Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: ALABAMA (01)

Area Income Characteristics	Loan Ar Originat <=\$100,		Loan An Originat >\$100,00 <=\$250,0	ion 00 But	Loan Ar Originat >\$250,0		Loans to with Gros Revenues Million		Memo Ite Loans by Affiliates	y
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIMESTONE COUNTY (083), AL										
MSA 26620										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	#	0	0	0		1	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		1	#	0	
STATE TOTAL	1	#	0	0	0		1	#	0	

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000 Num of Amount		Loan An Originat >\$100,00 <=\$250,0	ion 00 But	Loan Amount at Origination >\$250,000 Num of Amount		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GILA COUNTY (007), AZ		,		` ,		. ,		, ,		. ,
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	1	225	0		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	225	0		1	#	0	
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	1	215	1		1	#	0	
Median Family Income 30-40%	0	0	1	207	3		0	0	0	
Median Family Income 40-50%	4	#	3	561	10		9	#	0	
Median Family Income 50-60%	3	#	4	819	4		5	#	0	
Median Family Income 60-70%	9	#	4	687	5		9	#	0	
Median Family Income 70-80%	9	#	9	1,746	7		13	#	0	
Median Family Income 80-90%	5	#	1	151	4		6	#	0	
Median Family Income 90-100%	6	#	4	710	5		8	#	0	
Median Family Income 100-110%	4	#	1	156	0		4	#	0	
Median Family Income 110-120%	3	#	1	177	0		3	#	0	
Median Family Income >= 120%	59	#	31	5,406	25		79	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	102	#	60	10,835	64		137	#	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000 Num of Amoun		Loan An Originati >\$100,00 <=\$250,0	ion 00 But	Loan Ar Originat >\$250,0				Memo Ito Loans b Affiliates	у
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ		. ,		` ,		, ,		. ,		, ,
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	1		1	#	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	1	146	0		1	#	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	1	#	0	0	0		1	#	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	1	8	1	155	0		1	8	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	2	301	1		4	#	0	
PINAL COUNTY (021), AZ										
MSA 38060										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	1		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	#	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	1		0	0	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

s Loans - Originations ERUS FINANCIAL NA

Loan Amount at

Respondent ID: 0000013790

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Memo Item:

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Agency: OCC - 1 State: ARIZONA (04) Loan Amount at Loans to Businesses

Area Income Characteristics	Originat <=\$100,		Originat >\$100,00 <=\$250,0	00 But	Originat >\$250,0		with Gros Revenues Million		Loans b Affiliates	-
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAVAPAI COUNTY (025), AZ		, ,		, ,		, ,				, ,
MSA 39150										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	1	#	0	0	0		1	#	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	102	#	60	10,835	64		137	#	0	
TOTAL OUTSIDE AA IN STATE	4	#	3	526	2		6	#	0	
STATE TOTAL	106	#	63	11,361	66		143	#	0	

Loan Amount at

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Memo Item:

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Agency: OCC - 1

State: CALIFORNIA (06)
Loans to Businesses

Area Income Characteristics	Origination (Originati >\$100,00 <=\$250,0	ion 00 But	Origination >\$250,000		with Gros Revenues Million		Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	1	225	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	1	#	0	0	0		1	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	1	225	U		1	#	U	

Loan Amount at

Loan Amount at

Loan Amount at

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	1		1	#	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	0	0	0	0	1		1	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	2		2	#	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	<=\$100,000		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: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA		, ,		, ,		, ,		. ,		, ,
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	1	#	0	0	0		1	#	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	1	#	0	0	0		1	#	0	
Median Family Income >= 120%	1	#	0	0	0		1	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	3	#	0	0	0		3	#	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		<=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	1	#	0	0	1		0	0	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	1		0	0	0	
TOTAL INSIDE AA IN STATE	Ü	0	U	0	0		0	U	U	
TOTAL OUTSIDE AA IN STATE	5	#	1	225	3		6	# #	U	
STATE TOTAL	5	#	·I	225	3		6	#	U	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO		,		,		, ,				, ,
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	2		2	#	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	0	0	0	0	0		0	0	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	2		2	#	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000 Num of Amount				Loan Amount at Origination >\$250,000 Num of Amount		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	1	#	0	0	1		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	0	0	0	0	0		0	0	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	1		0	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	3		2	#	0	
STATE TOTAL	1	#	Ü	0	3		2	#	Ü	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: DISTRICT OF COLUMBIA (11)

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	0	0	0	0	0		0	0	0	
Median Family Income Not Known	1	#	0	0	0		1	#	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		1	#	0	
STATE TOTAL	1	#	0	0	0		1	#	0	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	1	4	0	0	0		1	4	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	0	0	0	0	0		0	0	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	4	0	0	0		1	4	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	4	0	0	0		1	4	0	
STATE TOTAL	1	4	U	0	Ü		1	4	U	

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	1		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	1		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1		1	#	0	
STATE TOTAL	0	0	0	0	1		1	#	0	

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Originat	Loan Amount at Origination <=\$100,000		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: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WOODFORD COUNTY (239), KY											
MSA 30460											
Outside Assessment Area											
Low Income	0	0	0	0	0		0	0	0		
Moderate Income	0	0	0	0	0		0	0	0		
Middle Income	0	0	0	0	0		0	0	0		
Upper Income	1	#	0	0	0		0	0	0		
Income Not Known	0	0	0	0	0		0	0	0		
Tract Not Known	0	0	0	0	0		0	0	0		
County Total	1	#	0	0	0		0	0	0		
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0		
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		0	0	0		
STATE TOTAL	1	#	0	0	0		0	0	0		

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Memo Item:

Agency: OCC - 1

State: MINNESOTA (27)
Loans to Businesses

Area Income Characteristics						ion 00	with Gros Revenues Million		Loans by	y 5
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	8	#	4	775	6		5	#	0	
Middle Income	8	#	1	102	12		9	#	0	
Upper Income	1	4	0	0	2		1	4	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	17	#	5	877	20		15	#	0	
BECKER COUNTY (005), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	1	150	1		2	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	150	1		2	#	0	
BENTON COUNTY (009), MN										
MSA 41060										
Outside Assessment Area				_						
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	0	0	0		1	#	0	
Upper Income	U	0	0	0	0		0	0	0	
Income Not Known	U	0	0	0	0		0	0	0	
Tract Not Known	U	0 #	0	0	0		0	0 #	0	
County Total	1	#	0	0	0		1	#	0	

Loan Amount at

Loan Amount at

Loan Amount at

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARVER COUNTY (019), MN				, ,						, ,
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	6	#	0	0	1		6	#	0	
Upper Income	15	#	7	1,157	1		15	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	21	#	7	1,157	2		21	#	0	
CHISAGO COUNTY (025), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	1		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	Ü	0	0	0	1		1	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27) Loans to Rusinesses

Area Income Characteristics	Loan Ar Originat <=\$100,	ion Origination Origination 000 >\$100,000 But >\$250,000 <=\$250,000				tion	Loans to with Gros Revenues Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (027), MN 2/										
MSA 22020										
Inside AA 0002										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	2	#	0	0	1		1	#	0	
Middle Income	12	#	2	450	3		14	#	0	
Upper Income	2	#	1	150	0		2	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	16	#	3	600	4		17	#	0	
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	4	#	2	250	1		5	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	4	#	2	250	1		5	#	0	
Totals For County: (027) 2/										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	2	#	0	0	1		1	#	0	
Middle Income	16	#	4	700	4		19	#	0	
Upper Income	2	#	1	150	0		2	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	20	#	5	850	5		22	#	0	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Ar Originat <=\$100,		Loan An Originat >\$100,00 <=\$250,0	ion 00 But	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAKOTA COUNTY (037), MN		,		` ,		, ,		` ,		, ,
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	4	#	0	0	2		5	#	0	
Middle Income	11	#	3	400	5		13	#	0	
Upper Income	3	#	0	0	2		3	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	18	#	3	400	9		21	#	0	
HENNEPIN COUNTY (053), MN										
MSA 33460										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	1	#	1	144	1		2	#	0	
Median Family Income 30-40%	1	#	0	0	0		1	#	0	
Median Family Income 40-50%	3	#	1	242	5		6	#	0	
Median Family Income 50-60%	2	5	0	0	3		3	#	0	
Median Family Income 60-70%	2	#	1	128	3		3	#	0	
Median Family Income 70-80%	5	#	7	1,314	4		13	#	0	
Median Family Income 80-90%	18	#	8	1,268	9		23	#	0	
Median Family Income 90-100%	10	#	5	764	13		14	#	0	
Median Family Income 100-110%	13	#	6	823	8		15	#	0	
Median Family Income 110-120%	22	#	9	1,656	10		28	#	0	
Median Family Income >= 120%	122	#	41	6,499	36		151	#	0	
Median Family Income Not Known	1	5	0	0	0		1	5	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	200	#	79	12,838	92		260	#	0	

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Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Loan Amo Origination Originatio <=\$100,000 >\$100,000 teristics					Loan Amount at Loans to Businesses Me Origination with Gross Annual Lo >\$250,000 Revenues <= \$1 Af Million				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ISANTI COUNTY (059), MN				,		, ,				,
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	2	#	0	0	0		2	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	0	0	0		2	#	0	
MAHNOMEN COUNTY (087), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	1	#	0	0	0		1	#	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
MARSHALL COUNTY (089), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	4		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	4		1	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORMAN COUNTY (107), MN		-								
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	3	#	1	125	1		5	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	3	#	1	125	1		5	#	0	
OTTER TAIL COUNTY (111), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	2	#	2	432	0		3	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	2	432	0		3	#	0	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)
Loans to Businesses

Area Income Characteristics	Loan Amount at Origination <=\$100,000 Num of Amount		Loan Am Originati >\$100,00 <=\$250,0	ion 00 But 000	Origination >\$250,000		with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (119), MN 2/		(0000)		(0000)		(0000)		(0000)		(0000)
MSA 24220										
Inside AA 0001										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	12	#	2	303	0		10	#	0	
Upper Income	2	#	0	0	0		2	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	14	#	2	303	0		12	#	0	
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	1		0	0	0	
Middle Income	3	#	0	0	1		4	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	3	#	0	0	2		4	#	0	
Totals For County: (119) 2/	_	_					_			
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	1		0	0	0	
Middle Income	15	#	2	303	1		14	#	0	
Upper Income	2	#	0	0	0		2	#	0	
Income Not Known Tract Not Known	0	0	0	0	0		0	U	0	
	0 17	0 #	0 2	0 303	0 2		16	#	0 0	
County Total	17	#	2	303	2		10	#	U	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan Ar Originat <=\$100,		_		Loan Amount at Origination >\$250,000 Num of Amount		with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates Num of Amount	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAMSEY COUNTY (123), MN		,		,		, ,		, ,		,
MSA 33460										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	1	#	0	0	1		1	#	0	
Median Family Income 40-50%	0	0	0	0	2		0	0	0	
Median Family Income 50-60%	0	0	1	135	1		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	2	#	4	578	2		7	#	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	2	#	1	242	1		1	#	0	
Median Family Income 100-110%	4	#	0	0	1		4	#	0	
Median Family Income 110-120%	1	#	1	129	0		1	#	0	
Median Family Income >= 120%	7	#	0	0	2		9	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	17	#	7	1,084	10		23	#	0	
RICE COUNTY (131), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	1		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	1		0	0	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics				Loan Amount at Origination >\$100,000 But <=\$250,000					Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (137), MN										
MSA 20260										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	0	0	0		0	0	0	
Upper Income	1	#	0	0	0		1	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	0	0	0		1	#	0	
SCOTT COUNTY (139), MN										
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	1	#	0	0	0		1	#	0	
Middle Income	4	#	0	0	0		4	#	0	
Upper Income	3	#	0	0	1		4	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	8	#	0	0	1		9	#	0	
SHERBURNE COUNTY (141), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	4	#	1	141	2		3	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	4	#	1	141	2		3	#	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Loan An Originat <=\$100,0	tion Origination Origina ,000 >\$100,000 But >\$250, <=\$250,000 Amount Num of Amount Num o		Loan Ai Origina >\$250,0				Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEARNS COUNTY (145), MN		` ,		` ,		, ,		, ,		,
MSA 41060										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	1	135	0		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	1	135	0		0	0	0	
STEELE COUNTY (147), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	2	#	0	0	0		2	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	0	0	0		2	#	0	
WASHINGTON COUNTY (163), MN										
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	12	#	5	864	6		13	#	0	
Upper Income	13	#	2	375	2		12	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	25	#	7	1,239	8		25	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: MINNESOTA (27)

Area Income Characteristics	Originat	Origination O <=\$100,000 >		nount at ion 00 But 000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WRIGHT COUNTY (171), MN		,				,		, ,		. ,
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	5	#	2	342	5		6	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	5	#	2	342	5		6	#	0	
TOTAL INSIDE AA IN STATE	336	#	113	18,498	146		403	#	0	
TOTAL OUTSIDE AA IN STATE	30	#	10	1,575	18		37	#	0	
STATE TOTAL	366	#	123	20,073	164		440	#	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MONTANA (30) **Loan Amount at Loans to Businesses** Memo Item: with Gross Annual Loans by

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Area Income Characteristics	Originat <=\$100,		Originat >\$100,00 <=\$250,0	00 But	Origina >\$250,0		with Gros Revenues Million	ss Annual s <= \$1	Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (057), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	1	113	0		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	113	0		1	#	0	
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	1	114	0		1	#	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	114	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	2	227	0		2	#	0	
STATE TOTAL	0	0	2	227	0		2	#	0	

Loan Amount at

Loan Amount at

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Agency: OCC - 1 State: NEVADA (32)

#

Respondent ID: 0000013790

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Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Memo Item: Origination Origination Origination with Gross Annual Loans by <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 **Affiliates Area Income Characteristics** <=\$250,000 Million Num of Num of Amount Num of Amount Num of Amount Num of Amount Amount (000s)(000s)(000s)Loans (000s)(000s)Loans Loans Loans Loans **CLARK COUNTY (003), NV** MSA 29820 **Outside Assessment Area** Median Family Income < 10% Median Family Income 10-20% Median Family Income 20-30% Median Family Income 30-40% Median Family Income 40-50% Median Family Income 50-60% Median Family Income 60-70% Median Family Income 70-80% Median Family Income 80-90% Median Family Income 90-100% Median Family Income 100-110% Median Family Income 110-120% # # Median Family Income >= 120% Median Family Income Not Known Tract Not Known # # County Total CARSON CITY (510), NV **MSA 16180 Outside Assessment Area** Low Income Moderate Income Middle Income # # Upper Income Income Not Known Tract Not Known County Total TOTAL INSIDE AA IN STATE # # TOTAL OUTSIDE AA IN STATE

Footnote:

STATE TOTAL

#

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: NORTH DAKOTA (38) Loans to Rusinesses

Area Income Characteristics	Loan Ar Originat <=\$100,		Loan An Originat >\$100,00 <=\$250,0	ion 00 But	Loan Amount at Origination >\$250,000 Num of Amount		Loans to Businesses with Gross Annual Revenues <= \$1 Million Num of Amount		Memo Item: Loans by Affiliates Num of Amount	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNES COUNTY (003), ND						. ,		, ,		
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	5	#	1	150	1		6	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	5	#	1	150	1		6	#	0	
BURLEIGH COUNTY (015), ND										
MSA 13900										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	2		2	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	2		2	#	0	
CASS COUNTY (017), ND										
MSA 22020										
Inside AA 0002										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	46	#	24	4,310	24		57	#	0	
Middle Income	50	#	8	1,423	2		39	#	0	
Upper Income	62	#	16	2,625	12		61	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	158	#	48	8,358	38		157	#	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Origination Origination Origination wit <=\$100,000 >\$100,000 But >\$250,000 Re ea Income Characteristics <=\$250,000 Mil						with Gros			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND FORKS COUNTY (035), ND	LUalis	(0005)	LUalis	(0005)	LUaiis	(0005)	LUalis	(0005)	LUalis	(0005)
MSA 24220										
Inside AA 0001										
Low Income	2	#	0	0	0		2	#	0	
Moderate Income	11	#	1	123	2		11	#	0	
Middle Income	63	#	17	2,909	17		70	#	0	
Upper Income	24	#	10	1,796	21		32	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	100	#	28	4,828	40		115	#	0	
LAMOURE COUNTY (045), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	8	#	0	0	0		8	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	8	#	0	0	0		8	#	0	
NELSON COUNTY (063), ND										
MSA NA										
Outside Assessment Area	_	_		_			_	_	_	
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	2	#	0	0	0		2	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0 2	0 #	0 0	0	0 0		0 2	0 #	0 0	
County Total	۷	#	U	U	U		2	#	U	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Ar Originat <=\$100,		Loan An Originat >\$100,00 <=\$250,0	ion 00 But	Loan Ar Originat >\$250,0				Memo It Loans b Affiliates	у
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIERCE COUNTY (069), ND		,		, ,		, ,		, ,		, ,
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	0	0	0		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		0	0	0	
RAMSEY COUNTY (071), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	0	0	0		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
RICHLAND COUNTY (077), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	1	230	0		2	#	0	
Upper Income	1	#	1	205	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	2	435	0		2	#	0	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

PAGE:

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Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Originat <=\$100,	000	Loan An Originat >\$100,00 <=\$250,0	ion)0 But)00	Loan Ar Originat >\$250,0	mount at tion			Memo It Loans b Affiliates	y s
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STUTSMAN COUNTY (093), ND		` ,		` ,		, ,		, ,		, ,
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	10	#	0	0	0		7	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	10	#	0	0	0		7	#	0	
TRAILL COUNTY (097), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	6	#	0	0	0		6	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	6	#	0	0	0		6	#	0	
WALSH COUNTY (099), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	1	#	2	265	0		1	#	0	
Middle Income	0	0	0	0	2		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	2	265	2		1	#	0	

Footnote:

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: NORTH DAKOTA (38) Loans to Rusinesses

Area Income Characteristics	<=\$100,000		Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARD COUNTY (101), ND				, ,		• •		, ,		. ,
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	0	0	1	200	1		1	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	200	1		1	#	0	
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	0	0	1	140	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	1	140	0		0	0	0	
TOTAL INSIDE AA IN STATE	258	#	76	13,186	78		272	#	0	
TOTAL OUTSIDE AA IN STATE	36	#	7	1,190	6		36	#	0	
STATE TOTAL	294	#	83	14,376	84		308	#	0	

Footnote:

Loans by County

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: OREGON (41)

Area Income Characteristics	Loan Ar Originat <=\$100,		Originat >\$100,00	>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		em: y s
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANE COUNTY (039), OR										
MSA 21660										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	0	0	0		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		1	#	0	
STATE TOTAL	1	#	0	0	0		1	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

PAGE:

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Coan Ar Originat <=\$100,		Originat >\$100,00 <=\$250,0	ion Origination 00 But >\$250,000 000			with Gros Revenues Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	#	0	0	0		1	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		1	#	0	
STATE TOTAL	1	#	0	0	0		1	#	0	

Footnote:

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

PAGE:

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Agency: OCC - 1

State: SOUTH DAKOTA (46) Loans to Businesses

Area Income Characteristics	Origination <=\$100,000 Num of Amount		>\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000 Num of Amount		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	1		0	0	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	1		0	0	0	
YANKTON COUNTY (135), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	2		2	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	0	0	0	0	2		2	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3		2	#	0	
STATE TOTAL	0	0	0	0	3		2	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Origination <=\$100,000		<=\$250,000		Coan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	#	1	200	0		2	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	1	200	0		2	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	1	200	0		2	#	0	
STATE TOTAL	1	#	1	200	0		2	#	0	

Footnote:

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1 State: TEXAS (48)

Area Income Characteristics	Loan Ar Originat <=\$100,		Originat >\$100,00	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		em: y s
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	7	0	0	0		1	7	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	7	0	0	0		1	7	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	7	0	0	0		1	7	0	
STATE TOTAL	1	7	0	0	0		1	7	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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Agency: OCC - 1

State: WASHINGTON (53) Loans to Businesses

Institution. ALLINGS I INANGIAL NA		State. WASHINGTON (S								
Area Income Characteristics	Loan Amount at Origination <=\$100,000		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: Loans by Affiliates	
	Num of Loans	Amount (000s)		Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (011), WA		(0000)		(0000)		(0000)		(0000)		()
MSA 38900										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	1	#	1	130	0		1	#	0	
Upper Income	0	0	0	0	0		0	0	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	1	130	0		1	#	0	
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0		0	0	0	
Median Family Income 10-20%	0	0	0	0	0		0	0	0	
Median Family Income 20-30%	0	0	0	0	0		0	0	0	
Median Family Income 30-40%	0	0	0	0	0		0	0	0	
Median Family Income 40-50%	0	0	0	0	0		0	0	0	
Median Family Income 50-60%	0	0	0	0	0		0	0	0	
Median Family Income 60-70%	0	0	0	0	0		0	0	0	
Median Family Income 70-80%	0	0	0	0	0		0	0	0	
Median Family Income 80-90%	0	0	0	0	0		0	0	0	
Median Family Income 90-100%	0	0	0	0	0		0	0	0	
Median Family Income 100-110%	0	0	0	0	0		0	0	0	
Median Family Income 110-120%	0	0	0	0	0		0	0	0	
Median Family Income >= 120%	2	#	0	0	0		2	#	0	
Median Family Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	2	#	0	0	0		2	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	3	#	1	130	0		3	#	0	
STATE TOTAL	3	#	1	130	0		3	#	0	

Footnote:

Small Business Loans - Originations Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

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State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		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: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAUKESHA COUNTY (133), WI		, ,		, ,		, ,		. ,		,
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0		0	0	0	
Moderate Income	0	0	0	0	0		0	0	0	
Middle Income	0	0	0	0	0		0	0	0	
Upper Income	1	#	0	0	0		1	#	0	
Income Not Known	0	0	0	0	0		0	0	0	
Tract Not Known	0	0	0	0	0		0	0	0	
County Total	1	#	0	0	0		1	#	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0		0	0	0	
TOTAL OUTSIDE AA IN STATE	1	#	0	0	0		1	#	0	
STATE TOTAL	1	#	0	0	0		1	#	0	
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	696	#	249	42,519	288		812	#	0	
TOTAL OUTSIDE AA	90	#	25	4,073	36		106	#	0	
TOTAL INSIDE & OUTSIDE	786	#	274	46,592	324		918	#	0	

Footnote: