2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0004										
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	1	1,000	0	0	0	0
Median Family Income 30-40%	0	0	0	0	3	1,500	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,350	0	0	0	0
Median Family Income 50-60%	4	239	5	1,013	6	3,160	1	1,000	0	0
Median Family Income 60-70%	0	0	4	750	5	3,058	1	279	0	0
Median Family Income 70-80%	0	0	2	319	3	2,277	2	1,277	0	0
Median Family Income 80-90%	2	55	1	150	1	500	1	10	0	0
Median Family Income 90-100%	0	0	3	700	3	1,499	0	0	0	0
Median Family Income 100-110%	0	0	2	425	2	850	0	0	0	0
Median Family Income 110-120%	1	96	1	200	4	1,567	3	767	0	0
Median Family Income >= 120%	7	405	12	2,463	20	10,587	18	5,404	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	14	795	30	6,020	50	27,348	26	8,737	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	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	750	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: ARIZONA (04)

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)
YUMA COUNTY (027), AZ										
MSA 49740										
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	983	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	983	0	0	0	0
TOTAL INSIDE AA IN STATE	14	795	30	6,020	50	27,348	26	8,737	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,733	0	0	0	0
STATE TOTAL	14	795	30	6,020	52	29,081	26	8,737	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: CALIFORNIA (06)

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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	250	0	0	1	250	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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: FLORIDA (12)

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)
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	1	698	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	698	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: FLORIDA (12)

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	1	350	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	350	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	2	1,048	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,048	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: ILLINOIS (17)

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)
DUPAGE COUNTY (043), 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	1,405	1	905	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	1,405	1	905	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	1,405	1	905	0	0
STATE TOTAL	0	0	0	0	2	1,405	1	905	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: IOWA (19)

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)
MARSHALL COUNTY (127), IA										
MSA NA										
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	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	30	0	0	0	0	1	30	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MAINE (23)

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)
YORK COUNTY (031), ME										
MSA 38860										
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	563	1	563	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	563	1	563	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	563	1	563	0	0
STATE TOTAL	0	0	0	0	1	563	1	563	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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)
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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	315	1	315	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	315	1	315	0	0
ANOKA COUNTY (003), MN										
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	1	120	3	1,850	0	0	0	0
Middle Income	1	35	1	150	4	1,912	2	619	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	95	2	270	7	3,762	2	619	0	0
CARVER COUNTY (019), MN										
MSA 33460										
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	0	0	0	0	1	600	0	0	0	0
Upper Income	2	80	0	0	5	3,200	2	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	2	80	0	0	6	3,800	2	80	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
CLAY COUNTY (027), MN										
MSA 22020										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	102	1	250	0	0	3	102	0	0
Middle Income	7	367	1	125	0	0	5	285	0	0
Upper Income	0	0	1	250	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	469	3	625	0	0	8	387	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	900	1	900	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	900	1	900	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	297	0	0	0	0
Middle Income	2	140	2	400	1	400	1	83	0	0
Upper Income	3	132	0	0	0	0	3	132	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	372	2	400	2	697	4	215	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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)
DODGE COUNTY (039), MN										
MSA 40340										
Inside AA 0005										
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	1	356	2	390	0	0
Upper Income	0	0	0	0	1	400	1	400	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	2	756	3	790	0	0
FILLMORE COUNTY (045), MN										
MSA 40340										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	217	0	0	1	217	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	217	0	0	1	217	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Inside AA 0003										
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	1	150	0	0	0	0	0	0
Median Family Income 40-50%	1	100	1	191	0	0	1	100	0	0
Median Family Income 50-60%	2	124	0	0	1	1,000	0	0	0	0
Median Family Income 60-70%	1	25	0	0	5	2,650	1	500	0	0
Median Family Income 70-80%	0	0	3	503	3	1,050	0	0	0	0
Median Family Income 80-90%	1	100	0	0	1	630	1	100	0	0
Median Family Income 90-100%	1	75	4	675	8	5,270	3	770	0	0
Median Family Income 100-110%	0	0	2	270	5	2,923	1	150	0	0
Median Family Income 110-120%	2	180	1	150	2	1,850	0	0	0	0
Median Family Income >= 120%	16	969	20	3,788	26	15,349	14	1,536	0	0
Median Family Income Not Known	0	0	0	0	1	750	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,573	32	5,727	52	31,472	21	3,156	0	0
HOUSTON COUNTY (055), MN										
MSA 29100										
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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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)
LYON COUNTY (083), 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	733	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	2	733	0	0	0	0
MARSHALL COUNTY (089), 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	250	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	1	250	1	1,000	0	0	0	0
MOWER COUNTY (099), MN										
MSA NA										
Inside AA 0009										
Low Income	1	75	0	0	0	0	1	75	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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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)
OLMSTED COUNTY (109), MN										
MSA 40340										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	1	500	1	55	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	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	1	500	2	105	0	0
POLK COUNTY (119), MN										
MSA 24220										
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	3	485	1	350	2	500	0	0
Upper Income	1	10	0	0	0	0	1	10	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	3	485	1	350	3	510	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
RAMSEY COUNTY (123), MN										
MSA 33460										
Inside AA 0003										
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	1	373	1	373	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	63	1	114	3	2,360	1	63	0	0
Median Family Income 80-90%	0	0	2	303	1	300	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	25	0	0	2	700	2	425	0	0
Median Family Income 110-120%	0	0	0	0	4	3,346	1	730	0	0
Median Family Income >= 120%	1	45	0	0	0	0	1	45	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	133	3	417	11	7,079	6	1,636	0	0
RED LAKE COUNTY (125), 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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
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	1	500	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	500	0	0	0	0
SCOTT COUNTY (139), MN										
MSA 33460										
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	25	0	0	0	0	1	25	0	0
Upper Income	2	121	1	225	1	874	1	874	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	146	1	225	1	874	2	899	0	0
SHERBURNE COUNTY (141), 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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
STEELE COUNTY (147), MN										
MSA NA										
Inside AA 0009										
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	100	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
WASHINGTON COUNTY (163), MN										
MSA 33460										
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	4	133	3	442	7	5,275	7	1,075	0	0
Upper Income	2	144	2	450	1	695	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	277	5	892	8	5,970	7	1,075	0	0
WINONA COUNTY (169), MN										
MSA NA										
Inside AA 0009										
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	2	1,324	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	1,324	1	150	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MINNESOTA (27)

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)
WRIGHT COUNTY (171), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	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	1	200	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	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	63	3,497	53	9,408	93	56,584	64	9,942	0	0
TOTAL OUTSIDE AA IN STATE	2	125	2	450	8	4,848	3	1,240	0	0
STATE TOTAL	65	3,622	55	9,858	101	61,432	67	11,182	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: MISSOURI (29)

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)
ST. FRANCOIS COUNTY (187), MO										
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	897	1	897	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	897	1	897	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	897	1	897	0	0
STATE TOTAL	0	0	0	0	1	897	1	897	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH DAKOTA (38)

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)
BARNES COUNTY (003), 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	1	100	1	210	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	210	0	0	0	0	0	0
BURLEIGH COUNTY (015), ND										
MSA 13900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	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	800	0	0	0	0
CASS COUNTY (017), ND										
MSA 22020										
Inside AA 0002										
Low Income	5	335	2	400	7	2,709	5	669	0	0
Moderate Income	4	300	4	633	10	5,650	4	1,400	0	0
Middle Income	6	463	4	737	7	4,252	4	964	0	0
Upper Income	10	603	5	892	10	5,949	10	1,538	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	1,701	15	2,662	34	18,560	23	4,571	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: NORTH DAKOTA (38)

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)
GRAND FORKS COUNTY (035), ND										
MSA 24220										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	54	4	750	7	4,579	4	533	0	0
Middle Income	5	264	9	1,900	4	2,725	8	1,124	0	0
Upper Income	4	230	5	976	12	7,251	7	1,504	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	548	18	3,626	23	14,555	19	3,161	0	0
RICHLAND COUNTY (077), 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	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
STARK COUNTY (089), 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	0	0	0	0	0	0
Upper Income	0	0	0	0	1	907	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	907	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH DAKOTA (38)

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)
STUTSMAN COUNTY (093), 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	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	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	0	0	0	0	1	100	0	0
TRAILL COUNTY (097), 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	310	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	310	0	0	0	0
WALSH COUNTY (099), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	5	2,383	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	5	2,383	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: NORTH DAKOTA (38)

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)
WARD COUNTY (101), ND										
MSA 33500										
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	283	1	283	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	283	1	283	0	0
TOTAL INSIDE AA IN STATE	36	2,249	33	6,288	57	33,115	42	7,732	0	0
TOTAL OUTSIDE AA IN STATE	4	350	2	410	9	4,683	2	383	0	0
STATE TOTAL	40	2,599	35	6,698	66	37,798	44	8,115	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: OREGON (41)

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)
LANE COUNTY (039), OR										
MSA 21660										
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	500	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	500	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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: SOUTH DAKOTA (46)

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)
MINNEHAHA COUNTY (099), 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	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

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: TEXAS (48)

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)
MIDLAND COUNTY (329), TX										
MSA 33260										
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	797	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	797	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	797	0	0	0	0
STATE TOTAL	0	0	0	0	1	797	0	0	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: UTAH (49)

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)
UTAH COUNTY (049), UT										
MSA 39340										
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	1	1,000	1	1,000	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	1,000	1	1,000	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	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: WASHINGTON (53)

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)
CHELAN COUNTY (007), WA										
MSA 48300										
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
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)
JEFFERSON COUNTY (055), 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	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	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
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	1	703	1	703	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	703	1	703	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

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)
POLK COUNTY (095), 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	120	0	0	1	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	0	0	1	120	0	0	1	120	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	0	0	1	118	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	118	0	0	0	0	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
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	0	0	0	0	1	275	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	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	275	1	65	0	0
TOTAL INSIDE AA IN STATE	1	65	0	0	1	275	1	65	0	0

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

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)
TOTAL OUTSIDE AA IN STATE	1	50	2	238	1	703	3	873	0	0
STATE TOTAL	2	115	2	238	2	978	4	938	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	115	6,636	116	21,716	201	117,322	134	26,506	0	0
TOTAL OUTSIDE AA	8	575	7	1,348	30	19,177	14	6,161	0	0
TOTAL INSIDE & OUTSIDE	123	7,211	123	23,064	231	136,499	148	32,667	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0004										
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	1	562	1	562	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	562	1	562	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	562	1	562	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	562	1	562	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: CALIFORNIA (06)

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)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
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	480	1	480	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	480	1	480	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	480	1	480	0	0
STATE TOTAL	0	0	0	0	1	480	1	480	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: FLORIDA (12)

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)
SEMINOLE COUNTY (117), FL										
MSA 36740										
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	596	1	596	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	596	1	596	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	596	1	596	0	0
STATE TOTAL	0	0	0	0	1	596	1	596	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: GEORGIA (13)

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)
FANNIN COUNTY (111), GA										
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	439	1	439	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	439	1	439	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	439	1	439	0	0
STATE TOTAL	0	0	0	0	1	439	1	439	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH CAROLINA (37)

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)
BRUNSWICK COUNTY (019), NC										
MSA 48900										
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	446	1	446	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	446	1	446	0	0
POLK COUNTY (149), NC										
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	463	1	463	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	463	1	463	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH CAROLINA (37)

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)
WAKE COUNTY (183), NC										
MSA 39580										
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	422	1	422	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	422	1	422	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	3	1,331	3	1,331	0	0
STATE TOTAL	0	0	0	0	3	1,331	3	1,331	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: OHIO (39)

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)
FRANKLIN COUNTY (049), OH										
MSA 18140										
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	1	550	1	550	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	550	1	550	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	550	1	550	0	0
STATE TOTAL	0	0	0	0	1	550	1	550	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: PENNSYLVANIA (42)

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)
LANCASTER COUNTY (071), PA										
MSA 29540										
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	1	183	0	0	1	183	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	183	0	0	1	183	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	183	0	0	1	183	0	0
STATE TOTAL	0	0	1	183	0	0	1	183	0	0

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: TEXAS (48)

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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	166	1	505	2	671	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	166	1	505	2	671	0	0
HAYS COUNTY (209), TX										
MSA 12420										
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	2	416	1	505	3	921	0	0
STATE TOTAL	0	0	2	416	1	505	3	921	0	0

2024 Institution Disclosure Statement - Table 1-2

Loans by County

Small Business Loans - Purchases

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	562	1	562	0	0
TOTAL OUTSIDE AA	0	0	3	599	8	3,901	11	4,500	0	0
TOTAL INSIDE & OUTSIDE	0	0	3	599	9	4,463	12	5,062	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: IOWA (19)

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 Farms 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)
SCOTT COUNTY (163), IA										
MSA 19340										
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	29	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	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	29	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	1	29	1	200	0	0	1	200	0	0
STATE TOTAL	1	29	1	200	0	0	1	200	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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 Farms 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)
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	0	0	1	140	1	298	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	1	298	0	0	0	0
CLAY COUNTY (027), MN										
MSA 22020										
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	86	1	121	0	0	1	86	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	86	1	121	0	0	1	86	0	0
DODGE COUNTY (039), MN										
MSA 40340										
Inside AA 0005										
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	26	0	0	0	0	1	26	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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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 Farms 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)
MOWER COUNTY (099), MN										
MSA NA										
Inside AA 0009										
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	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	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	2	500	1	500	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	2	500	1	500	1	60	0	0
OLMSTED COUNTY (109), MN										
MSA 40340										
Inside AA 0005										
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	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: MINNESOTA (27)

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 Farms 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										
MSA 24220										
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	221	7	2,795	4	1,398	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	221	7	2,795	4	1,398	0	0
TODD COUNTY (153), 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	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	4	173	2	342	7	2,795	8	1,571	0	0
TOTAL OUTSIDE AA IN STATE	1	60	3	640	3	1,298	1	60	0	0
STATE TOTAL	5	233	5	982	10	4,093	9	1,631	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH DAKOTA (38)

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 Farms 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)
BARNES COUNTY (003), 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	1	15	0	0	1	394	1	394	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	15	0	0	1	394	1	394	0	0
CASS COUNTY (017), ND										
MSA 22020										
Inside AA 0002										
Low Income	0	0	0	0	1	500	1	500	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	258	6	1,198	7	2,639	9	2,014	0	0
Upper Income	1	30	2	294	1	425	4	749	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	288	8	1,492	9	3,564	14	3,263	0	0
GRAND FORKS COUNTY (035), ND										
MSA 24220										
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	3	193	4	863	3	1,250	4	500	0	0
Upper Income	6	263	6	1,152	7	2,750	9	883	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	456	10	2,015	10	4,000	13	1,383	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH DAKOTA (38)

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 Farms 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)
GRIGGS COUNTY (039), 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	1	48	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	48	0	0	0	0	0	0	0	0
LAMOURE COUNTY (045), 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	4	178	2	500	2	665	5	979	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	178	2	500	2	665	5	979	0	0
RICHLAND COUNTY (077), 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	244	0	0	1	244	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

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
State: NORTH DAKOTA (38)

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 Farms 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)
SARGENT COUNTY (081), 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	2	911	2	911	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	911	2	911	0	0
STUTSMAN COUNTY (093), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	2	649	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	3	1,149	0	0	0	0
TRAILL COUNTY (097), 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	1	48	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	1	48	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	14	744	18	3,507	19	7,564	27	4,646	0	0

2024 Institution Disclosure Statement - Table 2-1

Loans by County

Small Farm Loans - Originations

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

State: NORTH DAKOTA (38)

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 Farms 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)
TOTAL OUTSIDE AA IN STATE	7	289	5	1,144	8	3,119	10	2,678	0	0
STATE TOTAL	21	1,033	23	4,651	27	10,683	37	7,324	0	0

2024 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1
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 Farms 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)
VERNON COUNTY (123), 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	87	0	0	0	0	1	87	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	87	0	0	0	0	1	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	87	0	0	0	0	1	87	0	0
STATE TOTAL	1	87	0	0	0	0	1	87	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	18	917	20	3,849	26	10,359	35	6,217	0	0
TOTAL OUTSIDE AA	10	465	9	1,984	11	4,417	13	3,025	0	0
TOTAL INSIDE & OUTSIDE	28	1,382	29	5,833	37	14,776	48	9,242	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MN - POLK COUNTY (119) - MSA 24220	5	845	3	510	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	52	18,729	19	3,161	0	0
MN - CLAY COUNTY (027) - MSA 22020	13	1,094	8	387	0	0
ND - CASS COUNTY (017) - MSA 22020	74	22,923	23	4,571	0	0
MN - ANOKA COUNTY (003) - MSA 33460	11	4,127	2	619	0	0
MN - CARVER COUNTY (019) - MSA 33460	8	3,880	2	80	0	0
MN - DAKOTA COUNTY (037) - MSA 33460	10	1,469	4	215	0	0
MN - HENNEPIN COUNTY (053) - MSA 33460	108	38,772	21	3,156	0	0
MN - RAMSEY COUNTY (123) - MSA 33460	17	7,629	6	1,636	0	0
MN - SCOTT COUNTY (139) - MSA 33460	5	1,245	2	899	0	0
MN - WASHINGTON COUNTY (163) - MSA 33460	19	7,139	7	1,075	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	94	34,163	26	8,737	1	562
MN - DODGE COUNTY (039) - MSA 40340	3	790	3	790	0	0
MN - FILLMORE COUNTY (045) - MSA 40340	1	217	1	217	0	0
MN - OLMSTED COUNTY (109) - MSA 40340	3	605	2	105	0	0
MN - HOUSTON COUNTY (055) - MSA 29100	1	28	1	28	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	2	340	1	65	0	0
IA - MARSHALL COUNTY (127) - MSA NA	1	30	1	30	0	0
MN - MOWER COUNTY (099) - MSA NA	1	75	1	75	0	0
MN - STEELE COUNTY (147) - MSA NA	1	100	0	0	0	0
MN - WINONA COUNTY (169) - MSA NA	3	1,474	1	150	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MN - POLK COUNTY (119) - MSA 24220	8	3,016	4	1,398	0	0
ND - GRAND FORKS COUNTY (035) - MSA 24220	29	6,471	13	1,383	0	0
MN - CLAY COUNTY (027) - MSA 22020	2	207	1	86	0	0
ND - CASS COUNTY (017) - MSA 22020	22	5,344	14	3,263	0	0
MN - DODGE COUNTY (039) - MSA 40340	1	26	1	26	0	0
MN - OLMSTED COUNTY (109) - MSA 40340	1	8	1	8	0	0
MN - MOWER COUNTY (099) - MSA NA	1	53	1	53	0	0

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000013790

Institution: ALERUS FINANCIAL NA

Agency: OCC - 1

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	9	25,553	0	0
Purchased	0	0	0	0
Total	9	25,553	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

ASSESSMENT AREA - 0001

POLK COUNTY (119), MN

MSA: 24220

Middle Income

0201.00* 0202.00 0204.00 0205.00* 0206.00* 0207.00* 0208.00* 0209.00* 0210.00*

Upper Income

0203.00

GRAND FORKS COUNTY (035), ND

MSA: 24220

Low Income

0103.02*

Moderate Income

0101.00 0103.01* 0106.00 0108.04 0108.06 0110.00 0119.00*

Middle Income

0102.00 0104.00 0107.00 0108.01 0112.01 0114.00 0118.00 0120.00

Upper Income

0109.00* 0111.00 0112.02 0117.01 0117.02

Income Not Known

0108.05*

ASSESSMENT AREA - 0002

CLAY COUNTY (027), MN

MSA: 22020

Low Income

0301.08*

Moderate Income

0203.00 0206.00 0303.00

Middle Income

0204.00* 0205.00* 0207.00* 0301.07 0301.09* 0301.10 0301.11* 0301.12* 0302.01 0302.02

Upper Income

0301.06 0304.00*

CASS COUNTY (017), ND

MSA: 22020

Low Income

0005.02* 0006.02 0007.00 0101.11

Moderate Income

0002.03* 0005.01* 0006.01 0008.02* 0009.03* 0010.03* 0101.06* 0101.07 0407.00

Middle Income

0002.04 0004.00 0008.01* 0009.01* 0009.04* 0010.04* 0101.09 0102.01 0102.06 0103.03 0103.06*
0103.08 0401.00* 0402.00 0403.00 0405.01 0405.04* 0406.00

Upper Income

0001.00* 0003.00 0101.10 0102.05 0103.07 0405.02 0405.03 0405.05 0405.06 0405.07* 0405.08
0405.09 0408.00

ASSESSMENT AREA - 0003

ANOKA COUNTY (003), MN

MSA: 33460

Low Income

0505.04*

Moderate Income

0501.07* 0502.35* 0505.01* 0505.05* 0506.02* 0506.06* 0506.07* 0506.08* 0507.04* 0507.06* 0507.10
0507.12* 0508.07* 0508.08* 0508.10* 0508.22* 0508.28* 0509.01* 0510.01 0511.01 0511.02 0511.03*
0512.01* 0512.02* 0512.03* 0512.06 0513.02* 0513.04* 0513.05* 0514.00* 0515.01*

Middle Income

0501.08* 0501.09* 0501.10 0501.11* 0501.14* 0501.15* 0502.08* 0502.10 0502.18* 0502.19* 0502.20*
0502.22* 0502.24* 0502.27* 0502.28* 0502.29* 0502.32* 0502.33* 0502.34* 0502.37* 0502.40* 0502.41*
0504.01* 0504.02* 0506.05* 0506.09* 0506.11* 0506.12* 0507.02* 0507.07* 0507.09* 0507.11* 0508.11*
0508.16 0508.18* 0508.20* 0508.21* 0508.23* 0508.24* 0508.25* 0508.26* 0508.27* 0508.29 0509.02*
0510.02* 0515.02* 0516.00*

Upper Income

0501.16* 0502.15* 0502.16* 0502.17* 0502.23* 0502.26* 0502.30* 0502.36* 0502.38* 0502.39* 0508.19*

CARVER COUNTY (019), MN

MSA: 33460

Middle Income

0901.01* 0901.02* 0902.00* 0903.02* 0903.03* 0906.01* 0907.04* 0908.01 0909.02* 0910.01* 0911.00*
0912.01* 0912.02*

Upper Income

0903.04* 0904.01 0904.02* 0905.01* 0905.02* 0905.03* 0906.02* 0907.02* 0907.03 0908.02* 0909.01*
0910.02*

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

0605.08 0606.03* 0606.04* 0606.06* 0607.16* 0607.28* 0607.29* 0607.31* 0607.32* 0607.34* 0607.44*
0607.51* 0607.52* 0608.13* 0608.15 0608.16* 0608.19* 0608.23* 0608.31* 0608.34* 0608.37* 0608.39*
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*

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
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%

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*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

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* 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 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* 0267.18* 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 Family Income Not Known

0038.02* 0077.00 1025.00* 1039.00* 1040.01* 1049.01* 9800.00* 9801.00*

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* 0339.00* 0344.00* 0346.01* 0368.00* 0374.02* 0421.01* 0422.01* 0424.02* 0425.01* 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%

0319.00* 0342.03* 0349.00* 0350.00* 0351.00* 0352.00* 0353.00* 0357.00* 0358.00* 0360.00* 0363.00*
0364.00* 0365.00* 0366.00* 0375.00* 0401.02* 0402.00* 0406.01 0406.03* 0407.05* 0407.06* 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

WASHINGTON COUNTY (163), MN

MSA: 33460

Moderate Income

0701.04* 0709.11* 0709.12* 0710.01* 0710.03* 0710.12*

Middle Income

0701.03* 0701.07* 0701.08* 0702.04* 0702.05 0702.08* 0703.04* 0704.03* 0704.06 0705.02* 0706.02*
0706.03* 0706.04* 0707.03* 0707.04* 0709.06 0709.07 0709.09* 0709.10 0710.06 0710.13* 0710.21*
0710.24* 0710.25* 0711.01* 0712.07* 0712.08* 0712.09* 0712.10* 0713.00* 0714.00*

Upper Income

0701.05 0702.06* 0702.07* 0703.01* 0703.03 0704.04* 0704.05* 0705.01* 0707.05* 0707.06* 0710.10*
0710.11* 0710.14* 0710.16* 0710.19* 0710.20* 0710.22* 0710.23* 0711.02 0712.11*

Income Not Known

0708.01* 0708.02*

ASSESSMENT AREA - 0004

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 20-30%

1074.03* 1133.01* 1139.00 1173.00*

Median Family Income 30-40%

0928.01* 1060.02* 1068.01* 1072.01* 1090.01* 1090.02* 1092.00* 1126.01* 1132.02* 1142.00* 1143.02
1149.00* 1153.00 4219.02* 4221.02*

Median Family Income 40-50%

0614.01* 0926.00 0927.18* 0928.02* 0929.00* 0930.01* 0931.04* 0931.05* 1033.06* 1036.15* 1043.02*
1045.02* 1055.01* 1055.02* 1056.02* 1067.01* 1073.00* 1094.01* 1097.07* 1098.01* 1112.02* 1125.07*
1129.00* 1132.01* 1135.02* 1144.01* 1146.00* 1147.04* 1148.00 1154.00* 1158.01* 1165.00* 1168.00*
3191.03* 3192.01* 4210.02* 4213.02* 4216.02* 4217.02* 4221.07* 4226.28* 5229.03* 6188.00* 9410.00*
9413.00*

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

Median Family Income 50-60%

0405.41* 0609.02* 0612.00* 0716.00* 0718.01* 0718.02* 0719.12* 0820.08* 0923.11* 0924.02* 0927.17*
1033.04* 1033.05* 1036.09* 1042.05* 1045.01* 1047.02* 1055.03* 1060.01* 1071.02* 1096.01* 1096.02*
1097.02* 1097.03* 1097.04* 1097.06* 1101.00 1107.01* 1109.02* 1112.03* 1115.02* 1121.00* 1123.01*
1123.02* 1124.01* 1125.19* 1125.21* 1125.22* 1125.23* 1125.24* 1126.02* 1127.00* 1135.03* 1136.01*
1136.02* 1137.01* 1138.00 1140.00 1143.01* 1145.00* 1155.00* 1161.00* 1162.04 1166.15* 1167.35*
1169.00 1170.00* 1172.00* 2168.45* 3185.01* 3191.01* 3191.04* 4201.13* 4205.03* 4207.08* 4210.01*
4213.03* 4215.01* 4217.01* 4218.02* 4220.01* 4220.02* 4221.03* 4221.04* 4221.06* 4226.33* 6147.00
6191.00* 6192.00* 7233.05* 9407.00*

Median Family Income 60-70%

0507.02* 0609.04* 0611.00* 0614.02* 0717.02* 0719.10* 0719.13* 0820.07* 0830.00* 0923.05* 0924.01*
0927.05* 0931.01* 0932.00 1039.00* 1041.00* 1042.06* 1044.01* 1060.03* 1072.02* 1086.01* 1088.02*
1089.02* 1091.01* 1094.02* 1096.03* 1096.04* 1098.02* 1099.00* 1100.01* 1116.01* 1116.02* 1122.01*
1122.02* 1125.02* 1125.04* 1125.08* 1125.16* 1125.20* 1144.02* 1152.00 1156.00* 1159.00* 1160.00*
1162.05* 2172.04* 2183.00* 3188.00* 3193.00* 3197.05* 3200.02* 4201.15* 4201.16* 4202.14* 4205.06*
4207.07* 4207.09* 4207.10* 4211.01* 4212.01* 4213.04 4214.00* 4215.02* 4216.01* 4219.01* 4222.03*
4223.01 4226.24* 4226.25* 4226.27* 4226.30* 4226.34* 4226.38* 5228.02* 5231.02* 6154.00* 6185.00*
9412.00*

Median Family Income 70-80%

0405.06* 0405.28* 0405.31* 0506.15* 0507.01* 0608.02* 0609.01* 0609.03* 0610.26* 0610.35* 0610.46
0613.00* 0715.05* 0715.06* 0715.16* 0717.01* 0719.09* 0719.14* 0820.09* 0820.17* 0820.22* 0820.24
0820.28* 0822.08* 0822.09* 0923.08* 0923.12* 0927.08* 0927.15* 0927.16* 0927.19* 0927.24* 0930.02*
0931.06* 1033.03* 1037.01* 1040.00* 1042.18* 1042.27* 1043.01* 1046.00* 1056.01* 1057.01* 1057.02*
1059.00* 1068.02* 1069.00* 1070.02* 1071.01* 1074.02* 1086.02* 1091.02* 1093.00* 1100.02* 1105.01*
1108.01* 1109.01* 1112.04* 1113.00* 1114.01* 1114.02* 1115.01 1125.12 1125.14* 1125.15* 1132.04*
1157.00* 1163.00* 1166.14* 1167.17* 1167.18* 1167.36* 3184.00* 3189.00* 3197.06* 3199.08* 3200.07
4202.02* 4202.06* 4202.13* 4204.01* 4211.02* 4221.05* 4222.18* 4225.01* 4226.10* 4226.18* 4226.26*
5230.02* 5230.07* 6153.00* 6155.00* 6165.00* 6174.00* 6184.00* 6190.00* 6193.00* 6195.00* 8120.00*
8138.00*

Median Family Income 80-90%

0405.12* 0405.15* 0405.26* 0405.30* 0506.03* 0506.09* 0506.21* 0610.14* 0610.29* 0610.42* 0610.43*
0610.51* 0610.58* 0715.04* 0820.10* 0820.12* 0820.18* 0820.26* 0820.27* 0822.04* 0822.07* 0822.10*
0923.07* 0927.13* 0927.23* 1033.02* 1036.04* 1042.02 1042.03* 1042.07* 1042.12* 1042.19* 1042.21*
1044.02* 1047.01* 1058.00* 1085.01* 1090.03* 1095.00* 1097.05* 1104.00* 1105.02* 1112.01* 1162.02*
1162.03 1164.00* 1166.06* 1166.07* 2168.26* 2168.30* 2175.01* 3197.08* 3198.02* 4201.04* 4201.11*
4201.14* 4209.01* 4212.02* 4222.19* 4222.23* 4223.02* 4225.14* 4226.07* 4226.09* 4226.29* 4226.36*
4226.39* 4226.52* 4226.53* 4226.59* 5229.04* 5230.06* 5231.04* 6107.00* 6146.02* 6148.00* 6156.00*
6170.02* 6182.00* 6187.00* 6189.00* 6194.00* 6196.02* 7233.04* 8163.01* 8171.03*

Median Family Income 90-100%

0405.07* 0405.14* 0405.22* 0405.24* 0405.25* 0405.27* 0405.29* 0405.39* 0506.04* 0506.11* 0506.16*
0506.17* 0610.28* 0610.38* 0610.40* 0610.41* 0610.57* 0610.60* 0610.61* 0715.03* 0715.12* 0715.17*
0719.03* 0719.06* 0719.11* 0820.02* 0820.25* 0822.05* 0923.06* 0925.00* 0927.11* 0927.12* 0927.20*
1037.02* 1042.04* 1042.14* 1042.15* 1042.16* 1042.22* 1042.24* 1065.02* 1070.01* 1107.02* 1108.02*
1124.02* 1125.10* 1131.00* 1137.02* 1158.02* 1166.16* 1166.20* 1167.03* 1167.09* 1167.11* 2168.57*
2176.00* 3194.02* 3194.03* 3198.01* 3200.01 4202.09* 4202.10* 4205.04* 4207.04* 4209.02* 4218.01*
4222.10* 4222.15* 4223.04 4224.01 4225.02* 4225.03* 4226.15* 4226.32* 4226.40* 4226.55* 5230.08*
6135.00* 6144.00* 6145.00* 6166.00* 6168.00* 6175.00* 6177.00* 6186.00* 6197.00* 8140.00* 8146.00
8148.02* 8174.00* 8175.00*

Median Family Income 100-110%

0405.13* 0405.16* 0405.23* 0405.38* 0405.40* 0506.13* 0506.14* 0610.13* 0610.24* 0610.27* 0610.33*
0610.34* 0610.49* 0610.52* 0610.53* 0610.62* 0715.14* 0820.16* 0820.20* 0820.23* 0822.06* 0822.12*
0822.13* 0927.10* 1032.08* 1032.10* 1036.08* 1036.12* 1042.17* 1042.25* 1042.26* 1052.00 1106.00*
1117.00* 1125.17* 1125.18* 1166.05* 1166.17* 1166.18* 1167.08* 1167.20* 1167.32* 1167.34* 1167.38*
1171.00* 2168.10 2168.33* 2168.50 2168.52 2170.02* 2175.02* 2182.00* 3194.01* 3196.00* 4201.12*
4202.12* 4205.05* 4222.09* 4222.17* 4222.21* 4223.07* 4224.02* 4225.09* 4225.13* 4226.50* 4226.60*
5229.01* 5231.03* 6100.01* 6134.00* 6146.01* 6161.00* 6167.00* 6176.00* 8107.00* 8111.00* 8112.00*
8137.00*

Median Family Income 110-120%

0405.02* 0405.32* 0506.12* 0610.15* 0610.18* 0610.31* 0610.32* 0610.44* 0610.50 0715.11* 0719.15*

0923.09* 0927.09* 1032.05* 1035.01* 1035.02* 1036.06* 1064.00* 1067.02* 1076.01* 1085.02* 1166.12
1166.21* 2171.01* 2172.03 2177.00* 2178.00* 2181.00* 3194.04* 3197.10 3199.05* 3201.00* 4202.08*
4202.15 4202.16* 4203.03* 4208.00* 4222.11* 4222.13* 4222.27* 4224.03* 4225.08* 4226.22* 4226.37*
6157.00* 6160.00* 6162.00* 6169.00* 6179.00* 6180.00* 6181.00* 6183.00* 6198.00* 7233.09* 8121.00*
8143.00* 8164.01* 8171.02* 8173.00*

Median Family Income >= 120%

0101.02* 0101.03* 0101.04* 0304.01* 0304.02* 0405.33* 0405.34* 0405.35* 0405.36* 0405.37* 0506.18*
0506.19* 0506.20* 0610.10* 0610.11* 0610.20* 0610.21* 0610.36* 0610.37* 0610.39* 0610.45* 0610.47*
0610.48* 0610.54* 0610.55* 0610.56* 0610.59* 0610.64* 0715.09* 0715.10* 0715.13* 0715.15* 0820.19*
0820.21* 0822.11* 0927.21* 1032.06* 1032.07* 1032.09* 1032.11* 1032.12* 1032.14* 1032.15* 1032.16*
1032.17* 1032.19* 1032.20* 1034.00* 1036.05* 1036.07* 1036.11* 1036.14* 1042.23* 1048.01* 1048.02*
1049.00* 1050.02* 1050.03* 1050.04* 1051.01* 1051.02* 1051.03* 1053.00 1054.00* 1061.00* 1062.00*
1063.00* 1065.01* 1066.00* 1067.03* 1074.01* 1075.00* 1076.02* 1077.00* 1078.00* 1079.00* 1080.00*
1081.00* 1082.00* 1083.01* 1083.02* 1084.00* 1089.01* 1110.00* 1111.00* 1118.00 1119.00 1130.00*
1141.00* 1166.10* 1166.11* 1166.19* 1167.07* 1167.10* 1167.12 1167.13* 1167.14* 1167.15* 1167.19*
1167.21* 1167.25* 1167.27* 1167.28* 1167.29* 1167.30* 1167.31* 1167.37* 2168.06* 2168.07* 2168.09*
2168.13* 2168.16 2168.19* 2168.20* 2168.21* 2168.22* 2168.29 2168.31 2168.32* 2168.34* 2168.35*
2168.36* 2168.37* 2168.38* 2168.39* 2168.40 2168.41* 2168.42 2168.43 2168.44* 2168.49* 2168.51*
2168.53* 2168.54 2168.55* 2168.56 2168.59* 2168.60* 2168.61* 2169.01 2169.02* 2170.01* 2171.02*
2172.01 2173.00* 2174.00* 2179.00* 2180.00 3187.00 3190.02* 3195.00* 3199.02 3199.03* 3199.04*
3199.06* 3199.07* 3199.09* 3199.10* 4201.05* 4201.07* 4201.08* 4201.09* 4201.10* 4202.07* 4202.11*
4203.01* 4203.02* 4203.04* 4204.02* 4206.02* 4206.03* 4206.04* 4207.05* 4207.06* 4222.12* 4222.16*
4222.20* 4222.22* 4223.05* 4223.08 4223.09* 4224.04* 4225.04* 4225.06* 4225.07* 4225.10* 4225.11*
4225.12* 4226.17* 4226.20* 4226.21* 4226.23* 4226.42* 4226.43* 4226.47* 4226.48* 4226.49* 4226.51*
4226.54* 4226.56* 4226.57* 4226.58* 5230.05* 6100.02* 6101.00* 6102.01* 6102.02* 6103.01* 6103.02*
6104.00* 6105.00* 6106.00* 6108.00* 6109.01* 6109.02* 6109.03* 6110.00* 6111.00* 6112.00* 6113.00*
6114.00* 6115.00* 6116.00* 6117.00* 6118.00* 6119.00* 6120.00 6122.00* 6123.01* 6123.02* 6124.01*
6124.02* 6125.00* 6126.00* 6127.00* 6128.00 6129.00* 6130.00* 6131.00* 6132.00* 6133.00* 6136.01*
6136.02* 6137.00* 6138.00* 6139.00* 6140.00* 6141.00* 6142.00* 6143.00* 6149.00* 6150.01* 6150.02*

6151.00* 6152.01* 6152.02* 6158.00* 6159.00* 6163.00* 6164.00* 6171.00* 6172.00* 6173.00* 6178.00*
6199.00* 7233.07* 7233.10* 7233.11* 8100.00* 8101.00 8102.00* 8103.00 8104.00* 8105.00* 8106.00*
8108.00* 8109.00* 8110.00* 8113.00* 8114.00* 8115.00* 8116.00* 8117.00* 8118.00* 8119.00* 8122.00*
8123.00* 8124.00* 8125.00* 8126.00* 8127.00* 8128.01* 8128.02* 8129.00* 8130.00* 8131.00* 8132.00*
8133.00* 8134.00* 8135.00* 8136.00* 8139.00* 8141.00* 8142.00* 8144.00* 8145.00* 8147.00* 8148.01*
8149.00* 8150.00* 8151.00* 8152.01* 8152.02* 8152.03* 8153.00* 8154.01* 8154.02* 8155.01* 8155.02*
8156.01* 8156.02* 8157.00* 8158.00* 8159.01* 8159.02* 8160.01* 8160.02* 8160.03* 8160.04* 8160.05*
8161.00* 8162.00* 8163.02* 8164.02* 8165.01* 8165.02* 8166.00* 8167.00* 8168.00* 8169.01* 8169.02*
8169.03* 8169.04* 8170.00* 8171.01* 8172.00* 8176.00* 9809.00*

Median Family Income Not Known

0608.01* 0610.17* 0610.63* 1074.04* 1147.05* 1167.33* 2168.58* 3190.01* 3192.02* 3197.07* 3197.09*
4222.24* 4222.25* 4222.26* 5228.01* 6170.01* 6196.01* 7233.06* 9411.00* 9801.00* 9804.00* 9805.00*
9807.00* 9810.00*

ASSESSMENT AREA - 0005

DODGE COUNTY (039), MN

MSA: 40340

Moderate Income

9503.00*

Middle Income

9502.00* 9504.00 9505.00

Upper Income

9501.00

FILLMORE COUNTY (045), MN

MSA: 40340

Moderate Income

9603.00 9605.00* 9606.00*

Middle Income

9601.00* 9602.00* 9604.00*

OLMSTED COUNTY (109), MN

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

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*

ASSESSMENT AREA - 0006

HOUSTON COUNTY (055), MN

MSA: 29100

Middle Income

0201.00* 0202.00 0203.00* 0205.00* 0209.00*

ASSESSMENT AREA - 0007

WAUKESHA COUNTY (133), WI

MSA: 33340

Moderate Income

2022.03* 2022.04* 2028.00* 2029.02*

Middle Income

2001.01* 2001.02* 2001.03* 2002.01* 2006.00* 2014.03* 2014.04* 2015.05* 2015.06* 2015.08* 2018.00*
2023.01* 2023.03* 2023.04* 2024.00* 2025.00 2026.00* 2027.00* 2029.01* 2030.00* 2031.03* 2031.04*
2033.03* 2033.07* 2034.04* 2036.01* 2038.06* 2039.01* 2039.02* 2042.01*

Upper Income

2002.02* 2003.00* 2004.00* 2005.00* 2007.00* 2008.01* 2008.03* 2008.04* 2009.01* 2009.02* 2010.01*
2010.02* 2011.01* 2011.02* 2012.01* 2012.03* 2012.04* 2012.05* 2013.00* 2014.02* 2015.04* 2015.07*
2016.00* 2017.01* 2017.03* 2017.04* 2019.00* 2020.01* 2020.02* 2021.01* 2021.02* 2021.03* 2022.01*

2031.05* 2031.06* 2031.07* 2032.00* 2033.04* 2033.05* 2033.08* 2034.02* 2034.03* 2034.05* 2034.06*
2035.01* 2035.02* 2036.02* 2037.02 2037.03* 2037.04* 2038.02* 2038.03* 2038.05* 2040.02* 2040.03*
2040.04* 2041.00* 2042.02* 2043.01* 2043.02* 2044.00* 2045.01* 2045.03* 2045.04*

ASSESSMENT AREA - 0008

MARSHALL COUNTY (127), IA

MSA: NA

Moderate Income

9505.00*

Middle Income

9501.00* 9502.00* 9503.00* 9504.00* 9506.00 9507.00* 9509.00* 9510.00*

Upper Income

9508.01* 9508.02*

ASSESSMENT AREA - 0009

FREEBORN COUNTY (047), MN

MSA: NA

Moderate Income

1805.00* 1806.00* 1808.00* 1809.00*

Middle Income

1801.00* 1802.00* 1803.00* 1804.00* 1810.00*

Upper Income

1807.00*

MOWER COUNTY (099), MN

MSA: NA

Low Income

0004.10

Moderate Income

0003.00*

Middle Income

0001.00* 0002.00* 0006.00* 0008.00* 0009.00* 0010.00 0012.00* 0013.00* 0014.00*

STEELE COUNTY (147), MN

MSA: NA

Middle Income

9601.00* 9604.00* 9606.00* 9608.00*

Upper Income

9602.00* 9603.00 9605.00* 9607.00*

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*

OUTSIDE ASSESSMENT AREA

PINAL COUNTY (021), AZ

MSA: 38060

Moderate Income

0003.12

YUMA COUNTY (027), AZ

MSA: 49740

Middle Income

0112.02

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

1397.01

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 80-90%

5120.58

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 110-120%

0104.22

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0073.01

SEMINOLE COUNTY (117), FL

MSA: 36740

Upper Income

0207.05

FANNIN COUNTY (111), GA

MSA: NA

Upper Income

0503.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income >= 120%

8426.01 8444.01

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0103.00

Upper Income

0129.01

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0251.00

AITKIN COUNTY (001), MN

MSA: NA

Middle Income

7704.01

BECKER COUNTY (005), MN

MSA: NA

Upper Income

4509.00

CROW WING COUNTY (035), MN

MSA: NA

Upper Income

9513.04

LYON COUNTY (083), MN

MSA: NA

Moderate Income

3605.00

MARSHALL COUNTY (089), MN

MSA: NA

Middle Income

0803.00

NORMAN COUNTY (107), MN

MSA: NA

Middle Income

9601.00 9602.00

RED LAKE COUNTY (125), MN

MSA: NA

Middle Income

0101.00

RICE COUNTY (131), MN

MSA: NA

Middle Income

0708.01

SHERBURNE COUNTY (141), MN

MSA: 33460

Moderate Income

0304.09

TODD COUNTY (153), MN

MSA: NA

Middle Income

7906.00

WRIGHT COUNTY (171), MN

MSA: 33460

Moderate Income

1013.00

Middle Income

1008.07

Upper Income

1010.01

ST. FRANCOIS COUNTY (187), MO

MSA: NA

Upper Income

9504.02

BRUNSWICK COUNTY (019), NC

MSA: 48900

Upper Income

0203.06

POLK COUNTY (149), NC

MSA: NA

Middle Income

9203.04

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 80-90%

0540.07

BARNES COUNTY (003), ND

MSA: NA

Middle Income

9680.00

BURLEIGH COUNTY (015), ND

MSA: 13900

Moderate Income

0102.00

GRIGGS COUNTY (039), ND

MSA: NA

Middle Income

9686.00

LAMOURE COUNTY (045), ND

MSA: NA

Middle Income

9721.00 9722.00

RICHLAND COUNTY (077), ND

MSA: NA

Middle Income

9707.00 9714.00

SARGENT COUNTY (081), ND

MSA: NA

Middle Income

9742.00

STARK COUNTY (089), ND

MSA: NA

Upper Income

9639.00

STUTSMAN COUNTY (093), ND

MSA: NA

Moderate Income

9675.00

Middle Income

9672.00

Upper Income

9670.00 9673.00

TRAILL COUNTY (097), ND

MSA: NA

Middle Income

9701.00 9703.00

WALSH COUNTY (099), ND

MSA: NA

Moderate Income

9580.00

Middle Income

9581.00

WARD COUNTY (101), ND

MSA: 33500

Middle Income

0108.00 0112.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income >= 120%

0073.94

LANE COUNTY (039), OR

MSA: 21660

Middle Income

0043.00

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 110-120%

0118.02

MINNEHAHA COUNTY (099), SD

MSA: 43620

Middle Income

0012.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

5202.00 5553.03

HAYS COUNTY (209), TX

MSA: 12420

Middle Income

0109.15

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

0101.26

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income >= 120%

0102.08

CHELAN COUNTY (007), WA

MSA: 48300

Middle Income

9603.01

JEFFERSON COUNTY (055), WI

MSA: NA

Upper Income

1008.00

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 70-80%

1009.00

POLK COUNTY (095), WI

MSA: NA

Middle Income

9610.00

ST. CROIX COUNTY (109), WI

MSA: 33460

Middle Income

1209.05

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: ALERUS FINANCIAL NA

Respondent ID: 0000013790
Agency: OCC - 1

VERNON COUNTY (123), WI

MSA: 29100

Middle Income

9606.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000013790

Institution: ALERUS FINANCIAL NA

Agency: OCC - 1

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	276	276	0	0.00%
Small Farm Loans	40	40	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	22	22	0	0.00%
Total	340	340	0	0.00%

Footnote:

10. 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.

11. 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.