |
| MN - SIBLEY COUNTY (143) - MSA NA          | 33              | 5,758            | 25              | 3,823                       | 0               | 0                |  |
| MN - STEVENS COUNTY (149) - MSA NA         | 1               | 100              | 0               | 0                           | 0               | 0                |  |
| MN - SWIFT COUNTY (151) - MSA NA           | 29              | 5,276            | 23              | 3,720                       | 0               | 0                |  |
| MN - YELLOW MEDICINE COUNTY (173) - MSA NA | 75              | 12,894           | 54              | 10,097                      | 0               | 0                |  |
| MN - DAKOTA COUNTY (037) - MSA 33460       | 9               | 1,398            | 7               | 1,143                       | 0               | 0                |  |
| MN - LE SUEUR COUNTY (079) - MSA 33460     | 4               | 805              | 3               | 434                         | 0               | 0                |  |
| MN - RAMSEY COUNTY (123) - MSA 33460       | 1               | 50               | 1               | 50                          | 0               | 0                |  |
| MN - SCOTT COUNTY (139) - MSA 33460        | 4               | 457              | 3               | 211                         | 0               | 0                |  |
| MN - FILLMORE COUNTY (045) - MSA 40340     | 68              | 7,494            | 65              | 6,414                       | 0               | 0                |  |
| MN - OLMSTED COUNTY (109) - MSA 40340      | 24              | 3,206            | 23              | 2,802                       | 0               | 0                |  |
| MN - WABASHA COUNTY (157) - MSA 40340      | 23              | 1,681            | 17              | 1,094                       | 0               | 0                |  |
| MN - WASECA COUNTY (161) - MSA NA          | 109             | 15,255           | 94              | 12,591                      | 0               | 0                |  |
| MN - WINONA COUNTY (169) - MSA NA          | 158             | 16,785           | 134             | 13,352                      | 0               | 0                |  |
| SD - CODINGTON COUNTY (029) - MSA NA       | 38              | 3,837            | 28              | 2,371                       | 0               | 0                |  |

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Minnwest Bank

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Respondent ID: 0000016958

| ASSESSMENT AREA LOANS                   | Origina         | ations           |                 | o Farms with<br>on revenue | Purch           | ases             |
|---|-----------------|------------------|-----------------|----------------------------|-----------------|------------------|
|   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s)           | Num of<br>Loans | Amount<br>(000s) |
| SD - GRANT COUNTY (051) - MSA NA        | 70              | 8,716            | 55              | 6,286                      | 0               | 0                |
| SD - ROBERTS COUNTY (109) - MSA NA      | 59              | 7,430            | 55              | 7,056                      | 0               | 0                |
| SD - LINCOLN COUNTY (083) - MSA 43620   | 1               | 150              | 1               | 150                        | 0               | 0                |
| SD - MINNEHAHA COUNTY (099) - MSA 43620 | 22              | 3,116            | 17              | 2,290                      | 0               | 0                |

## 2022 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

Memo Item: Loans by Affiliates

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|  |              |               | Memo item. Loans by Anniates |               |  |  |
|--|--------------|---------------|------------------------------|---------------|--|--|
|  | Num of Loans | Amount (000s) | Num of Loans                 | Amount (000s) |  |  |
| Community Development Loans                      |              |               |                              |               |  |  |
| Originated                                       | 16           | 104,438       | 0                            | 0             |  |  |
| Purchased  | 0            | 0             | 0                            | 0             |  |  |
| Total  | 16           | 104,438       | 0                            | 0             |  |  |
| One and it was (Third Doubt I are a familiar al) |              |               |                              |               |  |  |

Consortium/Third Party Loans (optional)

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

### **ASSESSMENT AREA - 0001**

BIG STONE COUNTY (011), MN

MSA: NA

Middle Income

9501.00 9502.00 9503.00 CHIPPEWA COUNTY (023), MN

MSA: NA

Moderate Income

9506.01

Middle Income

9503.00 9504.00\* 9505.00 9506.02 LAC QUI PARLE COUNTY (073), MN

MSA: NA

Middle Income

1801.00 1802.00 1803.00 LINCOLN COUNTY (081), MN

MSA: NA

Middle Income

2010.01 2010.02

LYON COUNTY (083), MN

MSA: NA

Moderate Income

3605.00

Middle Income

3601.00 3602.00 3603.00 3604.00 3606.00 3607.00

MURRAY COUNTY (101), MN

MSA: NA

Middle Income

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Respondent ID: 0000016958

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

9001.00 9002.00 9003.00

PIPESTONE COUNTY (117), MN

MSA: NA

Moderate Income

4603.00

Middle Income

4601.00 4602.00\* 4604.00 4605.00

REDWOOD COUNTY (127), MN

MSA: NA

Moderate Income

7503.00

Middle Income

7501.00 7502.00 7504.00 7505.00 7506.00\*

RENVILLE COUNTY (129), MN

MSA: NA

Middle Income

7901.00 7902.00 7903.00 7904.00 7905.00 7906.00

ROCK COUNTY (133), MN

MSA: NA

Middle Income

5701.00 5702.00 5703.00

SIBLEY COUNTY (143), MN

MSA: NA

Middle Income

1702.00 1703.00\* 1704.00\*

Upper Income

1701.98\*

STEVENS COUNTY (149), MN

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Respondent ID: 0000016958

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: NA

Middle Income

4801.00\* 4802.00\* 4803.00

SWIFT COUNTY (151), MN

MSA: NA

Middle Income

9601.00 9602.00 9604.00

Upper Income

9603.00

YELLOW MEDICINE COUNTY (173), MN

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00

#### **ASSESSMENT AREA - 0002**

DAKOTA COUNTY (037), MN

MSA: 33460

Moderate Income

 $0601.04^{*} \quad 0601.05^{*} \quad 0602.01^{*} \quad 0603.01^{*} \quad 0604.01^{*} \quad 0604.02^{*} \quad 0605.02^{*} \quad 0607.10^{*} \quad 0607.11^{*} \quad 0607.26 \quad 0607.35^{*} \quad 0607.01^{*} \quad 0607$ 

0607.37\* 0607.46\* 0607.50\* 0607.53\* 0609.04 0610.05\* 0611.05\*

Middle Income

0601.01\* 0601.02\* 0601.03\* 0602.02\* 0603.02\* 0605.03\* 0605.05\* 0605.06\* 0605.07\* 0605.09 0606.05

 $0607.09^{*} \quad 0607.13^{*} \quad 0607.14^{*} \quad 0607.17^{*} \quad 0607.21^{*} \quad 0607.25 \quad 0607.27 \quad 0607.33^{*} \quad 0607.38^{*} \quad 0607.39 \quad 0607.42^{*} \quad 0607.42^{*} \quad 0607.27 \quad 0607.39 \quad 0607.39 \quad 0607.39 \quad 0607.42^{*} \quad 0607.39 \quad 0607$ 

 $0607.43^{*} \quad 0607.45^{*} \quad 0607.47^{*} \quad 0607.48 \quad 0607.49 \quad 0607.54^{*} \quad 0608.05^{*} \quad 0608.06^{*} \quad 0608.11 \quad 0608.12 \quad 0608.14^{*} \quad 0608.08 \quad 0608.0$ 

 $0608.22^{\star} \quad 0608.24^{\star} \quad 0608.28^{\star} \quad 0608.29^{\star} \quad 0608.30^{\star} \quad 0608.32^{\star} \quad 0608.33 \quad 0608.35 \quad 0608.36 \quad 0608.38^{\star} \quad 0608.41^{\star} \quad 0608.29^{\star} \quad 0608.38^{\star} \quad 0608.38^{\star}$ 

0609.05 0609.07 0610.01 0610.07 0610.08\* 0610.11\* 0611.02\* 0611.06\* 0611.09\* 0611.10\* 0611.11\*

0611.12\* 0614.01\* 0614.02\* 0615.01\* 0615.02\*

Upper Income

 $0605.08 \quad 0606.03 \quad 0606.04^* \quad 0606.06^* \quad 0607.16^* \quad 0607.28^* \quad 0607.29^* \quad 0607.31^* \quad 0607.32^* \quad 0607.34^* \quad 0607.44^* \quad 0607.44^$ 

0607.51\* 0607.52\* 0608.13 0608.15\* 0608.16 0608.19\* 0608.23\* 0608.31 0608.34\* 0608.37\* 0608.39

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## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

Median Family Income 90-100%

0608.40\* 0609.02 0609.06 0610.03 0610.09\* 0610.10\* HENNEPIN COUNTY (053), MN MSA: 33460 Median Family Income 10-20% 0068.00\* Median Family Income 20-30% 1048.01\* Median Family Income 30-40% 0033.00\* 0059.01 0059.02\* 0268.27\* 1004.00\* 1021.00\* 1034.00\* 1048.02\* 1060.00\* Median Family Income 40-50% 0001.02\* 0022.00\* 0078.01\* 0083.00\* 0202.02\* 0203.02\* 0215.02\* 0268.19\* 1016.00\* 1028.00 1041.00\* 1049.02\* 1257.00\* 1259.00\* 1260.00\* Median Family Income 50-60% 0032.00\* 0082.00\* 0085.00\* 0203.04\* 0232.02 0234.01\* 0240.04\* 0248.02\* 0254.03\* 0268.09\* 0268.28\* 1009.00\* 1013.00\* 1018.00 1062.00 1086.00\* 1088.00\* 1258.00\* Median Family Income 60-70% 0011.00\* 0017.00\* 0027.00\* 0038.01\* 0081.00\* 0203.01\* 0204.00\* 0205.00\* 0223.02\* 0234.02\* 0244.00\* 0249.03\* 0252.01\* 0264.06 0265.11\* 0267.02\* 0268.18\* 1002.00\* 1005.00\* 1007.00\* 1008.00\* 1020.00\* 1040.02\* 1069.00\* 1070.00\* 1074.00\* 1094.00\* 1100.00\* Median Family Income 70-80% 0001.01\* 0024.00\* 0084.00\* 0095.00\* 0202.01\* 0203.03\* 0206.00\* 0208.01\* 0210.01\* 0211.00\* 0213.00\* 0215.03\* 0215.04\* 0248.01\* 0249.04\* 0253.02\* 0254.01\* 0260.19\* 0268.07\* 0268.11\* 1026.00\* 1056.00\* 1255.00\* Median Family Income 80-90% 0003.00\* 0006.01 0096.00\* 0121.01 0207.00\* 0208.04\* 0210.02\* 0214.00\* 0216.01 0241.00\* 0243.00\* 0247.00\* 0251.00\* 0252.05\* 0256.05\* 0258.01\* 0258.03\* 0261.04 0267.12 0268.14\* 0268.15\* 0268.16\* 0269.03\* 1031.00\* 1075.00 1087.00\* 1089.00\* 1102.00\* 1104.00\* 1263.00\*

 $0119.98^* \quad 0120.03^* \quad 0121.02^* \quad 0201.02^* \quad 0209.03^* \quad 0212.00^* \quad 0215.01^* \quad 0215.05^* \quad 0224.00^* \quad 0227.00^* \quad 0233.00^* \quad 0215.01^* \quad 0215$ 

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Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

0245.00\* 0246.00\* 0256.01\* 0256.03\* 0257.04\* 0259.06\* 0260.05\* 0260.20 0261.01\* 0264.03\* 0265.10\* 0265.14 0267.11\* 0268.12\* 0269.06\* 1057.00\* 1076.00\* 1093.00\* 1097.00\* 1105.00\* 1108.00\* 1225.00\* Median Family Income 100-110% 0264.05\* 0265.15\* 0265.16\* 0267.07\* 0267.08\* 0267.25\* 0268.22\* 0269.08\* 0276.01\* 1012.00\* 1019.00\* 1052.01\* 1067.00\* 1092.00\* 1101.00\* 1261.01 Median Family Income 110-120% 0230.00\* 0232.01\* 0235.01\* 0240.03 0242.00\* 0253.01 0257.02\* 0258.02\* 0259.09\* 0260.23\* 0263.02 0276.02\* 0277.02 1054.00\* 1099.00\* 1109.00\* 1111.00\* Median Family Income >= 120% 0006.03\* 0106.00\* 0107.00\* 0110.00 0117.03\* 0117.04\* 0118.00\* 0120.01\* 0201.01\* 0216.02\* 0217.00\* 0218.00\* 0219.00\* 0220.00\* 0223.01\* 0228.01\* 0228.02\* 0229.01\* 0229.02\* 0231.00\* 0235.02 0236.00\* 0237.00\* 0238.01\* 0238.02\* 0239.01\* 0239.02\* 0239.03 0240.06 0257.03\* 0259.05 0259.07\* 0259.08\* 0260.07\* 0260.13\* 0260.14\* 0260.15\* 0260.21\* 0260.24\* 0260.25\* 0260.26\* 0260.27\* 0260.28\* 0261.03\* 0262.01\* 0262.02\* 0262.05\* 0262.06\* 0262.07\* 0262.08\* 0263.01 0264.04\* 0265.05\* 0265.08\* 0265.09\* 0266.05\* 0266.06\* 0266.09\* 0266.10\* 0266.11\* 0266.14\* 0266.15\* 0266.16 0266.17\* 0267.13\* 0267.17\* 0267.24\* 0268.23\* 0268.24\* 0268.26\* 0269.07\* 0269.10\* 0269.11\* 0269.12\* 0270.01\* 0270.02\* 0271.01 0271.02\* 0272.03\* 0272.04\* 0272.05\* 0273.00\* 0274.00\* 0275.01\* 0275.03\* 0275.04\* 0277.01\* 0277.03 1030.00\* 1036.00\* 1037.00\* 1044.00\* 1051.00\* 1052.04\* 1080.00\* 1090.00\* 1091.00 1055.00\* 1064.00\* 1065.00\* 1066.00\* 1098.00\* 1112.00\* 1113.00\* 1114.00\* 1115.00\* 1116.00\* 1226.00\* 1256.00\* 1261.02 1262.01 1262.02\* Median Family Income Not Known 0038.02\* 0077.00 1025.00\* 1039.00\* 1040.01\* 1049.01\* 9800.00\* 9801.00\* LE SUEUR COUNTY (079), MN

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MSA: 33460 Moderate Income 9502.00\* Middle Income

### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

9501.01 9501.02 9503.00 9504.00 9505.00\* 9506.00\*

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 20-30%

0376.03\* 0428.00\*

Median Family Income 30-40%

0304.00\* 0305.00\* 0307.04\* 0317.02\* 0327.00\* 0336.00\* 0337.00\*

Median Family Income 40-50%

0306.01\* 0313.00\* 0314.00\* 0315.00\* 0316.00\* 0318.01\* 0324.00\* 0325.00\* 0331.00\* 0334.00\* 0335.00

0369.00\* 0374.03\*

Median Family Income 50-60%

0308.00\* 0309.00\* 0310.00\* 0311.00\* 0317.01\* 0318.02\* 0326.00\* 0345.00\* 0346.02\* 0347.01\* 0347.02\*

0361.00\* 0371.00\* 0376.04\* 0406.06\* 0409.02\*

Median Family Income 60-70%

 $0330.00^* \quad 0339.00^* \quad 0344.00^* \quad 0346.01^* \quad 0368.00^* \quad 0374.02^* \quad 0421.01^* \quad 0422.01^* \quad 0424.02^* \quad 0425.01^* \quad 0426.01^*$ 

Median Family Income 70-80%

0306.02\* 0307.02\* 0307.03\* 0323.00\* 0338.00\* 0340.00\* 0367.00\* 0372.00\* 0403.02\* 0411.03\* 0411.07\*

0412.00\* 0413.02\* 0416.02\* 0420.01\* 0420.02 0427.00\*

Median Family Income 80-90%

0302.02\* 0312.00\* 0342.01 0376.01\* 0405.02\* 0405.03\* 0409.01\* 0415.00\* 0418.00 0422.02\* 0423.02\*

Median Family Income 90-100%

0320.00\* 0321.00\* 0322.00\* 0332.00\* 0355.00\* 0370.00\* 0404.01\* 0405.04\* 0408.01\* 0410.01\* 0410.02\*

0417.00\* 0421.02\* 0426.02\*

Median Family Income 100-110%

0301.00\* 0303.00 0333.00\* 0342.04\* 0359.00\* 0404.02 0407.08\* 0411.04\* 0413.01\* 0414.00\* 0416.01\*

0423.01\* 0424.01\* 0425.04\*

Median Family Income 110-120%

0302.01\* 0401.01\* 0403.01\* 0406.05\* 0407.04\* 0407.07\* 0408.04\* 0408.05\* 0411.05 0411.06\*

Median Family Income >= 120%

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Respondent ID: 0000016958

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

 $0364.00 \quad 0365.00^* \quad 0366.00 \quad 0375.00^* \quad 0401.02^* \quad 0402.00^* \quad 0406.01^* \quad 0406.03^* \quad 0407.05^* \quad 0407.06^* \quad 0407.09^* \quad 0407.09^$ 

0419.00\* 0425.03\* 0429.00\* 0430.01\* 0430.02\*

Median Family Income Not Known

9800.00\*

SCOTT COUNTY (139), MN

MSA: 33460

Moderate Income

0803.03\* 0804.00\* 0805.00\* 0809.07\*

Middle Income

0801.00\* 0802.08\* 0802.09\* 0803.05\* 0806.00\* 0807.00\* 0808.01 0808.02 0809.05\* 0809.06 0809.08\*

0812.00 0813.01\* 0813.02

Upper Income

0802.01\* 0802.02\* 0802.04\* 0802.06 0802.07\* 0803.04 0803.06\* 0803.07\* 0809.03\* 0810.01 0810.02

0811.01 0811.02\* 0811.03

SHERBURNE COUNTY (141), MN

MSA: 33460

Moderate Income

0304.09\* 0315.00\*

Middle Income

Upper Income

0305.04\*

#### **ASSESSMENT AREA - 0003**

FILLMORE COUNTY (045), MN

MSA: 40340

Moderate Income

9603.00 9605.00 9606.00

Middle Income

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Respondent ID: 0000016958

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

9601.00 9602.00 9604.00

OLMSTED COUNTY (109), MN

MSA: 40340 Low Income

0002.00 0017.01\*

Moderate Income

0001.00\* 0003.00\* 0005.00 0010.00\* 0014.01 0017.02\*

Middle Income

0006.00\* 0009.01 0009.02\* 0009.03 0011.00 0012.02\* 0013.02\* 0015.01 0015.02\* 0015.03\* 0016.01

0019.01\* 0020.00 0021.00\* 0022.00

Upper Income

0004.00\* 0012.01\* 0012.03 0013.01\* 0014.03 0014.04 0016.02 0016.03 0017.03 0018.00 0019.02

0023.00\*

WABASHA COUNTY (157), MN

MSA: 40340

Moderate Income

4901.00\* 4906.00

Middle Income

4902.00 4903.00\* 4904.00 4905.00

ASSESSMENT AREA - 0004

BENTON COUNTY (009), MN

MSA: 41060

Moderate Income

0202.06 0211.03 0212.01

Middle Income

0201.00\* 0202.02\* 0202.03\* 0202.05 0211.02\* 0211.04

Upper Income

0203.00

STEARNS COUNTY (145), MN

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Respondent ID: 0000016958

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: 41060

Low Income

0003.03\*

Moderate Income

0003.01\* 0003.04\* 0005.01\* 0005.02 0007.01

Middle Income

 $0004.01 \quad 0006.01^* \quad 0006.02^* \quad 0008.01^* \quad 0009.01 \quad 0010.02^* \quad 0010.03^* \quad 0101.03^* \quad 0101.04^* \quad 0104.01^* \quad 0104.03^* \quad 0101.04^* \quad 0104.01^* \quad 0104.03^* \quad 0101.04^* \quad 0104.01^* \quad 0104.01^$ 

 $0105.00^* \ \ 0106.00^* \ \ 0109.00^* \ \ 0111.00^* \ \ 0111.02^* \ \ 0112.01^* \ \ 0112.02^* \ \ 0113.02^* \ \ 0113.07^* \ \ 0113.08$ 

0114.00 0115.00\*

Upper Income

0004.02\* 0101.01 0102.00\* 0104.02\* 0113.05 0113.06\*

Income Not Known

0116.00\*

#### **ASSESSMENT AREA - 0005**

WASECA COUNTY (161), MN

MSA: NA

Moderate Income

7905.00

Middle Income

7901.00 7902.00 7904.00

Upper Income

7903.00

#### ASSESSMENT AREA - 0006

WINONA COUNTY (169), MN

MSA: NA

Middle Income

6701.01 6701.02 6702.00 6703.01 6704.00\* 6705.00 6706.00 6707.00 6708.01 6709.00

Upper Income

6703.02 6708.02 6710.00

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Respondent ID: 0000016958

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

### **ASSESSMENT AREA - 0007**

CODINGTON COUNTY (029), SD

MSA: NA

Moderate Income

9544.01\*

Middle Income

9541.00 9543.01 9543.02 9544.02 9545.01\* 9545.02\* 9546.00

GRANT COUNTY (051), SD

MSA: NA

Middle Income

9531.00 9533.00

ROBERTS COUNTY (109), SD

MSA: NA

Moderate Income

9404.00 9408.00

Middle Income

9407.00 9504.00

### ASSESSMENT AREA - 0008

LINCOLN COUNTY (083), SD

MSA: 43620

Middle Income

Upper Income

MINNEHAHA COUNTY (099), SD

MSA: 43620 Low Income

0007.01\* 0015.01\*

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

Moderate Income

 $0001.00 \quad 0002.01^* \quad 0002.02^* \quad 0003.00 \quad 0004.01^* \quad 0004.05^* \quad 0004.06^* \quad 0004.07^* \quad 0005.00^* \quad 0007.02^* \quad 0009.00$ 

0010.01 0010.02 0011.10\* 0106.00\*

Middle Income

0004.08\* 0006.00\* 0011.05\* 0011.07\* 0011.08 0012.00\* 0015.02\* 0017.00\* 0018.01\* 0018.04\* 0018.06\*

0019.01\* 0101.01 0101.02\* 0102.00 0103.00 0104.02 0104.04 0104.05 0104.06\* 0105.02\*

Upper Income

0011.11\* 0011.12\* 0016.00\* 0018.05\* 0019.02\* 0104.01\* 0104.03 0105.01\*

Income Not Known

0011.09

#### **OUTSIDE ASSESSMENT AREA**

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 70-80%

1167.17

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0602.03

MONROE COUNTY (087), FL

MSA: NA

Upper Income

9708.00

BIBB COUNTY (021), GA

MSA: 31420

Upper Income

0136.05

COOK COUNTY (031), IL

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: 16984

Median Family Income >= 120%

3302.00

MCLEAN COUNTY (113), IL

MSA: 14010

Income Not Known

0001.08

CLAYTON COUNTY (043), IA

MSA: NA

Middle Income

0705.00

KOSSUTH COUNTY (109), IA

MSA: NA

Middle Income

9502.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9501.00 9502.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 100-110%

1230.00

ANOKA COUNTY (003), MN

MSA: 33460

Moderate Income

0505.01 0505.05 0508.28 0511.01 0513.05

Middle Income

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

0502.10 0502.29 0508.16 0508.18 0508.21

Upper Income

0501.16

BECKER COUNTY (005), MN

MSA: NA

Upper Income

4507.00

BLUE EARTH COUNTY (013), MN

MSA: 31860 Middle Income

1701.00 1705.00 1709.00 1713.00 1714.00

**BROWN COUNTY (015), MN** 

MSA: NA

Middle Income

9601.02 9602.00 9604.00 9606.00 9607.00

CARVER COUNTY (019), MN

MSA: 33460 Middle Income

0909.02 0912.01

Upper Income

0904.01 0907.03

CASS COUNTY (021), MN

MSA: NA

Moderate Income

9601.00

Middle Income

9608.04

CHISAGO COUNTY (025), MN

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: 33460 Middle Income

1103.02

COTTONWOOD COUNTY (033), MN

MSA: NA

Moderate Income

2701.00

Middle Income

2702.00 2703.00

CROW WING COUNTY (035), MN

MSA: NA

Middle Income

9504.01 9505.02 9508.02

DODGE COUNTY (039), MN

MSA: 40340

Middle Income

9504.00

DOUGLAS COUNTY (041), MN

MSA: NA

Middle Income

4502.00

Upper Income

4505.00

FARIBAULT COUNTY (043), MN

MSA: NA

Middle Income

4601.00

FREEBORN COUNTY (047), MN

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: NA

Middle Income

1803.00 1810.00

GOODHUE COUNTY (049), MN

MSA: NA

Middle Income

0801.02 0807.00

Upper Income

0809.00

HOUSTON COUNTY (055), MN

MSA: 29100

Middle Income

0203.00

ISANTI COUNTY (059), MN

MSA: 33460

Middle Income

1306.00

JACKSON COUNTY (063), MN

MSA: NA

Middle Income

4802.00 4803.00

KANDIYOHI COUNTY (067), MN

MSA: NA

Moderate Income

7808.00

Middle Income

7812.00

Upper Income

7806.00

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Respondent ID: 0000016958

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MCLEOD COUNTY (085), MN

MSA: NA

Middle Income

9506.00

MEEKER COUNTY (093), MN

MSA: NA

Middle Income

5605.00

MORRISON COUNTY (097), MN

MSA: NA

Middle Income

7807.00

MOWER COUNTY (099), MN

MSA: NA

Middle Income

0013.00 0014.00

NICOLLET COUNTY (103), MN

MSA: 31860

Middle Income

4802.00

NOBLES COUNTY (105), MN

MSA: NA

Middle Income

1051.00 1052.00 1053.00

NORMAN COUNTY (107), MN

MSA: NA

Middle Income

9602.00

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Respondent ID: 0000016958

## Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

OTTER TAIL COUNTY (111), MN

MSA: NA

Middle Income

9612.00

PINE COUNTY (115), MN

MSA: NA

Middle Income

9506.00

POPE COUNTY (121), MN

MSA: NA

Middle Income

9703.00 9704.00

RICE COUNTY (131), MN

MSA: NA

Middle Income

0708.02

Upper Income

0701.01 0702.00 0703.00

STEELE COUNTY (147), MN

MSA: NA

Middle Income

9601.00 9604.00 9608.00

Upper Income

9603.00 9605.00

TRAVERSE COUNTY (155), MN

MSA: NA

Middle Income

4602.00

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Respondent ID: 0000016958

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

WASHINGTON COUNTY (163), MN

MSA: 33460

Moderate Income

0710.03

Middle Income

0705.02 0712.07 0712.10 0714.00

Upper Income

0704.04 0704.05

WRIGHT COUNTY (171), MN

MSA: 33460

Moderate Income

1013.00

Middle Income

1004.01 1007.01 1007.05 1007.07 1012.00

Upper Income

1008.06

ALLEGANY COUNTY (003), NY

MSA: NA

Middle Income

9511.00

ADAMS COUNTY (001), ND

MSA: NA

Middle Income

9656.00

BEADLE COUNTY (005), SD

MSA: NA

Middle Income

9567.00

BROOKINGS COUNTY (011), SD

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: NA

Middle Income

9586.00

BROWN COUNTY (013), SD

MSA: NA

Moderate Income

9515.00

Upper Income

9513.00 9519.00 9520.00

DAY COUNTY (037), SD

MSA: NA

Moderate Income

9529.00

Middle Income

9527.00

HAMLIN COUNTY (057), SD

MSA: NA

Middle Income

9551.00

MCCOOK COUNTY (087), SD

MSA: 43620 Middle Income

9646.00

KNOX COUNTY (093), TN

MSA: 28940 Upper Income

0051.00

GRAYSON COUNTY (181), TX

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: 43300

Upper Income

0003.05

PARMER COUNTY (369), TX

MSA: NA

Middle Income

9502.00

SMITH COUNTY (423), TX

MSA: 46340

Upper Income

0019.15

BUFFALO COUNTY (011), WI

MSA: NA

Middle Income

9604.00

CHIPPEWA COUNTY (017), WI

MSA: 20740

Middle Income

0107.00

LA CROSSE COUNTY (063), WI

MSA: 29100

Middle Income

0101.01

ST. CROIX COUNTY (109), WI

MSA: 33460 Middle Income

1201.00 1206.02

TREMPEALEAU COUNTY (121), WI

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Respondent ID: 0000016958

# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Minnwest Bank

MSA: NA

Middle Income

1005.00 1008.00

VERNON COUNTY (123), WI

MSA: NA

Moderate Income

9604.00

Middle Income

9606.00

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Respondent ID: 0000016958

Error Status Information Respondent ID: 0000016958

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Institution: Minnwest Bank Agency: FDIC - 3

| Record Identifier: 11                   | Total Composite<br>Records on File | Total Composite<br>Records Without<br>Errors | Total Validity <u><sup>10</sup></u><br>Errors | Percentage of<br>Validity Errors |
|---|------------------------------------|--|---|----------------------------------|
| Transmittal Sheet                       | 1                                  | 1  | 0   | 0.00%                            |
| Small Business Loans                    | 285                                | 285  | 0   | 0.00%                            |
| Small Farm Loans                        | 157                                | 157  | 0   | 0.00%                            |
| Community Development Loans             | 1                                  | 1  | 0   | 0.00%                            |
| Consortium/Third Party Loans (Optional) | 0                                  | 0  | 0   | 0.00%                            |
| Assessment Area                         | 32                                 | 32   | 0   | 0.00%                            |
| Total                                   | 476                                | 476  | 0   | 0.00%                            |

### Footnote:

<sup>10.</sup> A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

<sup>11.</sup> A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.