

# Community Reinvestment Act



April 1, 2025

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

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

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

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

Email Address: [CRAgroup@minnwestbankgroup.com](mailto:CRAgroup@minnwestbankgroup.com)

Physical Mail: Minnwest Bank  
Attn: Community Reinvestment Officer  
300 S Washington Street  
Redwood Falls MN 56283

# **PUBLIC DISCLOSURE**

April 4, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Minnwest Bank  
Certificate Number: 16958

300 South Washington Street  
Redwood Falls, Minnesota  
56283

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

1100 Walnut Street, Suite 2100  
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

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

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated High Satisfactory.**

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

**The Investment Test is rated Low Satisfactory.**

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

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

**The Service Test is rated Low Satisfactory.**

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

## **DESCRIPTION OF INSTITUTION**

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

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

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

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

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

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

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

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

## DESCRIPTION OF ASSESSMENT AREAS

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

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

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

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

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

## SCOPE OF EVALUATION

### General Information

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

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

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

<b>Rated Area Breakdown of Loans, Deposits, and Branches</b>			
<b>Rated Area</b>	<b>% Reported Loans (by \$)</b>	<b>% Deposits (by \$)</b>	<b>% Branches (by #)</b>
<b>Minnesota</b>	89.3	89.5	83.3
<b>South Dakota</b>	10.7	10.5	16.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: Bank Records</i>			

### **Activities Reviewed**

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

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

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

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

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

Community development loans, investments, and services since the previous evaluation dated April 22, 2019, were reviewed and are included in this evaluation. Community development activities from Minnwest Bank and Roundbank are included for this same time period as long as the activities were not considered in their prior respective CRA performance evaluations. Investments that were made before the prior evaluation, and that remain outstanding, are included at the current book values as prior period investments. Any community development activities made in the broader statewide or regional area that includes the counties in the acquired Roundbank assessment area counties are given consideration in the bank-wide analysis, since those activities cannot be attributed to the assessment areas being reviewed. Furthermore, delivery systems and retail banking services, including those targeting low- and moderate-income individuals, were reviewed.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

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

#### **Lending Activity**

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

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



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

### **Assessment Area Concentration**

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

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

Source: HMDA Reported Data; CRA Reported Data Due to rounding, totals may not equal 100.0%

### **Geographic Distribution**

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

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

### **Borrower Profile**

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

### **Innovative or Flexible Lending Practices**

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

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

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



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

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

Innovative or Flexible Lending Programs										
Type of Program	2019*		2020		2021		2022*		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
USDA-FSA	31	16,963	39	11,966	24	9,471	1	250	95	38,650
Farmer Mac	11	6,130	23	8,471	21	9,844	0	00	55	24,445
AgBMP	11	494	5	279	7	469	0	00	23	1,242
SBA	16	10,159	2,032	150,890	2,328	99,577	10	6,687	4,386	267,313
Mainstreet Lending Program	0	0	4	3,852	0	0	0	0	4	3,852
Minnesota Housing Finance Agency	21	444	28	680	20	470	2	118	71	1,712
COVID Emergency Unsecured Loan	0	0	22	49	0	0	0	0	22	49
<b>Totals</b>	<b>90</b>	<b>34,190</b>	<b>2,153</b>	<b>176,187</b>	<b>2,400</b>	<b>119,831</b>	<b>13</b>	<b>7,055</b>	<b>4,656</b>	<b>337,263</b>

Source: Bank Data  
\*Partial year

### **Community Development Loans**

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

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

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

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Nonmetropolitan Minnesota	0	0	0	0	0	0	2	2,774	2	2,774
Minneapolis	5	9,244	0	0	3	6,398	1	1,500	9	17,142
Rochester	0	0	0	0	0	0	0	0	0	0
St. Cloud	1	654	0	0	0	0	0	0	1	654
Statewide Minnesota Activities	9	27,017	0	0	1	1,900	3	14,200	13	43,117
<b>Minnesota Total</b>	<b>15</b>	<b>36,915</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>8,298</b>	<b>6</b>	<b>18,474</b>	<b>25</b>	<b>63,687</b>
Nonmetropolitan South Dakota	0	0	0	0	0	0	0	0	0	0
Sioux Falls	0	0	0	0	0	0	0	0	0	0
<b>South Dakota Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
National Activities	6	47,180	0	0	0	0	0	0	6	47,180
<b>Total</b>	<b>21</b>	<b>84,095</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>8,298</b>	<b>6</b>	<b>18,474</b>	<b>31</b>	<b>110,867</b>
<i>Source: Bank Data</i>										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019 (partial)	6	29,708	0	0	0	0	3	14,200	9	43,908
2020	5	20,536	0	0	1	2,620	2	2,774	8	25,930
2021	10	33,851	0	0	3	5,678	1	1,500	14	41,029
<b>Total</b>	<b>21</b>	<b>84,095</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>8,298</b>	<b>6</b>	<b>18,474</b>	<b>31</b>	<b>110,867</b>

Source: Bank Data

## INVESTMENT TEST

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

### Investment and Grant Activity

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

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

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

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

Community Development Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Nonmetropolitan MN	2	222	102	2,652	8	126	88	10,552	200	13,552
Minneapolis	2	2,414	13	84	1	<1	1	362	17	2,860
St. Cloud	0	0	11	24	1	8	0	0	12	32
Rochester	1	179	7	23	0	0	0	0	8	202
Broader Statewide MN	3	4	2	6	1	1	1	556	7	567
<b>Minnesota Total</b>	<b>8</b>	<b>2,819</b>	<b>135</b>	<b>2,789</b>	<b>11</b>	<b>135</b>	<b>90</b>	<b>11,470</b>	<b>244</b>	<b>17,213</b>
Nonmetropolitan SD	0	0	17	10	0	0	16	348	33	358
Sioux Falls	0	0	3	45	0	0	0	0	3	45
Broader Statewide SD	0	0	6	16	0	0	3	563	9	579
<b>South Dakota Total</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>911</b>	<b>45</b>	<b>982</b>
Institution Level	0	0	3	158	0	0	0	0	3	158
<b>Total</b>	<b>8</b>	<b>2,819</b>	<b>164</b>	<b>3,018</b>	<b>11</b>	<b>135</b>	<b>109</b>	<b>12,381</b>	<b>292</b>	<b>18,353</b>

Source: Bank Data

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	222	0	0	1	98	15	5,825	18	6,145
2019 (partial)	2	2,239	0	0	0	0	8	1,447	10	3,686
2020	1	354	1	2,500	0	0	8	3,912	10	6,766
2021	0	0	0	0	0	0	4	1,112	4	1,112
<b>Subtotal</b>	<b>5</b>	<b>2,815</b>	<b>1</b>	<b>2,500</b>	<b>1</b>	<b>98</b>	<b>35</b>	<b>12,296</b>	<b>42</b>	<b>17,709</b>
Qualified Grants & Donations	3	4	163	518	10	37	74	85	250	644
<b>Total</b>	<b>8</b>	<b>2,819</b>	<b>164</b>	<b>3,018</b>	<b>11</b>	<b>135</b>	<b>109</b>	<b>12,381</b>	<b>292</b>	<b>18,353</b>

Source: Bank Data

### **Responsiveness to Credit and Community Development Needs**

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

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

**Community Development Initiatives**

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

**SERVICE TEST**

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

**Accessibility of Delivery Systems**

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

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	54	7.1	191,151	6.2	0	0.0	0	0.0
Moderate	164	21.6	634,378	20.5	3	8.3	3	10.3
Middle	358	47.2	1,436,153	46.5	30	83.3	23	79.3
Upper	177	23.4	820,680	26.6	3	8.3	3	10.3
NA	5	0.7	8,349	0.3	0	0.0	0	0.0
<b>Total</b>	<b>758</b>	<b>100.0</b>	<b>3,090,711</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>

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

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



### **Changes in Branch Locations**

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

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

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

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

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

### **Community Development Services**

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

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

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Nonmetropolitan Minnesota	0	4	2	1	7
Minneapolis	0	0	0	0	0
Rochester	0	0	4	0	4
St. Cloud	0	3	0	0	3
<b>Minnesota Total</b>	<b>0</b>	<b>7</b>	<b>6</b>	<b>1</b>	<b>14</b>
Nonmetropolitan South Dakota	0	3	2	1	6
Sioux Falls	0	2	0	0	2
<b>South Dakota Total</b>	<b>0</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>8</b>
<b>Total</b>	<b>0</b>	<b>12</b>	<b>8</b>	<b>2</b>	<b>22</b>

*Source: Bank Data*

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

*Source: Bank Data*

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

## MINNESOTA

**CRA RATING FOR MINNESOTA: SATISFACTORY**

**The Lending Test is rated: High Satisfactory**  
**The Investment Test is rated: Low Satisfactory**  
**The Service Test is rated: Low Satisfactory**

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN MINNESOTA

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

### SCOPE OF EVALUATION – MINNESOTA

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

### CONCLUSIONS ON PERFORMANCE CRITERIA IN MINNESOTA

#### LENDING TEST

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



### **Lending Activity**

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

### **Geographic Distribution**

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

### **Borrower Profile**

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

### **Innovative or Flexible Lending Practices**

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

### **Community Development Loans**

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

## **INVESTMENT TEST**

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

### **Investment and Grant Activity**

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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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

## **NONMETROPOLITAN MINNESOTA ASSESSMENT AREA - Full-Scope Review**

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

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

### **Economic and Demographic Data**

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

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

Occupied Rental Units by Geography	21,884	0.0	10.7	83.3	6.0	0.0
Vacant Units by Geography	11,448	0.0	6.0	88.3	5.7	0.0
Businesses by Geography	17,156	0.0	7.7	85.3	6.9	0.0
Farms by Geography	3,852	0.0	3.0	89.5	7.5	0.0
Family Distribution by Income Level	53,573	18.6	17.8	23.8	39.8	0.0
Household Distribution by Income Level	84,322	24.5	16.1	19.4	40.0	0.0
Median Family Income Non-MSAs - MN	\$63,045		Median Housing Value			\$120,328
			Median Gross Rent			\$591
			Families Below Poverty Level			7.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data  Due to rounding, totals may not equal 100.0%  (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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

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

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

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

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Nonmetropolitan Minnesota Median Family Income</b>				
2020 (\$70,900)	<\$35,450	\$35,450 to <\$56,720	\$56,720 to <\$85,080	≥\$85,080
<i>Source: FFIEC</i>				

### **Competition**

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

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

### **Community Contact**

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

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



area.

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

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

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

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE NONMETROPOLITAN MINNESOTA ASSESSMENT AREA**

### **LENDING TEST**

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

### **Lending Activity**

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

### **Geographic Distribution**

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

### ***Small Farm Loans***

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

<b>Geographic Distribution of Small Farm Loans Assessment Area: Nonmetropolitan Minnesota</b>						
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	2.9	1.9	35	2.2	3,593	1.9
Middle	89.8	89.9	1,412	88.5	165,681	89.5
Upper	7.3	8.1	148	9.3	15,830	8.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,595</b>	<b>100.0</b>	<b>185,104</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Small Business Loans**

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

<b>Geographic Distribution of Small Business Loans Assessment Area: Nonmetropolitan Minnesota</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	7.8	9.4	59	6.2	3,760	5.6
Middle	85.3	84.0	854	89.3	59,847	89.5
Upper	6.9	6.6	43	4.5	3,279	4.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>956</b>	<b>100.0</b>	<b>66,886</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Home Mortgage Loans**

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

Geographic Distribution of Home Mortgage Loans Assessment Area: Nonmetropolitan Minnesota						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate	6.1	5.7	5	9.6	262	5.5
Middle	85.3	82.9	47	90.4	4,513	94.5
Upper	8.6	11.4	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>52</b>	<b>100.0</b>	<b>4,775</b>	<b>100.0</b>
<i>Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

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

### **Small Farm Loans**

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

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Nonmetropolitan Minnesota						
Gross Revenue Level	% of Farms	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	98.0	54.9	918	57.6	133,807	72.3
>\$1,000,000	1.2	--	169	10.6	37,334	20.2
Revenue Not Available	0.8	--	508	31.9	13,963	7.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,595</b>	<b>100.0</b>	<b>185,104</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Small Business Loans**

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



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

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Nonmetropolitan Minnesota</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	77.8	50.6	192	52.7	12,858	35.4
2020	79.3	37.0	196	20.5	16,246	24.3
2021	80.3	--	457	61.2	20,538	35.1
<b>&gt;\$1,000,000</b>						
2019	6.5	--	124	34.1	20,966	57.7
2020	5.8	--	102	10.7	21,974	32.9
2021	5.5	--	154	20.6	31,186	53.3
<b>Revenue Not Available</b>						
2019	15.7	--	48	13.2	2,498	6.9
2020	14.9	--	658	68.8	28,666	42.9
2021	14.2	--	136	18.2	6,747	11.5
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>364</b>	<b>100.0</b>	<b>36,322</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>956</b>	<b>100.0</b>	<b>66,886</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>747</b>	<b>100.0</b>	<b>58,471</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Home Mortgage Loans**

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

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

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

### **Community Development Loans**

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

### **INVESTMENT TEST**

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

### **Investment and Grant Activity**

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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

### **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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

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

## **MINNEAPOLIS ASSESSMENT AREA - *Full-Scope Review***

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE MINNEAPOLIS ASSESSMENT AREA**

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

#### **Economic and Demographic Data**

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

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

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

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

**Competition**

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

**Community Contact**

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

**Credit and Community Development Needs and Opportunities**

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

affordable housing, community services, and economic development.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MINNEAPOLIS ASSESSMENT AREA**

### **LENDING TEST**

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

#### **Lending Activity**

The bank’s lending activity reflects good responsiveness to the credit needs of the Minneapolis Assessment Area. In 2020, the bank originated 9.3 percent, by number, of loans reviewed in the assessment area, whereas, according to the 2020 Deposit Market Share report, 16.1 percent of the bank’s deposits came from the assessment area. The bank reported 354 small business loans totaling \$33.4 million, and 10 home mortgage loans totaling \$53.1 million in 2020. As previously noted, the bank ranked 23<sup>rd</sup> in market share for small farm loans and 25<sup>th</sup> for small business loans.

#### **Geographic Distribution**

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

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

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



## **Borrower Profile**

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

<b>Distribution of Small Business Loans by Gross Annual Revenue</b>						
<b>Category Assessment Area: Minneapolis</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	85.5	52.9	30	54.5	6,663	48.8
2020	87.2	44.7	29	8.2	7,657	22.9
2021	87.6	--	69	39.4	12,536	41.2
<b>&gt;\$1,000,000</b>						
2019	6.1	--	23	41.8	6,596	48.3
2020	5.2	--	12	3.4	4,218	12.6
2021	4.7	--	49	28.0	11,826	38.9
<b>Revenue Not Available</b>						
2019	8.4	--	2	3.6	400	2.9
2020	7.6	--	313	88.4	21,574	64.5
2021	7.7	--	57	32.6	6,064	19.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>55</b>	<b>100.0</b>	<b>13,659</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>354</b>	<b>100.0</b>	<b>33,449</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>175</b>	<b>100.0</b>	<b>30,426</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

## **Community Development Loans**

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

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

## **INVESTMENT TEST**

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

### **Investment and Grant Activity**

Minnwest Bank has an adequate level of qualified investments in the Minneapolis Assessment Area, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The bank made 17 qualified investments totaling approximately \$2.9 million in the assessment area, including 2 newly purchased investments totaling \$2.4 million; 1 prior period investment of \$361,829; and 14 donations totaling \$84,486. Of the 17 qualified investments, 2 totaling \$2.4 million were to organizations that promote affordable housing; 13 totaling \$83,986 were to organizations that provide community services to low- and moderate-income individuals; a \$500 donation was to an organization that promotes economic development; and a \$361,829 investment helped revitalize and stabilize a moderate-income area in the assessment area. The bank's level of qualified investments in this assessment area decreased by number and increased by dollar from the previous evaluation, when it received credit for 23 qualified investments totaling approximately \$2.3 million.

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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



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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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

## **ROCHESTER ASSESSMENT AREA - *Full-Scope Review***

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

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

## **Economic and Demographic Data**

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

<b>Demographic Information of the Rochester Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	45	0.0	28.9	46.7	24.4	0.0
Population by Geography	190,960	0.0	26.7	43.6	29.7	0.0
Housing Units by Geography	81,275	0.0	28.7	44.0	27.3	0.0
Owner-Occupied Units by Geography	56,663	0.0	23.0	45.0	32.0	0.0
Occupied Rental Units by Geography	18,720	0.0	43.5	40.5	16.0	0.0
Vacant Units by Geography	5,892	0.0	36.5	45.7	17.7	0.0
Businesses by Geography	16,589	0.0	26.7	44.0	29.2	0.0
Farms by Geography	1,281	0.0	23.6	58.5	18.0	0.0
Family Distribution by Income Level	50,391	19.1	18.5	23.6	38.9	0.0
Household Distribution by Income Level	75,383	23.5	16.3	19.0	41.3	0.0
Median Family Income MSA - 40340 Rochester, MN MSA		\$81,036	Median Housing Value			\$179,644
			Median Gross Rent			\$830
			Families Below Poverty Level			5.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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

## **Competition**

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

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

### **Community Contact**

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

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

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

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE ROCHESTER ASSESSMENT AREA**

### **LENDING TEST**

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

### **Lending Activity**

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

### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment

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

### **Small Farm Loans**

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

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

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

### **Small Business Loans**

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

<b>Geographic Distribution of Small Business Loans Assessment Area: Rochester</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	27.0	24.6	18	18.0	1,099	15.0
Middle	44.0	44.6	62	62.0	3,332	45.5
Upper	29.0	30.8	20	20.0	2,890	39.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>	<b>7,321</b>	<b>100.0</b>

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

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among farms and business

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

### **Small Farm Loans**

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

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Rochester</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	97.9	64.0	109	84.5	10,695	88.1
>\$1,000,000	1.3	--	9	7.0	1,056	8.7
Revenue Not Available	0.9	--	11	8.5	391	3.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>129</b>	<b>100.0</b>	<b>12,142</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Small Business Loans**

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

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Rochester</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	83.8	54.5	26	76.5	1,376	38.0
2020	85.5	48.9	25	25.0	2,127	29.1
2021	85.8	--	63	75.0	6,029	76.0
<b>&gt;\$1,000,000</b>						
2019	5.0	--	7	20.6	1,805	49.8
2020	4.3	--	7	7.0	2,150	29.4
2021	3.9	--	7	8.3	1,549	19.5
<b>Revenue Not Available</b>						
2019	11.3	--	1	2.9	443	12.2
2020	10.2	--	68	68.0	3,044	41.6
2021	10.3	--	14	16.7	351	4.4
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>3,624</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>	<b>7,321</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>84</b>	<b>100.0</b>	<b>7,929</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

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

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

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

### **INVESTMENT TEST**

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

### **Investment and Grant Activity**



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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

**Reasonableness of Business Hours and Services**

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

**Community Development Services**

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

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

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ST. CLOUD ASSESSMENT AREA**

The St. Cloud Assessment Area includes Benton and Stearns counties, both of which are located within the St. Cloud MSA. There have been no changes to the assessment area since the prior evaluation and according to 2015 ACS data, the assessment area consists of 4 moderate-, 29 middle-, and 5 upper-income census tracts. The bank operates 1 office and 1 ATM in the assessment area in a middle-income census tract.

**Economic and Demographic Data**

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

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

Family Distribution by Income Level	47,374	20.0	17.5	23.0	39.5	0.0
Household Distribution by Income Level	72,897	23.7	16.0	19.4	40.9	0.0
Median Family Income MSA - 41060 St. Cloud, MN MSA		\$69,359	Median Housing Value			\$165,394
			Median Gross Rent			\$744
			Families Below Poverty Level			7.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data  Due to rounding, totals may not equal 100.0%  (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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

**Competition**

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

**Credit and Community Development Needs and Opportunities**

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

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

**LENDING TEST**

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

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

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

**Lending Activity**

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

**Geographic Distribution**

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

<b>Geographic Distribution of Small Business Loans Assessment Area: St. Cloud</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Moderate	13.9	14.4	14	12.1	1,454	8.9
Middle	68.9	68.9	92	79.3	13,878	84.9
Upper	17.2	16.7	10	8.6	1,022	6.2
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>16,354</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

**Borrower Profile**

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

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Assessment Area: Saint Cloud</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	82.4	47.8	29	80.6	5,767	79.7
2020	84.1	37.3	17	14.7	4,706	28.8
2021	84.5	--	31	50.0	2,961	28.4
<b>&gt;\$1,000,000</b>						
2019	6.7	--	6	16.7	1,450	20.0
2020	5.9	--	14	12.1	3,906	23.9
2021	5.5	--	20	32.3	6,722	64.5
<b>Revenue Not Available</b>						
2019	11.0	--	1	2.8	21	0.3
2020	10.1	--	85	73.3	7,742	47.3
2021	10.0	--	11	17.7	736	7.1
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>7,238</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>16,354</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>62</b>	<b>100.0</b>	<b>10,419</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

**Community Development Loans**

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

**INVESTMENT TEST**

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

**Investment and Grant Activity**

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

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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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



## **SOUTH DAKOTA**

**CRA RATING FOR SOUTH DAKOTA: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory The Investment Test is rated: Low Satisfactory The Service Test is rated: Low Satisfactory**

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

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

### **SCOPE OF EVALUATION – SOUTH DAKOTA**

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

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN SOUTH DAKOTA**

#### **LENDING TEST**

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

### **Lending Activity**

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

### **Geographic Distribution**

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

### **Borrower Profile**

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

### **Innovative or Flexible Lending Practices**

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

### **Community Development Loans**

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

## **INVESTMENT TEST**

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

### **Investment and Grant Activity**

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

level. This includes 3 prior period investments totaling \$563,411 that revitalized and stabilized the area and 6 donations totaling \$16,093 to organizations that provide community services targeted to low- and moderate-income individuals. Overall, 5.4 percent of the bank's qualified investment activity, by dollar, occurred in South Dakota. Details regarding the level of qualified investment activity for both assessment areas in South Dakota are provided under the individual assessment area sections.

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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

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

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NONMETROPOLITAN SOUTH DAKOTA ASSESSMENT AREA

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

#### **Economic and Demographic Data**

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

<b>Demographic Information of the Nonmetropolitan South Dakota Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	13	0.0	7.7	76.9	15.4	0.0
Population by Geography	45,295	0.0	10.8	73.1	16.1	0.0
Housing Units by Geography	21,085	0.0	12.2	72.5	15.3	0.0
Owner-Occupied Units by Geography	13,180	0.0	8.2	71.9	19.9	0.0
Occupied Rental Units by Geography	5,615	0.0	23.7	69.4	6.9	0.0
Vacant Units by Geography	2,290	0.0	7.0	83.8	9.2	0.0
Businesses by Geography	4,733	0.0	19.0	63.7	17.3	0.0
Farms by Geography	626	0.0	2.9	77.2	20.0	0.0
Family Distribution by Income Level	11,950	16.8	20.0	23.5	39.7	0.0
Household Distribution by Income Level	18,795	21.6	15.9	19.1	43.4	0.0
Median Family Income Non-MSAs - SD	\$60,845		Median Housing Value			\$126,632
			Median Gross Rent			\$595
			Families Below Poverty Level			7.1%
<small>Source: 2015 ACS and 2021 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</small>						

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

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

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

### **Competition**

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

### **Community Contact**

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

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

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

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

### **LENDING TEST**



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

**Lending Activity**

The bank’s lending activity reflects excellent responsiveness to the credit needs of the Nonmetropolitan South Dakota Assessment Area. In 2020, the bank originated 10.6 percent, by number, of loans in the assessment area, whereas, according to the 2020 Deposit Market Share report, 4.7 percent of the bank’s deposits came from the assessment area. The bank reported 289 small farm loans totaling \$31.5 million, 121 small business loans totaling \$7.8 million, and 6 home mortgage loans totaling \$704.0 thousand in 2020. As previously noted, the bank ranked 1<sup>st</sup> in market share for small farm loans and 5<sup>th</sup> for small business loans.

**Geographic Distribution**

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

***Small Farm Loans***

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

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



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

### Small Business Loans

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

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

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

### Borrower Profile

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

### Small Farm Loans

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

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

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

### Small Business Loans

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

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

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

### Community Development Loans

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

## **INVESTMENT TEST**

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

### **Investment and Grant Activity**

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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

**Changes in Branch Locations**

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

**Reasonableness of Business Hours and Services**

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

**Community Development Services**

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

**SIoux FALLS ASSESSMENT AREA – *Full-Scope Review***

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SIOUX FALLS ASSESSMENT AREA**

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

## **Economic and Demographic Data**

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

<b>Demographic Information of the Sioux Falls Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	53	0.0	32.1	45.3	22.6	0.0
Population by Geography	228,816	0.0	29.5	47.7	22.9	0.0
Housing Units by Geography	93,533	0.0	32.7	45.4	21.9	0.0
Owner-Occupied Units by Geography	58,782	0.0	21.5	51.8	26.7	0.0
Occupied Rental Units by Geography	29,395	0.0	53.2	33.8	13.0	0.0
Vacant Units by Geography	5,356	0.0	43.7	38.5	17.8	0.0
Businesses by Geography	28,117	0.0	37.0	34.9	28.2	0.0
Farms by Geography	1,288	0.0	11.2	59.8	29.0	0.0
Family Distribution by Income Level	57,695	18.8	17.9	24.4	38.9	0.0
Household Distribution by Income Level	88,177	21.9	18.1	18.8	41.2	0.0
Median Family Income MSA - 43620 Sioux Falls, SD MSA		\$72,948	Median Housing Value			\$160,629
			Median Gross Rent			\$725
			Families Below Poverty Level			7.2%
<i>Source: 2015 ACS and 2021 D&amp;B Data            Due to rounding, totals may not equal 100.0%            (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

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

### **Competition**

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

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

ranked 11<sup>th</sup> with 1.8 percent of the market share by number.

### **Community Contact**

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

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

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

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE SIOUX FALLS ASSESSMENT AREA**

### **LENDING TEST**

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

### **Lending Activity**

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



**Geographic Distribution**

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

***Small Farm Loans***

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

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

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

***Small Business Loans***

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

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

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

**Borrower Profile**

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

### **Small Farm Loans**

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

<b>Distribution of Small Farm Loans by Gross Annual Revenue</b>						
<b>Category Assessment Area: Sioux Falls</b>						
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	97.8	68.8	17	65.4	1,837	82.9
>\$1,000,000	1.3	--	1	3.8	300	13.5
Revenue Not Available	0.9	--	8	30.8	80	3.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>2,217</b>	<b>100.0</b>
<i>Source: 2020 D&amp;B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Small Business Loans**

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

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Sioux Falls</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<b>&lt;=\$1,000,000</b>						
2019	84.7	50.1	28	57.1	3,720	58.7
2020	85.7	42.5	20	14.8	4,854	30.4
2021	87.1	--	54	58.7	5,534	49.6
<b>&gt;\$1,000,000</b>						
2019	5.3	--	20	40.8	2,467	38.9
2020	4.9	--	15	11.1	4,338	27.2
2021	4.1	--	23	25.0	4,192	37.6
<b>Revenue Not Available</b>						
2019	10.0	--	1	2.0	150	2.4
2020	9.4	--	100	74.1	6,770	42.4
2021	8.8	--	15	16.3	1,435	12.9
<b>Totals</b>						
<b>2019</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>6,337</b>	<b>100.0</b>
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>15,962</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>92</b>	<b>100.0</b>	<b>11,161</b>	<b>100.0</b>
<i>Source: 2019, 2020 &amp; 2021 D&amp;B Data; Bank Data; 2019 &amp; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Community Development Loans**

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

### **INVESTMENT TEST**

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

### **Investment and Grant Activity**

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

### **Responsiveness to Credit and Community Development Needs**

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

### **Community Development Initiatives**

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

## **SERVICE TEST**

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

### **Accessibility of Delivery Systems**

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

### **Changes in Branch Locations**

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

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

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

### **Community Development Services**

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

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### **Lending Test**

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

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

#### **Investment Test**

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

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

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

**Service Test**

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

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

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

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

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

**SUMMARY OF RATINGS FOR RATED AREAS**

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
Minnesota	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
South Dakota	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory



## GLOSSARY

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

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

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

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

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

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

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

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

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

on the banking organization.

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

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

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

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

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

**Community Development Service:** A service that:

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

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not

complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

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

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

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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



**Small Farm Loan:** A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

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



## Minnwest Bank ATM, Branch and ITM Locations

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

\* designated as distressed/underserved middle- income census tract

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

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

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



# Business schedule of fees & services

Effective June 07, 2023

## CASH MANAGEMENT SERVICES

The following services may be subject to additional approval

### ONLINE BANKING

Monthly maintenance	n/c
Security tokens >3	10.00
Security token replacement	10.00

### ONLINE BILL PAY

Monthly maintenance	5.00
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### MOBILE BANKING

Monthly maintenance	n/c
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### ACH ORIGATION

High volume	
Monthly maintenance	20.00
Per file	5.00
Per item <sup>9</sup>	0.10
Low volume	
Monthly maintenance	10.00
Per file	n/c
Per item <sup>9</sup> over 5	0.50
Same day ACH <sup>10</sup> (additional per item)	1.00
Incoming ACH addendum access (per month)	5.00
ACH return item	10.00
File reversal	25.00
Item reversal	10.00

### ONLINE WIRE ORIGATION

Monthly maintenance	n/c
Domestic – outgoing (per wire)	10.00
Foreign – outgoing (per wire)	20.00
Reverse wire (per wire)	20.00

### REMOTE DEPOSIT CAPTURE (RDC)

Monthly maintenance – single feed (per scanner)	50.00
Monthly maintenance – multi-feed (per scanner)	65.00
RDC scanner re-installation	80.00

### MULTIBANK REPORTING

Monthly maintenance	30.00
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### POSITIVE PAY – ACH & CHECK

Monthly maintenance (first account)	35.00
Monthly maintenance (per additional account)	15.00
ACH-only monthly maintenance	15.00

## OTHER SERVICES AND RELATED FEES

Account closing fee (if open less than 4 months)	25.00
Cashier's check <sup>2</sup>	5.00
Counter checks	0.50
Credit reference or audit confirmation	5.00
Inactive account <sup>1</sup> (per month)	10.00
Garnishment or levy (per month)	100.00
Notary service (for customers only)	n/c

### ATM/DEBIT CARD

Card replacement	10.00
Non-Minnwest or non-MoneyPass ATM (per transaction)	2.50
International (% of transaction amount)	1%

### CHECKS & IMAGES

Collection item – domestic (+correspondent fee or other charges)	25.00
Check image – non-image readable manually submitted, per item	15.00
Returned deposited item	5.00
Return item – special handling (per month)	10.00
Stop payment – per check or ACH	35.00
Stop payment – series of checks	35.00

### FOREIGN CHECK & CURRENCY PROCESSING

Deposited – registered mail +	25.00
Returned	35.00
Currency – correspondent charge, insurance & postage +	10.00
Collection item, foreign – correspondent fee or other charges +	40.00

### OVERDRAFTS

Overdraft/non-sufficient funds <sup>3</sup> – per presentment	35.00
Non-sufficient funds item >\$5,000 <sup>3</sup> – per presentment	45.00
Continued negative balance <sup>4</sup> – every 7 business days	35.00
Overdraft protection sweep fee <sup>11</sup> – per transfer	5.00

### NIGHT DEPOSITORY

Access key >2 – per key	10.00
Replacement key	10.00
Zipper bag – small (first bag free)	5.00
Zipper bag – large	8.00
Locking zipper bag	25.00
Plastic deposit bags (100 qty)	45.00
Replacement key for locking bag	10.00

### RESEARCH & COPIES

Account research or reconciliation – per hour (\$20 minimum)	40.00
Check copy or image – per page + research fee	1.00
Computer account summary	5.00
Statement copy	5.00
Fax – first page (\$0.25 per additional page)	3.00
Photocopy	0.50



# Business schedule of fees & services

Effective June 07, 2023

## FUNDS MANAGEMENT SWEEPS

### FUNDS MANAGEMENT SWEEP

Main account, per month	15.00
Sub account(s), per month	5.00
Overdraft protection sweep fee <sup>11</sup> – per transfer	5.00
<b>TWO-WAY SWEEP</b>	
Monthly maintenance	50.00

### SAFE DEPOSIT BOX

Discount with automatic payment	5.00
Late fee (30 days or more past due/month)	10.00
Duplicate key	30.00
Drill and replace lock – locksmith cost +	100.00

### STATEMENT HANDLING

Online statement	n/c
Paper statement	2.00
Duplicate statement – per cycle	5.00

### WIRE TRANSFER

Domestic incoming, per wire	15.00
Domestic outgoing, per wire	25.00
Foreign incoming, per wire	30.00
Foreign outgoing, per wire	50.00

## CHECKING ACCOUNTS

### PLATINUM BUSINESS/INTEREST | PUBLIC FUNDS | NONPROFIT ANALYSIS

Monthly maintenance	15.00
Checks paid	0.20
Deposit – in-branch	0.50
Deposit – non-branch	0.25
On-us item	0.10
Transit item	0.15
ACH item	0.15

### CLASSIC BUSINESS | CLASSIC NONPROFIT | PUBLIC FUNDS

Monthly maintenance <sup>5</sup>	5.00
# included transaction items <sup>6</sup>	200
Item average <sup>7</sup>	0.50

### NONPROFIT | PUBLIC FUNDS

Monthly maintenance <sup>8</sup>	15.00
# included transaction items <sup>6</sup>	300
Item average <sup>7</sup>	0.25

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

# Schedule of fees and services

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

# Schedule of fees and services

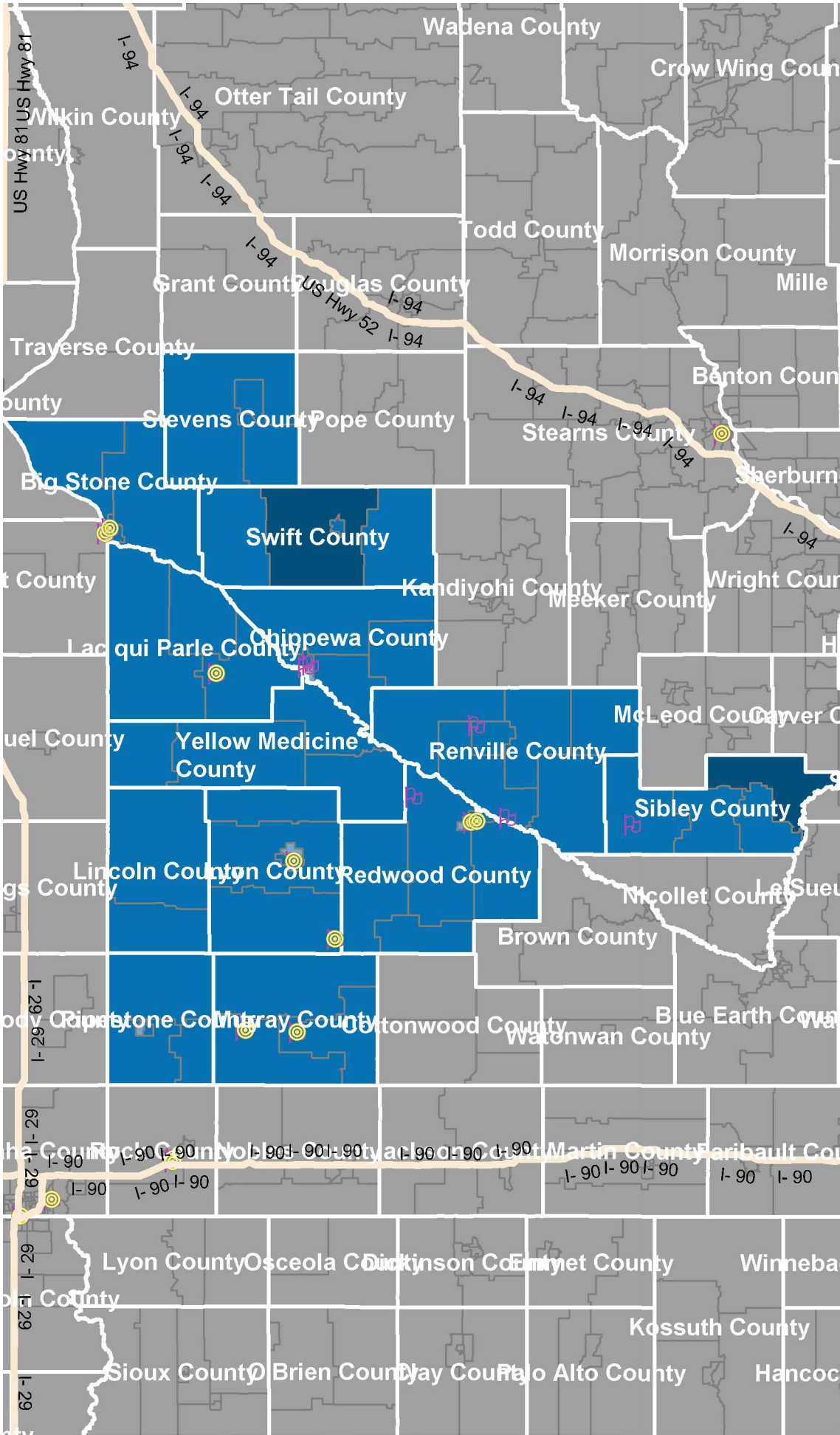
SERVICE	CHARGE
Overdraft Fee*	\$25.00/per presentment**
Continued Negative Balance Fee	\$25.00 every 7 business days
Photo Copies	\$0.50/copy 1 free/month
Prime Club Members	
Returned Deposited Item	\$5.00
Nonsufficient Funds (NSF) Fee*	\$25.00 per presentment**
Reference Form Completion	\$5.00
Safe Deposit Box replacement key	\$30.00
Safe Deposit Box - Drill and replace lock	\$100.00 + cost to drill and replace lock
Safe Deposit Box Rent - \$5 discount if paid by auto payment	
Small (2x5, 3x5, 3.5x5) = \$40.00	Mid Medium (4x10, 5x10) = \$60.00
Mid Small (4x5, 5x5) = \$45.00	Large (6x10, 7x10, 9x10, 10x10) = \$75.00
Medium (3x10) = \$50.00	X-Large (10x11, 15x10) = \$80.00
Safe Deposit Box Late Fee - 30 days or more past due	\$10.00/month
Statement printout	\$5.00/statement + \$1.00/page of images + account research fee
Stop Pay Handling Fee	
One check or ACH	\$35.00/item
Item Series of checks	\$35.00/per series
Wire Transfer	
Domestic - incoming	\$15.00
Domestic - outgoing	\$25.00
Foreign - incoming	\$30.00
Foreign - outgoing	\$50.00

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

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



**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
 AA 01 nonmetro Minnesota



**Income Level**

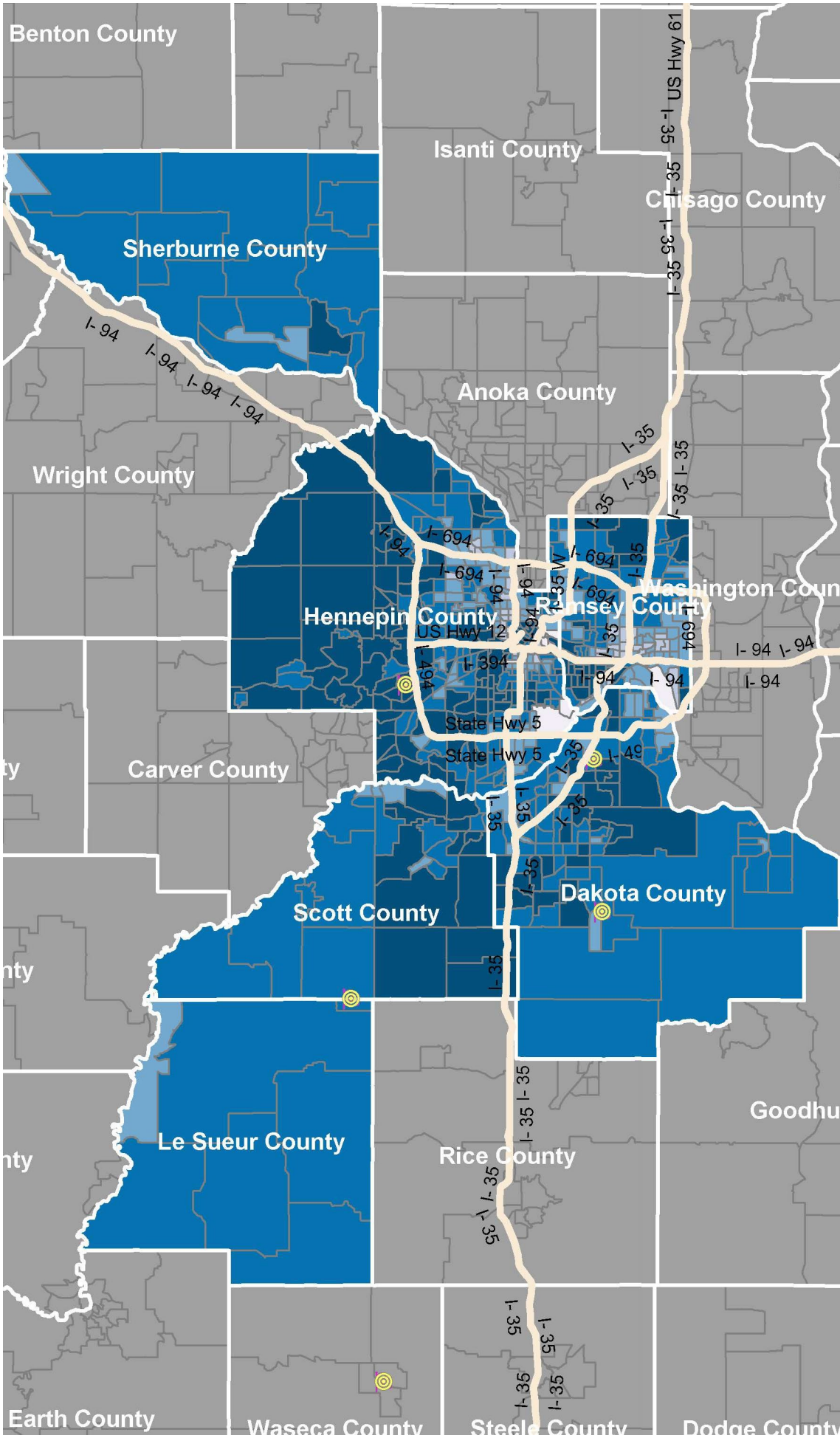
- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches

ATM Locations

State ID	State	County ID	County Name MSA/MD	MSA/MD Na	Tract	Tract Income	Minority Level	Minority Pct.	Black Minorit	Hispanic Min	Distrsd / Und	Hispanic Blac	Hispanic Blac	Asian Minorit	Asian Minority Level
27	MN	173	YELLOW MEDICINE		9704.00	3:Middle	2	10.51	0.64	5.63	No	6.17	1	0.8	1
27	MN	173	YELLOW MEDICINE		9703.00	3:Middle	1	8.73	0.13	5.04	No	5.17	1	0.17	1
27	MN	173	YELLOW MEDICINE		9702.00	3:Middle	1	6.56	0.34	3.94	No	4.28	1	0.08	1
27	MN	173	YELLOW MEDICINE		9701.00	3:Middle	2	18.94	1	4.47	No	5.37	1	0.23	1
27	MN	151	SWIFT		9604.00	3:Middle	2	13.75	0.6	3.16	Yes	3.72	1	0.7	1
27	MN	151	SWIFT		9603.00	4:Upper	1	5.55	0.43	3.08	No	3.51	1	0.43	1
27	MN	151	SWIFT		9602.00	3:Middle	2	12.57	1.65	6.91	Yes	8.34	1	1.18	1
27	MN	151	SWIFT		9601.00	3:Middle	2	15.46	0.36	11.92	Yes	12.28	2	0.56	1
27	MN	149	STEVENS		4803.00	3:Middle	2	18.22	0.69	13.28	Yes	13.97	2	0.46	1
27	MN	149	STEVENS		4802.00	3:Middle	3	20.14	1.55	10.92	Yes	12.47	2	1.34	1
27	MN	149	STEVENS		4801.00	3:Middle	1	7.07	0	4.36	Yes	4.36	1	0	1
27	MN	143	SIBLEY		1704.00	3:Middle	2	14.3	0.94	9.87	No	10.73	2	0.39	1
27	MN	143	SIBLEY		1703.00	3:Middle	3	21.39	0.59	18.06	No	18.65	2	0.62	1
27	MN	143	SIBLEY		1702.00	3:Middle	2	10.13	0.46	6.75	No	7.21	1	0.46	1
27	MN	143	SIBLEY		1701.98	4:Upper	1	6.98	0.3	2.69	No	3	1	0.49	1
27	MN	129	RENVILLE		7906.00	3:Middle	2	13.7	0.15	9.13	Yes	9.28	1	0.66	1
27	MN	129	RENVILLE		7905.00	3:Middle	2	13.22	0.91	9.59	Yes	10.37	2	0.1	1
27	MN	129	RENVILLE		7904.00	3:Middle	3	20.7	0.26	14.91	Yes	15.14	2	0.79	1
27	MN	129	RENVILLE		7903.00	3:Middle	1	9.11	0.27	5.32	Yes	5.6	1	0.55	1
27	MN	129	RENVILLE		7902.00	3:Middle	1	8.35	0.82	5.71	Yes	6.48	1	0.22	1
27	MN	129	RENVILLE		7901.00	3:Middle	2	11.82	0.38	6.81	Yes	7.08	1	0.19	1
27	MN	127	REDWOOD		7506.00	3:Middle	1	6.92	0.17	1.8	No	1.98	1	2.44	1
27	MN	127	REDWOOD		7505.00	3:Middle	2	14.99	0.6	1.57	No	2.13	1	11.55	2
27	MN	127	REDWOOD		7504.00	3:Middle	1	4.63	0.11	1.48	No	1.59	1	0.46	1
27	MN	127	REDWOOD		7503.00	2:Moderate	2	18.07	1.66	5.49	No	7.14	1	0.47	1
27	MN	127	REDWOOD		7502.00	3:Middle	2	17.07	0.64	4.15	No	4.7	1	1.14	1
27	MN	127	REDWOOD		7501.00	3:Middle	3	25.19	0.07	4.59	No	4.66	1	0.11	1
27	MN	117	PIPESTONE		4605.00	3:Middle	1	8.56	0.3	5.42	No	5.72	1	0.56	1
27	MN	117	PIPESTONE		4604.00	3:Middle	2	11.02	0.31	5.85	No	6.16	1	0.86	1
27	MN	117	PIPESTONE		4603.00	2:Moderate	3	22.06	2.59	12.47	No	15.05	2	1	1
27	MN	117	PIPESTONE		4602.00	3:Middle	2	19.3	1.8	11.71	No	13.51	2	0.75	1
27	MN	117	PIPESTONE		4601.00	3:Middle	1	8.31	0	5.48	No	5.48	1	0.19	1
27	MN	101	MURRAY		9003.00	3:Middle	1	6.14	0.55	3.28	Yes	3.83	1	0.23	1
27	MN	101	MURRAY		9002.00	3:Middle	2	14	0.28	8.17	Yes	8.44	1	2.95	1
27	MN	101	MURRAY		9001.00	3:Middle	1	2.92	0	0.92	Yes	0.92	1	0.16	1
27	MN	083	LYON		3607.00	3:Middle	3	22.09	0.15	5.83	No	5.97	1	12.23	2
27	MN	083	LYON		3606.00	3:Middle	1	4.33	0.11	1.26	No	1.37	1	0.65	1
27	MN	083	LYON		3605.00	2:Moderate	3	31.06	8.06	11.02	No	19.05	2	7.54	1
27	MN	083	LYON		3604.00	3:Middle	2	18.26	3.78	7.45	No	11.18	2	3.5	1
27	MN	083	LYON		3603.00	3:Middle	3	29.71	6.96	9.9	No	16.7	2	9.38	1
27	MN	083	LYON		3602.00	3:Middle	1	8.3	0.81	4.71	No	5.46	1	0.75	1
27	MN	083	LYON		3601.00	3:Middle	1	7.38	0.85	4.07	No	4.86	1	0.17	1
27	MN	081	LINCOLN		2010.02	3:Middle	1	6.23	0.19	2.3	Yes	2.49	1	0.52	1
27	MN	081	LINCOLN		2010.01	3:Middle	1	3.53	0.17	1.53	Yes	1.7	1	0.27	1
27	MN	073	LAC QUI PARLE		1803.00	3:Middle	1	8.9	0.6	3.92	Yes	4.45	1	0.67	1
27	MN	073	LAC QUI PARLE		1802.00	3:Middle	1	3.39	0	1.21	Yes	1.21	1	0.3	1
27	MN	073	LAC QUI PARLE		1801.00	3:Middle	1	7.47	0.85	3.17	Yes	3.93	1	0.72	1
27	MN	023	CHIPPEWA		9506.02	3:Middle	2	18.07	0.55	12.34	No	12.9	2	0.62	1
27	MN	023	CHIPPEWA		9506.01	2:Moderate	3	22.6	0.7	16.41	No	17.1	2	0.37	1
27	MN	023	CHIPPEWA		9505.00	3:Middle	3	20.68	0.3	8.51	No	8.82	1	0.39	1
27	MN	023	CHIPPEWA		9504.00	3:Middle	1	8.92	0.43	4.61	No	5.03	1	0.21	1
27	MN	023	CHIPPEWA		9503.00	3:Middle	2	11.58	1.03	4.3	No	5.32	1	0.05	1
27	MN	011	BIG STONE		9503.00	3:Middle	1	8.43	0.24	4.29	Yes	4.48	1	0.29	1
27	MN	011	BIG STONE		9502.00	3:Middle	1	6.12	0.81	1.67	Yes	2.31	1	0.23	1
27	MN	011	BIG STONE		9501.00	3:Middle	1	5.6	0.74	1.62	Yes	1.91	1	0.15	1

**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
 AA 02 MSP MNWI MSA\*



**Income Level**

- NA
- Low
- Moderate
- Middle
- Upper

**Bank Branches**

**ATM Locations**







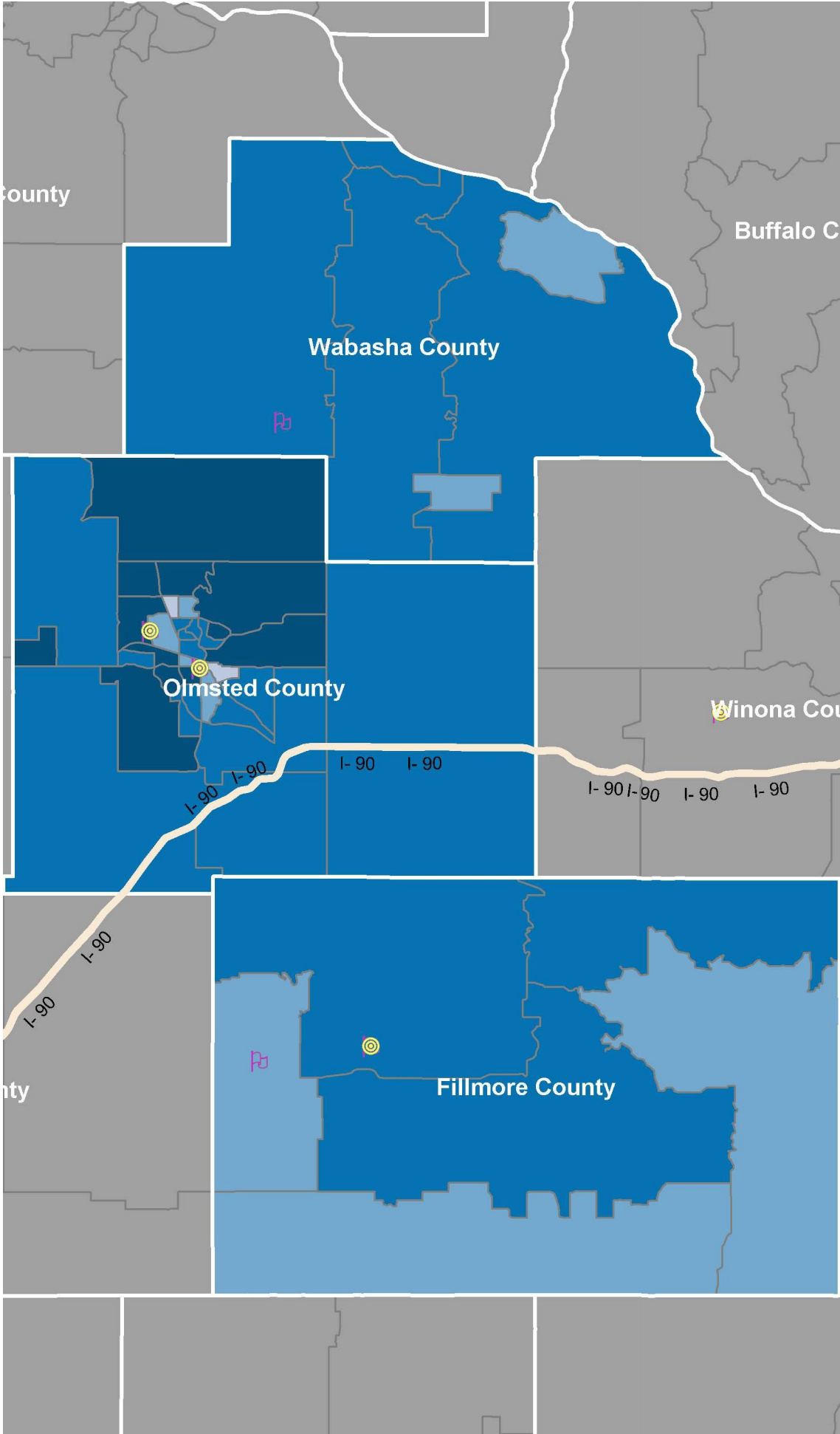








**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
 AA 03 Rochester MN MSA



**Income Level**

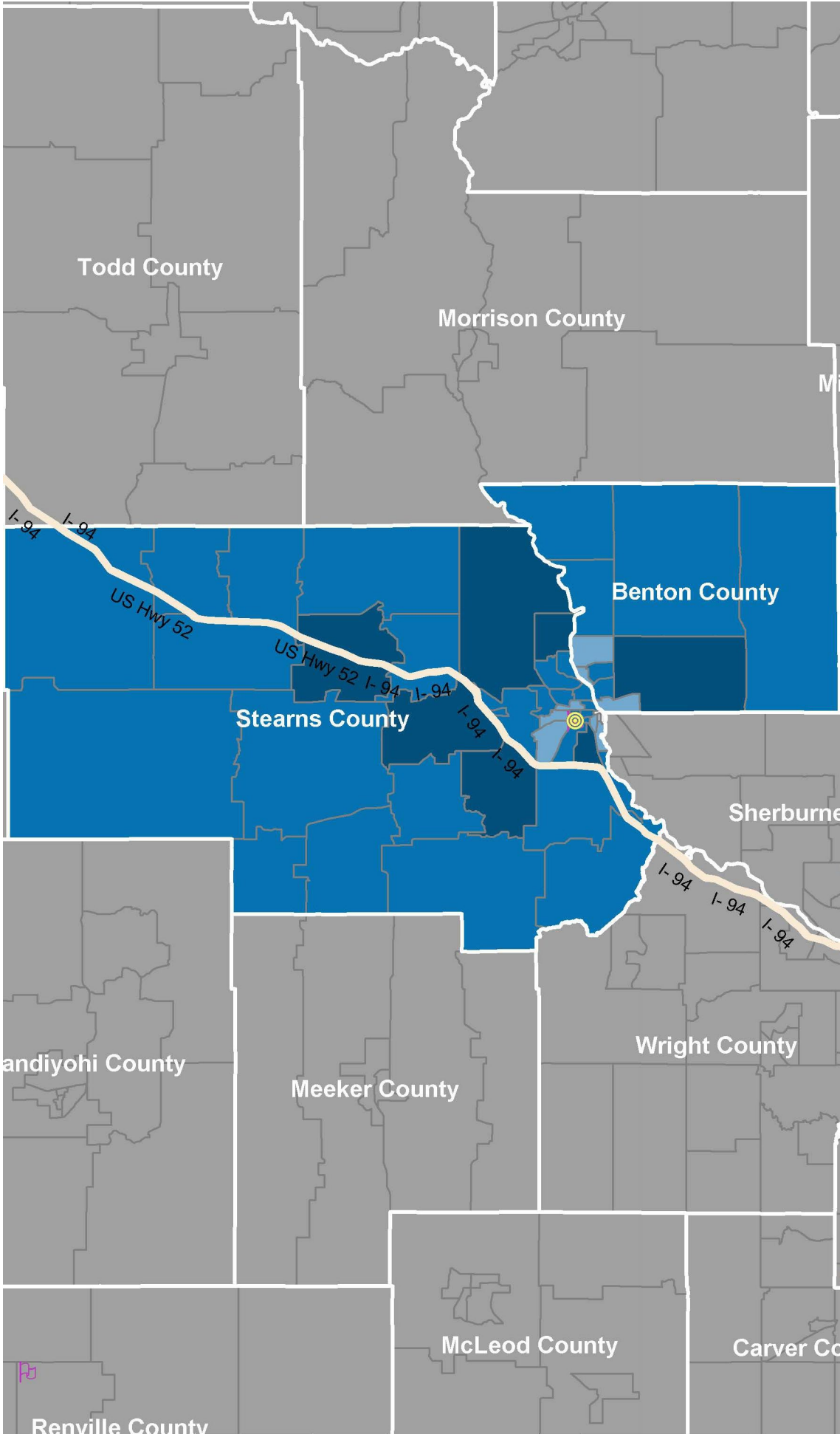
- NA
- Low
- Moderate
- Middle
- Upper

**Bank Branches**

**ATM Locations**

State ID	State	County ID	County Name	MSA/MD	MSA/MD Na	Tract	Tract Income	Minority Leve	Minority Pct.	Black Minorit	Hispanic Min	Distrsd / Und	Hispanic Blac	Hispanic Blac	Asian Minorit	Asian Minority Level
27	MN	157	WABASHA	40340	ROCHESTE	4906.00	2:Moderate	2	10.25	0.64	6.79	No	7.43	1	0.58	1
27	MN	157	WABASHA	40340	ROCHESTE	4905.00	3:Middle	1	6.78	0.49	3.62	No	4.11	1	0.52	1
27	MN	157	WABASHA	40340	ROCHESTE	4904.00	3:Middle	1	4.53	0.21	1.72	No	1.93	1	0.3	1
27	MN	157	WABASHA	40340	ROCHESTE	4903.00	3:Middle	1	8.69	0.61	4.43	No	5.04	1	0.64	1
27	MN	157	WABASHA	40340	ROCHESTE	4902.00	3:Middle	1	3.47	0.4	0.7	No	1.09	1	0.3	1
27	MN	157	WABASHA	40340	ROCHESTE	4901.00	2:Moderate	1	7.41	1.27	2.36	No	3.6	1	0.35	1
27	MN	109	OLMSTED	40340	ROCHESTE	0023.00	4:Upper	3	20.82	3.29	3.54	No	6.69	1	8.09	1
27	MN	109	OLMSTED	40340	ROCHESTE	0022.00	3:Middle	1	4.83	0.37	1.04	No	1.41	1	0.81	1
27	MN	109	OLMSTED	40340	ROCHESTE	0021.00	3:Middle	1	9.9	1.24	3.76	No	4.79	1	0.57	1
27	MN	109	OLMSTED	40340	ROCHESTE	0020.00	3:Middle	1	6.22	0.53	1.91	No	2.44	1	0.38	1
27	MN	109	OLMSTED	40340	ROCHESTE	0019.02	4:Upper	1	9.35	0.74	3.62	No	4.36	1	1.43	1
27	MN	109	OLMSTED	40340	ROCHESTE	0019.01	3:Middle	1	9.25	0.59	2.6	No	3.16	1	1.68	1
27	MN	109	OLMSTED	40340	ROCHESTE	0018.00	4:Upper	1	8.75	0.91	2.58	No	3.5	1	1.49	1
27	MN	109	OLMSTED	40340	ROCHESTE	0017.03	4:Upper	3	22.23	6.74	3.49	No	10.18	2	8.03	1
27	MN	109	OLMSTED	40340	ROCHESTE	0017.02	2:Moderate	3	38.92	18.08	7.73	No	25.59	3	7.84	1
27	MN	109	OLMSTED	40340	ROCHESTE	0017.01	1:Low	3	47.57	22.89	7.48	No	30.22	3	11.57	2
27	MN	109	OLMSTED	40340	ROCHESTE	0016.03	4:Upper	3	20.55	1.45	4.03	No	5.41	1	10.85	2
27	MN	109	OLMSTED	40340	ROCHESTE	0016.02	4:Upper	3	22.88	3.64	7.31	No	10.94	2	7.37	1
27	MN	109	OLMSTED	40340	ROCHESTE	0016.01	3:Middle	3	29.43	13.92	6.55	No	20.3	3	4.18	1
27	MN	109	OLMSTED	40340	ROCHESTE	0015.03	3:Middle	2	16.57	4.98	3.5	No	8.39	1	4.24	1
27	MN	109	OLMSTED	40340	ROCHESTE	0015.02	3:Middle	2	17.78	4.45	5.07	No	9.26	1	4.03	1
27	MN	109	OLMSTED	40340	ROCHESTE	0015.01	3:Middle	3	22.28	6.61	5.06	No	11.57	2	5.22	1
27	MN	109	OLMSTED	40340	ROCHESTE	0014.04	4:Upper	3	27.83	9.18	3.59	No	12.69	2	10.37	2
27	MN	109	OLMSTED	40340	ROCHESTE	0014.03	4:Upper	3	26.64	7.79	3.64	No	11.4	2	10.69	2
27	MN	109	OLMSTED	40340	ROCHESTE	0014.01	2:Moderate	3	31.84	13.75	6.1	No	19.75	2	5.87	1
27	MN	109	OLMSTED	40340	ROCHESTE	0013.02	3:Middle	2	14.56	2.85	2.76	No	5.55	1	5.63	1
27	MN	109	OLMSTED	40340	ROCHESTE	0013.01	4:Upper	3	31.35	7.78	4.11	No	11.79	2	13.99	2
27	MN	109	OLMSTED	40340	ROCHESTE	0012.03	4:Upper	2	17.85	1.57	3.16	No	4.71	1	8.48	1
27	MN	109	OLMSTED	40340	ROCHESTE	0012.02	3:Middle	3	24.52	2.74	9.72	No	12.36	2	7.25	1
27	MN	109	OLMSTED	40340	ROCHESTE	0012.01	4:Upper	2	18.6	2.04	4.09	No	6.09	1	7.88	1
27	MN	109	OLMSTED	40340	ROCHESTE	0011.00	3:Middle	3	20.71	5.62	5.62	No	11.04	2	4.57	1
27	MN	109	OLMSTED	40340	ROCHESTE	0010.00	2:Moderate	3	30.91	11.11	10.22	No	21.26	3	4.29	1
27	MN	109	OLMSTED	40340	ROCHESTE	0009.03	3:Middle	2	13.61	1.29	4.66	No	5.93	1	3.83	1
27	MN	109	OLMSTED	40340	ROCHESTE	0009.02	3:Middle	3	28.62	14.31	8.17	No	22.4	3	2.82	1
27	MN	109	OLMSTED	40340	ROCHESTE	0009.01	3:Middle	3	37.1	10.91	17.04	No	27.85	3	4.23	1
27	MN	109	OLMSTED	40340	ROCHESTE	0006.00	3:Middle	3	28.45	9.84	7.59	No	17.43	2	6.06	1
27	MN	109	OLMSTED	40340	ROCHESTE	0005.00	2:Moderate	3	38.5	10.27	9.15	No	19.35	2	12.13	2
27	MN	109	OLMSTED	40340	ROCHESTE	0004.00	4:Upper	3	21.23	1.53	5.26	No	6.55	1	9.77	1
27	MN	109	OLMSTED	40340	ROCHESTE	0003.00	2:Moderate	3	33.83	12.54	9.06	No	21.29	3	5.08	1
27	MN	109	OLMSTED	40340	ROCHESTE	0002.00	1:Low	3	39.02	14.97	11.16	No	25.81	3	7.33	1
27	MN	109	OLMSTED	40340	ROCHESTE	0001.00	2:Moderate	3	28.69	8.05	3.07	No	11.05	2	13.35	2
27	MN	045	FILLMORE	40340	ROCHESTE	9606.00	2:Moderate	1	4.3	0.13	2.08	No	2.21	1	0.23	1
27	MN	045	FILLMORE	40340	ROCHESTE	9605.00	2:Moderate	1	5	0.54	2.15	No	2.69	1	0.09	1
27	MN	045	FILLMORE	40340	ROCHESTE	9604.00	3:Middle	1	4.38	0.4	1.36	No	1.73	1	0.28	1
27	MN	045	FILLMORE	40340	ROCHESTE	9603.00	2:Moderate	1	5.9	0.84	0.73	No	1.57	1	0.51	1
27	MN	045	FILLMORE	40340	ROCHESTE	9602.00	3:Middle	1	5.52	0.46	2.29	No	2.71	1	0.27	1
27	MN	045	FILLMORE	40340	ROCHESTE	9601.00	3:Middle	1	4.37	0.44	0.87	No	1.31	1	0.61	1

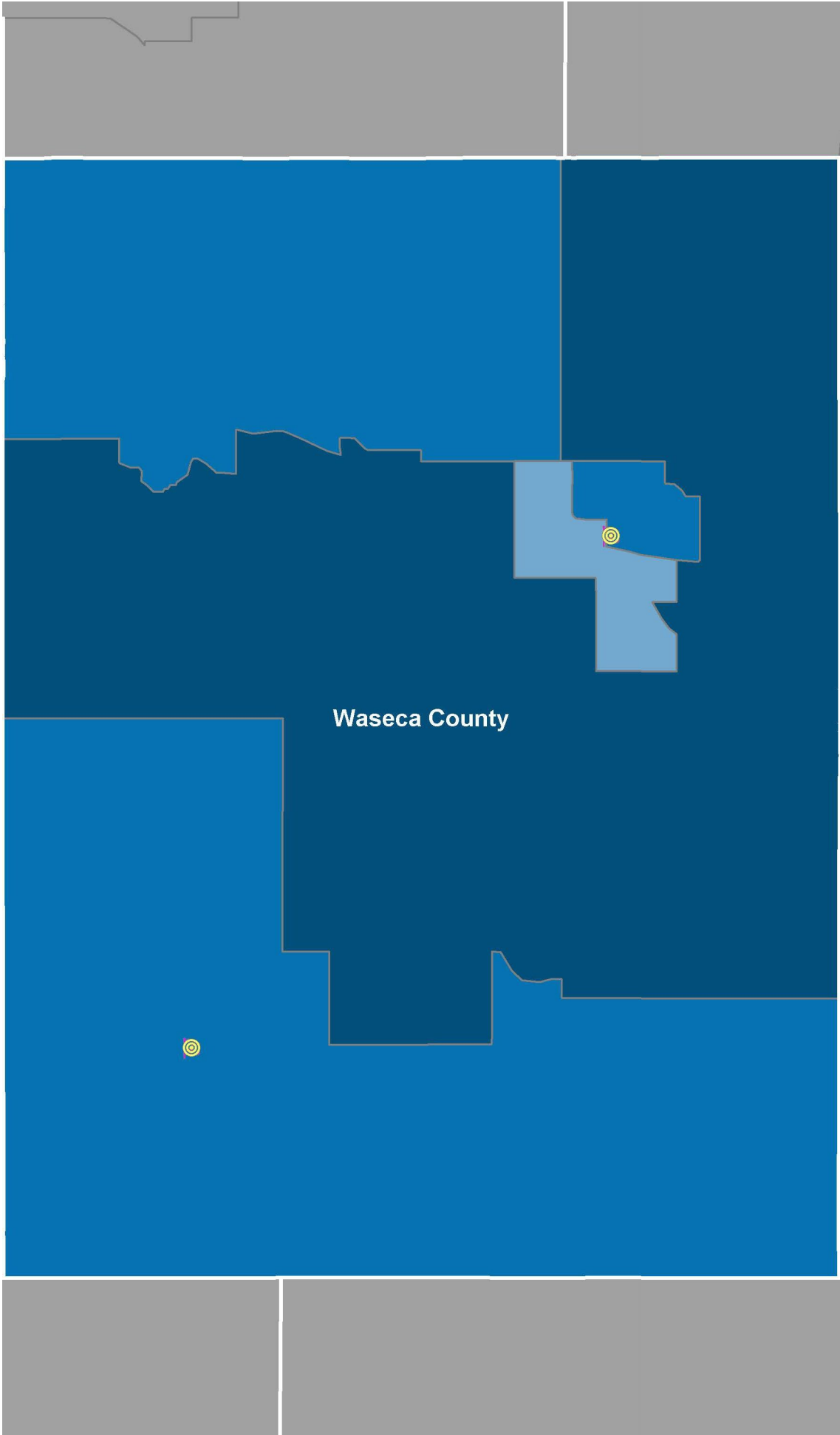
Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP  
AA 04 St Cloud MN MSA






State ID	State	County ID	County Name	MSA/MD	MSA/MD Na	Tract	Tract Income	Minority Level	Minority Pct.	Black Minorit	Hispanic Min	Distrsd / Und	Hispanic Blac	Hispanic Blac	Asian Minorit	Asian Minority Level
27	MN	145	STEARNS	41060	ST. CLOUD,	0116.00	0:NA	3	23.88	6.92	5.98	No	12.7	2	6.18	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0115.00	3:Middle	1	9.83	0.69	6.81	No	7.41	1	0.31	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0114.00	3:Middle	2	12.97	5.42	2.5	No	7.91	1	1.33	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0113.08	3:Middle	2	19.16	6.78	8.1	No	14.67	2	1.44	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0113.07	3:Middle	2	17.29	4.75	5.47	No	10.22	2	4.58	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0113.06	4:Upper	2	10.66	0.33	8.16	No	8.49	1	0.22	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0113.05	4:Upper	2	11.06	2.35	3.3	No	5.65	1	2.85	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0113.02	3:Middle	1	7.73	0.29	4.79	No	5.04	1	0.19	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0112.02	3:Middle	1	4.07	0.22	0.75	No	0.96	1	0.12	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0112.01	3:Middle	1	4.42	0.47	1.47	No	1.94	1	0.09	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0111.02	3:Middle	1	4.45	0.13	2.63	No	2.77	1	0.37	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0111.01	3:Middle	1	4.53	0.34	2.16	No	2.5	1	0.15	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0110.00	3:Middle	1	7.2	0.5	2.66	No	3.13	1	0.31	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0109.00	3:Middle	1	5.01	0.33	3.15	No	3.49	1	0.22	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0106.00	3:Middle	3	28.13	0.45	26.24	No	26.64	3	0.13	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0105.00	3:Middle	1	5.93	0.08	4.61	No	4.69	1	0.13	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0104.03	3:Middle	1	2.02	0.16	0.52	No	0.68	1	0	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0104.02	4:Upper	1	5.74	0.31	2.85	No	3.16	1	0.43	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0104.01	3:Middle	1	4.24	0.26	1.57	No	1.83	1	0.18	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0102.00	4:Upper	1	3.71	0.28	0.93	No	1.21	1	0.4	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0101.04	3:Middle	2	13.6	3.05	3.21	No	6.2	1	3.29	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0101.03	3:Middle	2	12.9	2.01	2.72	No	4.58	1	2.74	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0101.01	4:Upper	1	8.77	1.03	2.19	No	3.22	1	1.84	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0010.03	3:Middle	2	16.71	4.97	3.49	No	8.45	1	5.02	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0010.02	3:Middle	2	19.48	5.78	4.3	No	10.08	2	4.96	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0009.01	3:Middle	3	32.11	20.88	3.96	No	24.39	3	2.42	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0008.01	3:Middle	3	27.22	13.25	5.6	No	18.8	2	1.17	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0007.01	2:Moderate	3	22.01	7.66	4.68	No	12.24	2	3.02	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0006.02	3:Middle	3	25.67	11.7	4.62	No	16.15	2	1.85	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0006.01	3:Middle	3	32.9	19.96	3.8	No	23.77	3	2.12	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0005.02	2:Moderate	3	46.12	34.23	6.41	No	40.44	3	2.48	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0005.01	2:Moderate	3	22.85	7.92	8.62	No	16.5	2	1.2	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0004.02	4:Upper	2	10.98	2.8	2.15	No	4.95	1	2.8	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0004.01	3:Middle	3	48.58	37.36	4.21	No	41.41	3	2.71	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0003.04	2:Moderate	4	60.49	48.68	2.76	No	51.38	4	4.15	1
27	MN	145	STEARNS	41060	ST. CLOUD,	0003.03	1:Low	3	37.52	12.98	5.38	No	18.16	2	14.36	2
27	MN	145	STEARNS	41060	ST. CLOUD,	0003.01	2:Moderate	3	34.34	19.34	4.74	No	23.86	3	3.7	1
27	MN	009	BENTON	41060	ST. CLOUD,	0212.01	2:Moderate	3	38.53	23.35	5.92	No	28.98	3	1.95	1
27	MN	009	BENTON	41060	ST. CLOUD,	0211.04	3:Middle	2	11.24	1.16	2.96	No	3.72	1	2.2	1
27	MN	009	BENTON	41060	ST. CLOUD,	0211.03	2:Moderate	2	15.12	3.5	3.84	No	7.35	1	1.62	1
27	MN	009	BENTON	41060	ST. CLOUD,	0211.02	3:Middle	2	14.3	3.2	4.14	No	7.25	1	1.53	1
27	MN	009	BENTON	41060	ST. CLOUD,	0203.00	4:Upper	1	6.05	0.41	1.7	No	2.1	1	0.86	1
27	MN	009	BENTON	41060	ST. CLOUD,	0202.06	2:Moderate	1	8.67	1.01	2.67	No	3.64	1	1.05	1
27	MN	009	BENTON	41060	ST. CLOUD,	0202.05	3:Middle	1	5.85	0.53	1.73	No	2.23	1	0.47	1
27	MN	009	BENTON	41060	ST. CLOUD,	0202.03	3:Middle	1	5.58	0.57	1.87	No	2.41	1	0.23	1
27	MN	009	BENTON	41060	ST. CLOUD,	0202.02	3:Middle	1	3.16	0.11	1.07	No	1.17	1	0.07	1
27	MN	009	BENTON	41060	ST. CLOUD,	0201.00	3:Middle	1	4.88	0.4	1.43	No	1.75	1	0.22	1


**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
AA 05 Waseca County MN



**Income Level**

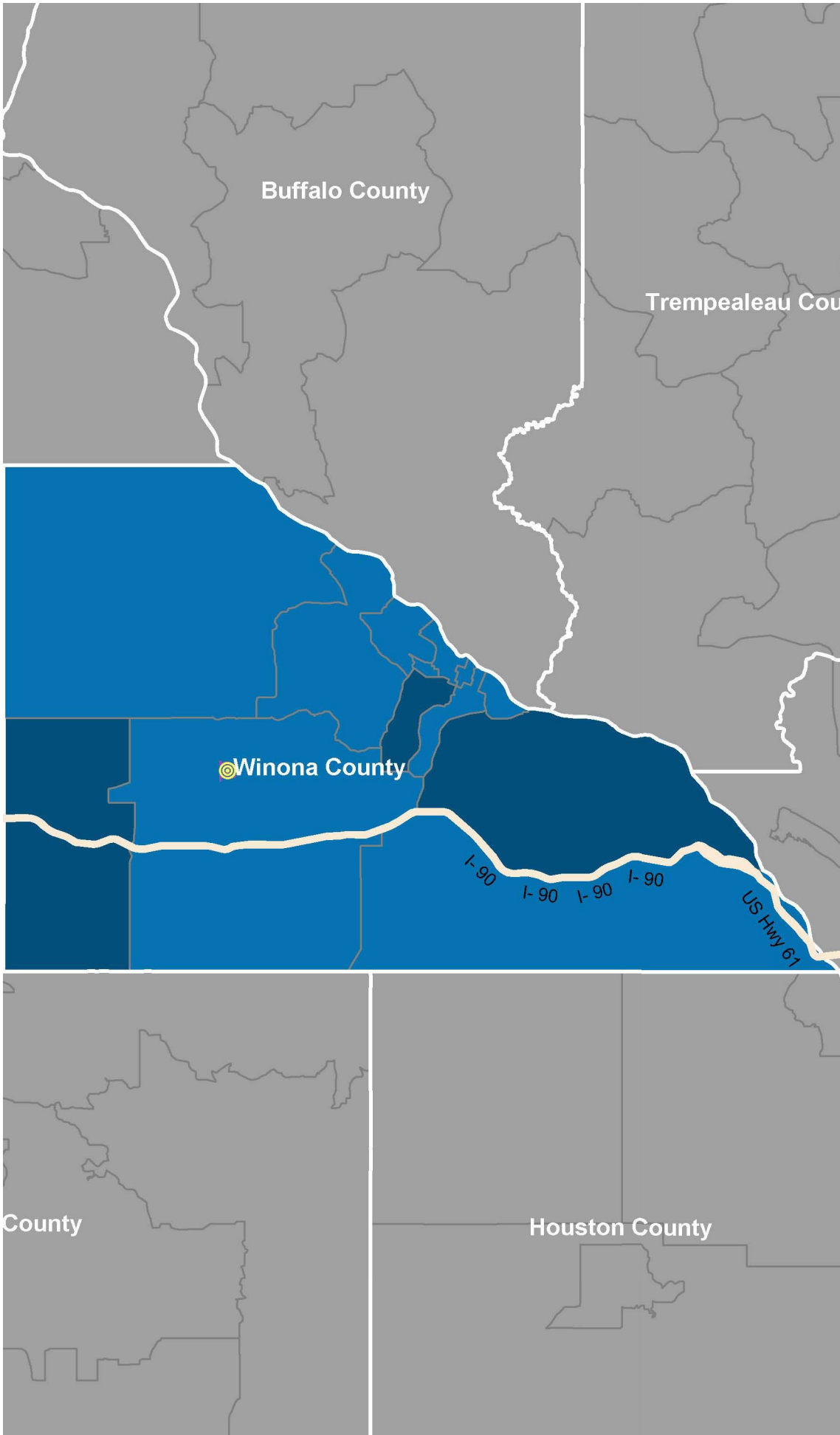
- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches

 ATM Locations

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

**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
AA 06 Winona County MN



**Income Level**

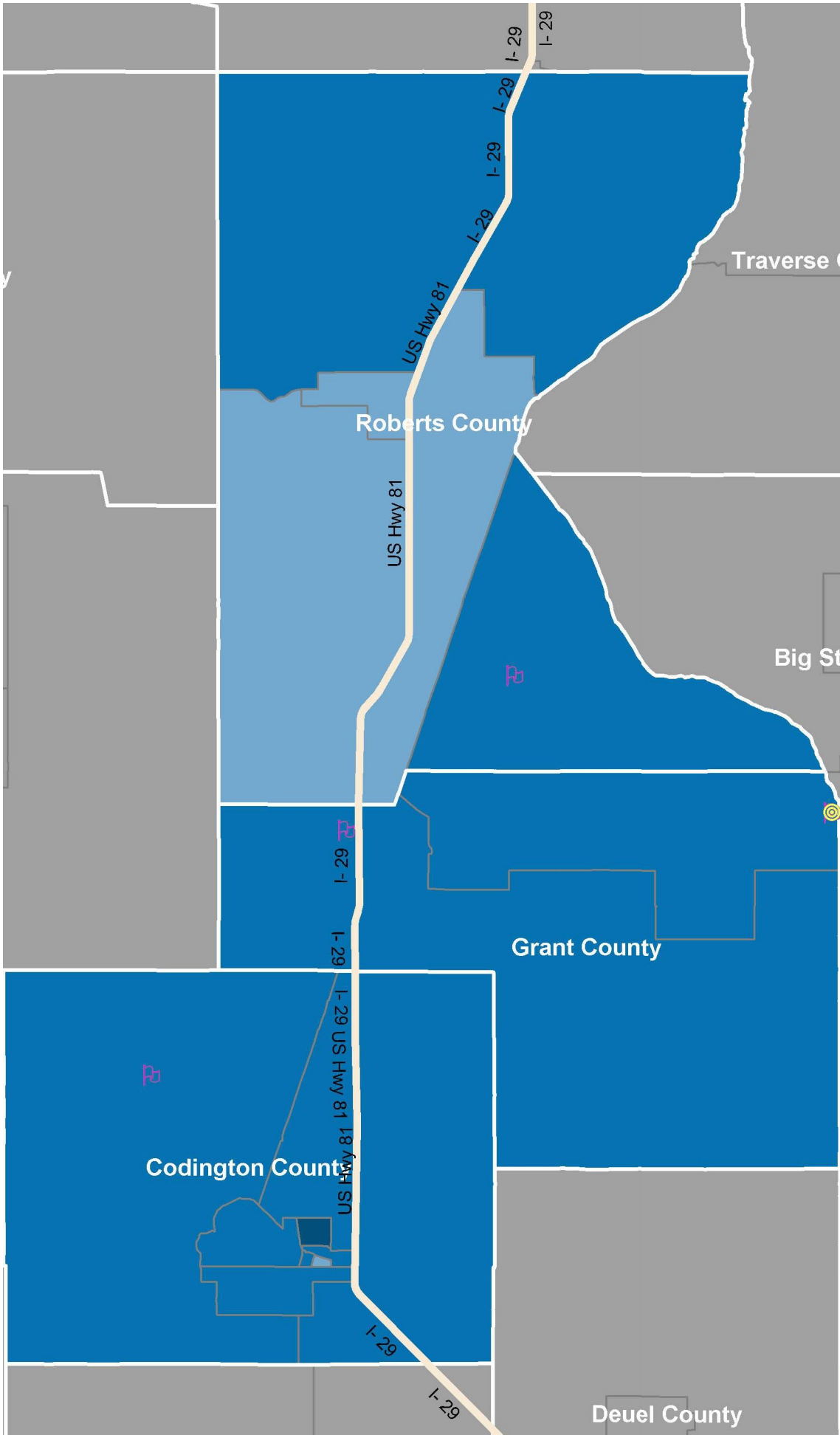
- NA
- Low
- Moderate
- Middle
- Upper

**Bank Branches**

**ATM Locations**

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

Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP  
AA 07 nonmetro South Dakota



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

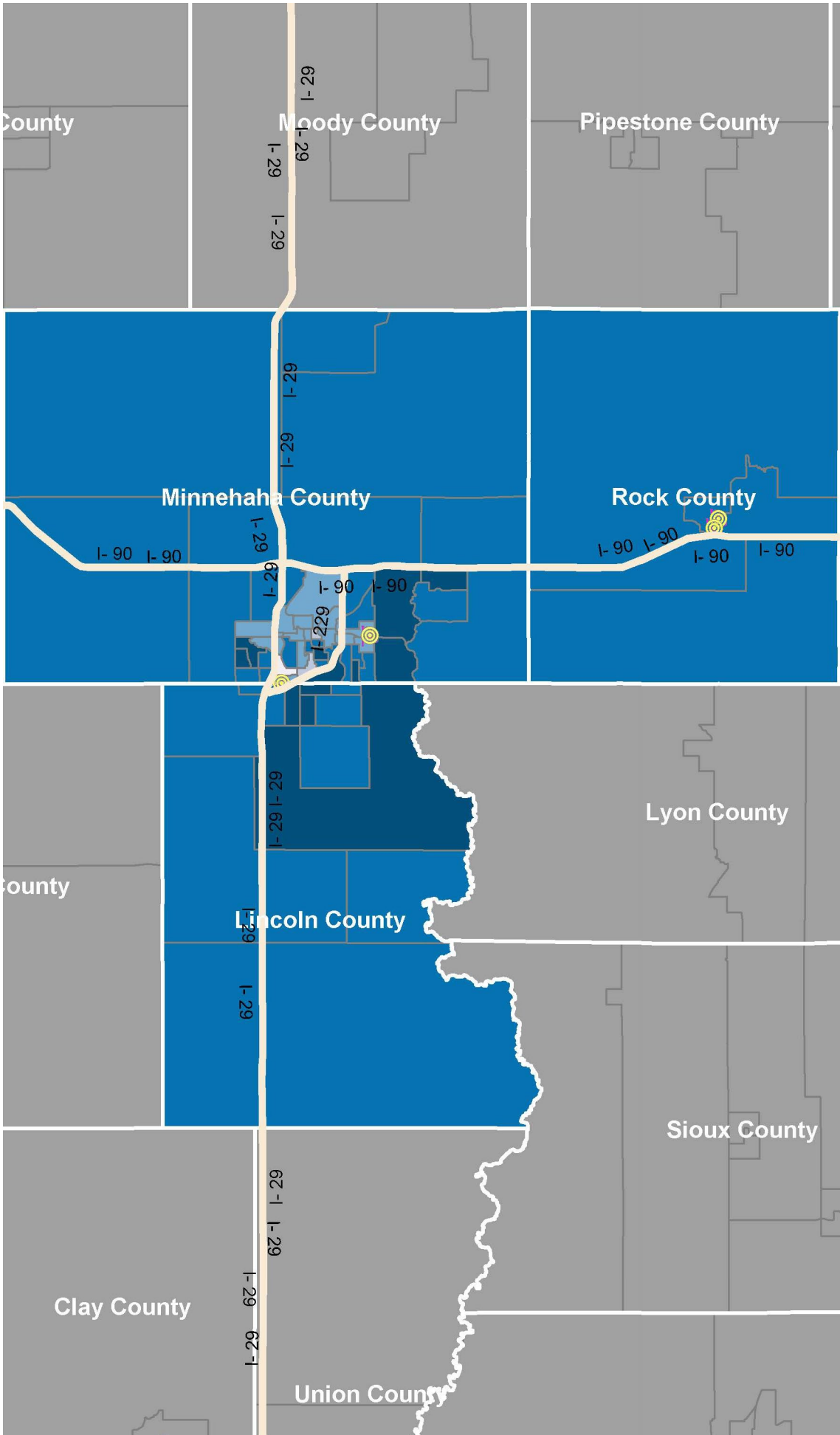
Bank Branches

ATM Locations



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

**Minnwest Bank - 2024 CRA - ASSESSMENT AREA INCOME MAP**  
 AA 08 Sioux Falls SDMN MSA



**Income Level**

- NA
- Low
- Moderate
- Middle
- Upper

Bank Branches  
 ATM Locations

State ID	State	County ID	County Name	MSA/MD	MSA/MD Na	Tract	Tract Income	Minority Level	Minority Pct.	Black	Minorit	Hispanic	Min	Distrsd / Und	Hispanic Blac	Hispanic Blac	Asian Minorit	Asian Minority Level
46	SD	099	MINNEHAHA	43620	SIoux FALL	0106.00	2:Moderate	2	16.8	3.28	5.74	No	9.02	1	1.34	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0105.02	3:Middle	1	8.07	0.62	2.33	No	2.95	1	0.7	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0105.01	4:Upper	1	8.77	1.47	2.65	No	4.09	1	0.76	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.06	3:Middle	2	13.09	2.75	3.84	No	6.5	1	1.29	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.05	3:Middle	3	22.66	9.15	6.37	No	15.47	2	1.5	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.04	3:Middle	2	12.14	3.25	3.05	No	6.27	1	0.48	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.03	4:Upper	1	6.57	0.78	1.65	No	2.43	1	0.68	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.02	3:Middle	1	6.44	0.23	1.59	No	1.82	1	0.57	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0104.01	4:Upper	2	10.77	2.01	3.37	No	5.36	1	1.56	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0103.00	3:Middle	1	6.25	0.52	1.45	No	1.97	1	0.17	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0102.00	3:Middle	1	4.22	0.39	1.02	No	1.41	1	0.25	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0101.02	3:Middle	1	4.97	0.14	1.45	No	1.58	1	0.25	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0101.01	3:Middle	1	7.65	0.26	2.59	No	2.85	1	0.28	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0019.02	4:Upper	1	7.04	0.88	2.45	No	3.29	1	0.72	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0019.01	3:Middle	2	12.33	2.71	3.37	No	6.08	1	1	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0018.06	3:Middle	2	14.94	4.64	3.5	No	8.08	1	2.77	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0018.05	4:Upper	2	10.25	2.17	2.19	No	4.34	1	1.99	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0018.04	3:Middle	3	21.31	5.98	6.49	No	12.44	2	2.51	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0018.01	3:Middle	3	22.17	8.7	4.29	No	12.92	2	2.15	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0017.00	3:Middle	2	15.74	2.77	5.17	No	7.84	1	0.88	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0016.00	4:Upper	2	10.14	1.3	3.51	No	4.81	1	0.58	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0015.02	3:Middle	3	25.6	5.27	7.4	No	12.59	2	1.2	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0015.01	1:Low	3	27.89	6.07	8.39	No	14.36	2	2.17	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0012.00	3:Middle	2	15.6	3.9	4.95	No	8.74	1	1.15	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.12	4:Upper	2	14.04	3.29	3.06	No	6.26	1	2.66	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.11	4:Upper	2	13.44	3.3	3.07	No	6.33	1	1.62	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.10	2:Moderate	3	28.98	7.26	11.66	No	18.74	2	2.27	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.09	0:NA	3	29.88	11.75	9.91	No	21.51	3	1.32	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.08	3:Middle	2	18.66	5.16	5.14	No	10.2	2	1	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.07	3:Middle	2	14.32	2.42	4.08	No	6.39	1	1.05	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0011.05	3:Middle	2	17.23	3.87	5.08	No	8.89	1	2.32	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0010.02	2:Moderate	3	36.52	6.67	18	No	24.61	3	3.19	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0010.01	2:Moderate	3	32.2	4.99	16.35	No	21.19	3	0.86	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0009.00	2:Moderate	3	31.07	8.18	11.33	No	19.48	2	1.32	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0007.02	2:Moderate	3	36.97	9.59	10.34	No	19.58	2	1.16	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0007.01	1:Low	3	38.45	22.02	6.23	No	28.24	3	3.34	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0006.00	3:Middle	3	23.02	3.68	6.42	No	10.1	2	2.1	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0005.00	2:Moderate	3	32.19	9.21	10.36	No	19.51	2	1.74	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0004.08	3:Middle	3	49.01	16.2	11.51	No	27.61	3	15.71	2		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0004.07	2:Moderate	3	34.03	12.52	10.61	No	22.99	3	4.24	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0004.06	2:Moderate	3	31.47	10.38	9.06	No	19.44	2	2.27	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0004.05	2:Moderate	3	48.48	21.91	6.73	No	28.47	3	13.62	2		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0004.01	2:Moderate	3	31.59	10.67	8.31	No	18.98	2	4	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0003.00	2:Moderate	3	44.07	12.14	18.98	No	31.1	3	3.38	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0002.02	2:Moderate	3	33.82	14.64	7.01	No	21.46	3	4.93	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0002.01	2:Moderate	3	34.95	11.86	10.19	No	22.02	3	1.56	1		
46	SD	099	MINNEHAHA	43620	SIoux FALL	0001.00	2:Moderate	3	36.4	9.21	7.23	No	16.39	2	2.15	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0104.00	3:Middle	1	7.61	0.31	3.16	No	3.44	1	0.31	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0103.00	3:Middle	1	6.28	0.43	1.58	No	2.01	1	0.23	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0102.00	3:Middle	1	6.62	0.8	1.32	No	2.12	1	0.69	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.16	4:Upper	1	7.3	0.76	1.59	No	2.35	1	1.88	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.15	3:Middle	1	8.56	1.05	2.22	No	3.23	1	0.32	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.14	4:Upper	1	4.84	0.49	1.24	No	1.73	1	0.69	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.13	3:Middle	2	12.09	2.14	3.04	No	5.18	1	1.75	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.12	3:Middle	2	12.14	3.12	2.63	No	5.74	1	2.09	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.11	4:Upper	2	11.14	2.58	2.74	No	5.3	1	2	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.10	3:Middle	2	15.12	2.81	3.84	No	6.59	1	3.12	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.09	4:Upper	2	10.67	1.52	2.17	No	3.64	1	3.28	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.07	3:Middle	1	8.5	1.03	2.89	No	3.91	1	0.26	1		
46	SD	083	LINCOLN	43620	SIoux FALL	0101.03	3:Middle	2	16.17	3.91	3.93	No	7.81	1	2.2	1		
27	MN	133	ROCK	43620	SIoux FALL	5703.00	3:Middle	1	9.6	0.67	3.4	No	4.04	1	1.18	1		
27	MN	133	ROCK	43620	SIoux FALL	5702.00	3:Middle	1	9.26	0.66	4.91	No	5.58	1	0.55	1		
27	MN	133	ROCK	43620	SIoux FALL	5701.00	3:Middle	1	5.37	0.09	2.13	No	2.22	1	0.09	1		

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>COLLIER COUNTY (021), FL</b>										
<b>MSA 34940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	1	260	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	260	1	260	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	260	1	260	0	0
STATE TOTAL	0	0	0	0	1	260	1	260	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>BIBB COUNTY (021), GA</b>										
<b>MSA 31420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	157	0	0	0	0	3	157	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	157	0	0	0	0	3	157	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	157	0	0	0	0	3	157	0	0
STATE TOTAL	3	157	0	0	0	0	3	157	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>CERRO GORDO COUNTY (033), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

State: KANSAS (20)

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)
<b>JOHNSON COUNTY (091), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	180	0	0	1	180	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	180	0	0	1	180	0	0
STATE TOTAL	0	0	1	180	0	0	1	180	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ANOKA COUNTY (003), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	1	500	0	0	0	0
Middle Income	0	0	3	600	3	2,070	3	970	0	0
Upper Income	0	0	0	0	1	310	1	310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	3	600	5	2,880	4	1,280	0	0
<b>BENTON COUNTY (009), MN</b>										
<b>MSA 41060</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,170	1	320	0	0
Middle Income	2	105	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	105	0	0	2	1,170	2	325	0	0
<b>BIG STONE COUNTY (011), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	272	1	140	0	0	4	303	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	272	1	140	0	0	4	303	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>BLUE EARTH COUNTY (013), MN</b>										
<b>MSA 31860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	105	0	0	0	0	3	105	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	0	0	0	0	3	105	0	0
<b>BROWN COUNTY (015), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
<b>CARVER COUNTY (019), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,672	0	0	0	0
Upper Income	1	60	0	0	2	1,166	2	526	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	5	2,838	2	526	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>CHIPPEWA COUNTY (023), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	535	0	0	0	0	8	465	0	0
Middle Income	7	164	0	0	1	350	4	375	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	699	0	0	1	350	12	840	0	0
<b>CHISAGO COUNTY (025), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	350	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	350	1	50	0	0
<b>CROW WING COUNTY (035), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	2	500	2	1,340	4	890	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	500	2	1,340	4	890	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	2	1,059	1	16	0	0
Middle Income	7	358	2	450	8	4,230	8	2,138	0	0
Upper Income	6	277	2	337	4	1,624	6	723	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	651	4	787	14	6,913	15	2,877	0	0
<b>DOUGLAS COUNTY (041), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	183	0	0	0	0	4	183	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	183	0	0	0	0	4	183	0	0
<b>FARIBAULT COUNTY (043), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>FILLMORE COUNTY (045), MN</b>										
<b>MSA 40340</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	508	1	175	2	615	8	738	0	0
Middle Income	3	186	1	220	0	0	2	106	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	694	2	395	2	615	10	844	0	0
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	846	0	0	0	0
Median Family Income 50-60%	0	0	1	150	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	350	0	0	1	200	0	0
Median Family Income 70-80%	0	0	2	335	1	350	0	0	0	0
Median Family Income 80-90%	2	54	2	500	1	600	3	304	0	0
Median Family Income 90-100%	2	150	2	308	3	1,300	3	1,300	0	0
Median Family Income 100-110%	1	17	0	0	0	0	1	17	0	0
Median Family Income 110-120%	0	0	0	0	1	475	0	0	0	0
Median Family Income >= 120%	10	576	8	1,568	24	14,002	11	1,760	0	0
Median Family Income Not Known	0	0	1	200	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	797	18	3,411	32	17,573	19	3,581	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ISANTI COUNTY (059), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
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
<b>KANDIYOHI COUNTY (067), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	102	0	0	1	102	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	102	0	0	2	177	0	0
<b>LAC QUI PARLE COUNTY (073), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	360	0	0	4	2,950	4	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	360	0	0	4	2,950	4	170	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>LE SUEUR COUNTY (079), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	155	2	334	2	658	5	489	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	2	334	2	658	5	489	0	0
<b>LINCOLN COUNTY (081), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	140	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	0	0	0	0
<b>LYON COUNTY (083), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	109	0	0	1	275	2	339	0	0
Middle Income	12	573	1	250	3	1,410	11	789	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	682	1	250	4	1,685	13	1,128	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>MORRISON COUNTY (097), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
<b>MOWER COUNTY (099), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	241	0	0	0	0	4	241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	241	0	0	0	0	4	241	0	0
<b>MURRAY COUNTY (101), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	734	7	1,119	5	2,200	14	808	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	734	7	1,119	5	2,200	14	808	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>NICOLLET COUNTY (103), MN</b>										
<b>MSA 31860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
<b>NOBLES COUNTY (105), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	700	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	700	1	200	0	0
<b>OLMSTED COUNTY (109), MN</b>										
<b>MSA 40340</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	383	1	120	0	0	7	503	0	0
Upper Income	2	200	2	372	4	1,633	4	772	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	583	3	492	4	1,633	11	1,275	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	650	0	0	0	0
Median Family Income 80-90%	0	0	1	200	3	2,000	3	1,700	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	189	0	0	1	189	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	875	1	375	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	539	6	3,525	5	2,264	0	0
<b>REDWOOD COUNTY (127), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	204	2	430	2	1,550	0	0	0	0
Middle Income	14	870	15	2,744	7	5,300	8	1,293	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	1,074	17	3,174	9	6,850	8	1,293	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>RENVILLE COUNTY (129), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	184	1	150	0	0	5	264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	184	1	150	0	0	5	264	0	0
<b>RICE COUNTY (131), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	1	271	2	291	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	271	2	291	0	0
<b>ROCK COUNTY (133), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	37	1,469	6	879	5	2,985	31	2,965	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,469	6	879	5	2,985	31	2,965	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>SCOTT COUNTY (139), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	365	2	352	5	2,526	8	890	0	0
Upper Income	4	110	2	367	4	1,634	8	1,211	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	475	4	719	9	4,160	16	2,101	0	0
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	4	950	1	485	2	735	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	4	950	1	485	2	735	0	0
<b>SIBLEY COUNTY (143), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	1	100	0	0	1	500	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	1	500	2	250	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>STEARNS COUNTY (145), MN</b>										
<b>MSA 41060</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	7	230	1	250	5	3,144	4	353	0	0
Upper Income	0	0	0	0	1	788	0	0	0	0
Income Not Known	0	0	0	0	2	805	1	445	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	305	1	250	8	4,737	5	798	0	0
<b>STEELE COUNTY (147), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	36	1	200	0	0	2	236	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	1	200	0	0	2	236	0	0
<b>WABASHA COUNTY (157), MN</b>										
<b>MSA 40340</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>WASECA COUNTY (161), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	195	1	203	3	1,900	3	135	0	0
Middle Income	13	640	3	476	4	2,471	10	700	0	0
Upper Income	14	610	3	462	0	0	15	954	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,445	7	1,141	7	4,371	28	1,789	0	0
<b>WASHINGTON COUNTY (163), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	356	0	0	1	241	0	0
Upper Income	0	0	1	150	1	270	2	420	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	506	1	270	3	661	0	0
<b>WINONA COUNTY (169), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	942	6	950	4	1,605	21	2,324	0	0
Upper Income	7	363	2	318	0	0	6	298	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,305	8	1,268	4	1,605	27	2,622	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>WRIGHT COUNTY (171), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	0	0	1	98	0	0
Middle Income	1	100	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	198	1	150	0	0	1	98	0	0
<b>YELLOW MEDICINE COUNTY (173), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	209	0	0	0	0	3	109	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	0	0	0	0	3	109	0	0
TOTAL INSIDE AA IN STATE	264	12,478	91	16,288	120	64,965	242	27,930	0	0
TOTAL OUTSIDE AA IN STATE	23	1,170	13	2,458	17	9,649	35	5,000	0	0
STATE TOTAL	287	13,648	104	18,746	137	74,614	277	32,930	0	0

Loans by County

Small Business Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

State: NEW YORK (36)

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)
<b>ALLEGANY COUNTY (003), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>CODINGTON COUNTY (029), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	297	0	0	0	0	9	290	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	297	0	0	0	0	9	290	0	0
<b>DAY COUNTY (037), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	161	0	0	0	0	2	86	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	0	0	0	0	2	86	0	0
<b>GRANT COUNTY (051), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	346	2	330	1	330	7	226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	346	2	330	1	330	7	226	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>KINGSBURY COUNTY (077), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
<b>LINCOLN COUNTY (083), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	98	0	0	0	0	2	98	0	0
Upper Income	10	306	0	0	1	516	1	516	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	404	0	0	1	516	3	614	0	0
<b>MINNEHAHA COUNTY (099), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0008</b>										
Low Income	3	133	0	0	0	0	0	0	0	0
Moderate Income	8	282	0	0	2	956	3	545	0	0
Middle Income	4	104	1	165	1	537	6	806	0	0
Upper Income	2	39	0	0	0	0	2	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	558	1	165	3	1,493	11	1,390	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ROBERTS COUNTY (109), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	112	1	185	0	0	5	112	0	0
Middle Income	7	259	0	0	0	0	7	259	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	371	1	185	0	0	12	371	0	0
<b>TURNER COUNTY (125), SD</b>										
<b>MSA 43620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	284	1	284	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	284	1	284	0	0
TOTAL INSIDE AA IN STATE	60	1,976	4	680	5	2,339	42	2,891	0	0
TOTAL OUTSIDE AA IN STATE	4	211	0	0	1	284	3	370	0	0
STATE TOTAL	64	2,187	4	680	6	2,623	45	3,261	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	750	2	750	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	750	2	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	750	2	750	0	0
STATE TOTAL	0	0	0	0	2	750	2	750	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>OKANOGAN COUNTY (047), WA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>LA CROSSE COUNTY (063), WI</b>										
<b>MSA 29100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	400	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
<b>MILWAUKEE COUNTY (079), WI</b>										
<b>MSA 33340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	434	1	434	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	434	1	434	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ST. CROIX COUNTY (109), WI</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	308	1	561	3	869	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	308	1	561	3	869	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	308	3	1,395	4	1,303	0	0
STATE TOTAL	0	0	2	308	3	1,395	4	1,303	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	324	14,454	95	16,968	125	67,304	284	30,821	0	0
TOTAL OUTSIDE AA	32	1,560	16	2,946	25	13,338	51	8,042	0	0
TOTAL INSIDE & OUTSIDE	356	16,014	111	19,914	150	80,642	335	38,863	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

State: COLORADO (08)

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)
<b>DENVER COUNTY (031), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	287	1	287	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	287	1	287	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	287	1	287	0	0
STATE TOTAL	0	0	0	0	1	287	1	287	0	0

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

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**  
**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 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)
<b>ORANGE COUNTY (095), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	1	150	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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)
<b>KOSSUTH COUNTY (109), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	56	0	0	1	500	3	556	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	1	500	3	556	0	0
<b>LYON COUNTY (119), IA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	72	4	623	1	307	7	1,002	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	72	4	623	1	307	7	1,002	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	128	4	623	2	807	10	1,558	0	0
STATE TOTAL	4	128	4	623	2	807	10	1,558	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>AITKIN COUNTY (001), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	152	1	354	1	152	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	1	354	1	152	0	0
<b>ANOKA COUNTY (003), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
<b>BECKER COUNTY (005), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	325	2	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	325	2	375	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>BIG STONE COUNTY (011), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	497	6	1,001	2	625	14	1,959	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	497	6	1,001	2	625	14	1,959	0	0
<b>BLUE EARTH COUNTY (013), MN</b>										
<b>MSA 31860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	183	1	185	1	300	5	655	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	183	1	185	1	300	5	655	0	0
<b>BROWN COUNTY (015), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	410	21	3,905	3	1,183	3	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	410	21	3,905	3	1,183	3	450	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>CHIPPEWA COUNTY (023), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	56	2	325	1	500	3	341	0	0
Middle Income	38	1,423	18	3,107	22	8,965	45	6,468	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,479	20	3,432	23	9,465	48	6,809	0	0
<b>COTTONWOOD COUNTY (033), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	200	0	0	1	360	0	0	0	0
Middle Income	1	60	8	1,244	2	850	4	485	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	260	8	1,244	3	1,210	4	485	0	0
<b>DAKOTA COUNTY (037), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	57	0	0	1	317	2	364	0	0
Upper Income	1	53	0	0	0	0	1	53	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	110	0	0	1	317	3	417	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>DODGE COUNTY (039), MN</b>										
<b>MSA 40340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	1	250	0	0	0	0	0	0
<b>DOUGLAS COUNTY (041), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
<b>FARIBAULT COUNTY (043), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	0	0	2	85	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>FILLMORE COUNTY (045), MN</b>										
<b>MSA 40340</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	17	431	4	640	9	3,594	29	4,640	0	0
Middle Income	23	854	5	766	2	600	29	2,200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,285	9	1,406	11	4,194	58	6,840	0	0
<b>FREEBORN COUNTY (047), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	94	1	250	1	305	4	649	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	94	1	250	1	305	4	649	0	0
<b>GOODHUE COUNTY (049), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	145	1	154	0	0	4	299	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	1	154	0	0	4	299	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
<b>HOUSTON COUNTY (055), MN</b>										
<b>MSA 29100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	142	2	344	2	600	6	1,086	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	142	2	344	2	600	6	1,086	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>JACKSON COUNTY (063), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	138	0	0	0	0	3	138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	138	0	0	0	0	3	138	0	0
<b>KANDIYOHI COUNTY (067), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	120	0	0	1	120	0	0
Middle Income	5	205	1	200	0	0	1	40	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	205	3	470	0	0	2	160	0	0
<b>LAC QUI PARLE COUNTY (073), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	53	2,727	29	5,317	14	5,729	77	9,953	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	2,727	29	5,317	14	5,729	77	9,953	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>LE SUEUR COUNTY (079), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	2	223	1	450	4	773	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	223	1	450	4	773	0	0
<b>LINCOLN COUNTY (081), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	480	4	615	1	290	7	945	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	480	4	615	1	290	7	945	0	0
<b>LYON COUNTY (083), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	65	3,938	56	10,313	46	18,289	134	25,766	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	3,938	56	10,313	46	18,289	134	25,766	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>MCLEOD COUNTY (085), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	110	0	0	0	0	1	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	110	0	0	0	0	1	41	0	0
<b>MEEKER COUNTY (093), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	210	1	200	0	0	4	410	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	1	200	0	0	4	410	0	0
<b>MOWER COUNTY (099), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	205	0	0	0	0	0	0
Middle Income	3	120	0	0	0	0	3	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	1	205	0	0	3	120	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>MURRAY COUNTY (101), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	33	1,583	41	8,120	23	8,617	69	12,095	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,583	41	8,120	23	8,617	69	12,095	0	0
<b>NOBLES COUNTY (105), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	1,127	22	4,110	12	4,328	29	4,825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,127	22	4,110	12	4,328	29	4,825	0	0
<b>NORMAN COUNTY (107), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0





Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>PIPESTONE COUNTY (117), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	0	0	2	63	0	0
Middle Income	5	371	8	1,328	2	800	13	2,271	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	434	8	1,328	2	800	15	2,334	0	0
<b>POPE COUNTY (121), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	2	300	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	2	300	0	0	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>RAMSEY COUNTY (123), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	168	0	0	0	0	2	168	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	168	0	0	0	0	2	168	0	0
<b>REDWOOD COUNTY (127), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	400	0	0	1	150	0	0
Middle Income	33	1,975	44	8,811	28	10,233	73	13,362	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,975	46	9,211	28	10,233	74	13,512	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>RENVILLE COUNTY (129), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,216	21	4,021	6	2,455	35	4,066	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,216	21	4,021	6	2,455	35	4,066	0	0
<b>RICE COUNTY (131), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	78	0	0	0	0	2	78	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	78	0	0	0	0	2	78	0	0
<b>ROCK COUNTY (133), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	35	1,537	21	3,550	11	4,155	55	6,093	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,537	21	3,550	11	4,155	55	6,093	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>SCOTT COUNTY (139), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	125	0	0	1	300	3	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	0	0	1	300	3	125	0	0
<b>SHERBURNE COUNTY (141), MN</b>										
<b>MSA 33460</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
<b>SIBLEY COUNTY (143), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	426	12	2,075	5	1,920	17	2,590	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	426	12	2,075	5	1,920	17	2,590	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>STEELE COUNTY (147), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	216	3	412	1	320	8	948	0	0
Upper Income	4	144	1	180	2	875	4	755	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	360	4	592	3	1,195	12	1,703	0	0
<b>SWIFT COUNTY (151), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	323	3	525	4	1,550	12	1,934	0	0
Upper Income	8	339	3	480	2	771	5	730	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	662	6	1,005	6	2,321	17	2,664	0	0
<b>TRAVERSE COUNTY (155), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	120	1	451	2	130	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	120	1	451	2	130	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>WABASHA COUNTY (157), MN</b>										
<b>MSA 40340</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	481	4	641	0	0	12	674	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	481	4	641	0	0	12	674	0	0
<b>WASECA COUNTY (161), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	1	140	1	300	2	175	0	0
Middle Income	40	1,694	8	1,117	8	2,795	49	4,241	0	0
Upper Income	8	323	5	815	3	991	14	1,724	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,052	14	2,072	12	4,086	65	6,140	0	0
<b>WINONA COUNTY (169), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	78	3,949	19	3,209	10	3,570	89	7,979	0	0
Upper Income	28	1,385	6	750	4	1,477	37	3,327	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	106	5,334	25	3,959	14	5,047	126	11,306	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>YELLOW MEDICINE COUNTY (173), MN</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	1,397	17	3,038	23	8,612	44	9,772	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,397	17	3,038	23	8,612	44	9,772	0	0
TOTAL INSIDE AA IN STATE	577	28,627	344	61,957	231	88,209	894	126,421	0	0
TOTAL OUTSIDE AA IN STATE	74	3,999	71	12,731	31	11,151	91	12,201	0	0
STATE TOTAL	651	32,626	415	74,688	262	99,360	985	138,622	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>COLE COUNTY (051), MO</b>										
<b>MSA 27620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	244	0	0	1	244	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	244	0	0	1	244	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	244	0	0	1	244	0	0
STATE TOTAL	0	0	1	244	0	0	1	244	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ADAMS COUNTY (001), ND</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>BROOKINGS COUNTY (011), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	1	230	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	230	0	0	0	0	0	0
<b>BROWN COUNTY (013), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	160	3	475	2	660	8	1,295	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	3	475	2	660	8	1,295	0	0
<b>CODINGTON COUNTY (029), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	1,006	10	1,646	6	2,329	25	2,543	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,006	10	1,646	6	2,329	25	2,543	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>DAY COUNTY (037), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	425	4	825	0	0	13	1,150	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	425	5	1,025	0	0	13	1,150	0	0
<b>GRANT COUNTY (051), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	1,097	19	3,398	12	4,498	49	6,625	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,097	19	3,398	12	4,498	49	6,625	0	0
<b>HAMLIN COUNTY (057), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>KINGSBURY COUNTY (077), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
<b>MCCOOK COUNTY (087), SD</b>										
<b>MSA 43620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	127	0	0	0	0	3	127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	127	0	0	0	0	3	127	0	0
<b>MINNEHAHA COUNTY (099), SD</b>										
<b>MSA 43620</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	322	7	1,105	3	1,100	13	1,783	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	322	7	1,105	3	1,100	13	1,783	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>MOODY COUNTY (101), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	75	1	110	0	0	3	185	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	1	110	0	0	3	185	0	0
<b>ROBERTS COUNTY (109), SD</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	527	2	305	3	1,200	20	1,982	0	0
Middle Income	15	432	9	1,482	8	3,007	26	2,809	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	959	11	1,787	11	4,207	46	4,791	0	0
<b>YANKTON COUNTY (135), SD</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	1	107	1	361	3	508	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	107	1	361	3	508	0	0
TOTAL INSIDE AA IN STATE	84	3,384	47	7,936	32	12,134	133	15,742	0	0

Loans by County

Small Farm Loans - Originations

Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

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 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	20	912	12	2,097	4	1,371	31	3,615	0	0
STATE TOTAL	104	4,296	59	10,033	36	13,505	164	19,357	0	0

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

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**  
**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 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)
<b>HIDALGO COUNTY (215), TX</b>										
<b>MSA 32580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	1	120	0	0	2	220	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	120	0	0	2	220	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	120	0	0	2	220	0	0
STATE TOTAL	1	100	1	120	0	0	2	220	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>LA CROSSE COUNTY (063), WI</b>										
<b>MSA 29100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	300	2	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	300	2	350	0	0
<b>MONROE COUNTY (081), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
<b>TREMPEALEAU COUNTY (121), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	1	200	1	400	3	609	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	1	200	1	400	3	609	0	0

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

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**  
**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)
<b>VERNON COUNTY (123), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	199	1	200	2	700	7	1,099	0	0
STATE TOTAL	4	199	1	200	2	700	7	1,099	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	661	32,011	391	69,893	263	100,343	1,027	142,163	0	0
TOTAL OUTSIDE AA	103	5,338	92	16,415	40	14,316	145	19,624	0	0
TOTAL INSIDE & OUTSIDE	764	37,349	483	86,308	303	114,659	1,172	161,787	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Minnwest Bank**

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**

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

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Minnwest Bank**

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**

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 - WINONA COUNTY (169) - MSA NA	38	4,178	27	2,622	0	0
SD - CODINGTON COUNTY (029) - MSA NA	10	297	9	290	0	0
SD - GRANT COUNTY (051) - MSA NA	12	1,006	7	226	0	0
SD - ROBERTS COUNTY (109) - MSA NA	13	556	12	371	0	0
SD - LINCOLN COUNTY (083) - MSA 43620	13	920	3	614	0	0
SD - MINNEHAHA COUNTY (099) - MSA 43620	21	2,216	11	1,390	0	0

**2023 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Minnwest Bank**

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**

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

**2023 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Minnwest Bank**

**Respondent ID: 0000016958**

**Agency: FDIC - 3**

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)
SD - CODINGTON COUNTY (029) - MSA NA	35	4,981	25	2,543	0	0
SD - GRANT COUNTY (051) - MSA NA	58	8,993	49	6,625	0	0
SD - ROBERTS COUNTY (109) - MSA NA	53	6,953	46	4,791	0	0
SD - MINNEHAHA COUNTY (099) - MSA 43620	17	2,527	13	1,783	0	0

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Minnwest Bank**

**Respondent ID: 0000016958**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	13	55,056	0	0
Purchased	0	0	0	0
Total	13	55,056	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

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**ASSESSMENT AREA - 0001**

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

**MSA: NA**

**Middle Income**

9501.00 9502.00 9503.00

**CHIPPEWA COUNTY (023), MN**

**MSA: NA**

**Moderate Income**

9506.01

**Middle Income**

9503.00 9504.00 9505.00 9506.02

**LAC QUI PARLE COUNTY (073), MN**

**MSA: NA**

**Middle Income**

1801.00 1802.00 1803.00

**LINCOLN COUNTY (081), MN**

**MSA: NA**

**Middle Income**

2010.01 2010.02

**LYON COUNTY (083), MN**

**MSA: NA**

**Moderate Income**

3605.00

**Middle Income**

3601.00 3602.00 3603.00 3604.00 3606.00 3607.00

**MURRAY COUNTY (101), MN**

**MSA: NA**

**Middle Income**



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

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9001.00 9002.00 9003.00

**PIPESTONE COUNTY (117), MN**

**MSA: NA**

**Moderate Income**

4603.00

**Middle Income**

4601.00 4602.00\* 4604.00 4605.00

**REDWOOD COUNTY (127), MN**

**MSA: NA**

**Moderate Income**

7503.00

**Middle Income**

7501.00 7502.00 7504.00 7505.00 7506.00

**RENVILLE COUNTY (129), MN**

**MSA: NA**

**Middle Income**

7901.00 7902.00 7903.00 7904.00 7905.00 7906.00

**ROCK COUNTY (133), MN**

**MSA: NA**

**Middle Income**

5701.00 5702.00 5703.00

**SIBLEY COUNTY (143), MN**

**MSA: NA**

**Middle Income**

1702.00 1703.00\* 1704.00\*

**Upper Income**

1701.98

**STEVENS COUNTY (149), MN**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

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**MSA: NA**

**Middle Income**

4801.00\* 4802.00\* 4803.00\*

**SWIFT COUNTY (151), MN**

**MSA: NA**

**Middle Income**

9601.00 9602.00\* 9604.00

**Upper Income**

9603.00

**YELLOW MEDICINE COUNTY (173), MN**

**MSA: NA**

**Middle Income**

9701.00 9702.00 9703.00 9704.00

**ASSESSMENT AREA - 0002**

**DAKOTA COUNTY (037), MN**

**MSA: 33460**

**Moderate Income**

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

**Middle Income**

0601.01\* 0601.02 0601.03\* 0602.02\* 0603.02\* 0605.03\* 0605.05\* 0605.06\* 0605.07\* 0605.09 0606.05  
0607.09\* 0607.13\* 0607.14\* 0607.17\* 0607.21\* 0607.25\* 0607.27 0607.33\* 0607.38\* 0607.39 0607.42\*  
0607.43\* 0607.45\* 0607.47\* 0607.48\* 0607.49\* 0607.54\* 0608.05\* 0608.06\* 0608.11\* 0608.12\* 0608.14\*  
0608.22\* 0608.24\* 0608.28\* 0608.29\* 0608.30\* 0608.32\* 0608.33\* 0608.35\* 0608.36 0608.38\* 0608.41\*  
0609.05 0609.07 0610.01 0610.07\* 0610.08\* 0610.11\* 0611.02\* 0611.06\* 0611.09\* 0611.10\* 0611.11\*  
0611.12\* 0614.01\* 0614.02 0615.01\* 0615.02\*

**Upper Income**

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

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

---

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

**HENNEPIN COUNTY (053), MN**

**MSA: 33460**

**Median Family Income 10-20%**

0068.00\*

**Median Family Income 20-30%**

1048.01\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

0001.02\* 0022.00\* 0078.01 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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

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**Agency: FDIC - 3**

**Institution: Minnwest Bank**

0245.00\* 0246.00\* 0256.01\* 0256.03\* 0257.04\* 0259.06\* 0260.05\* 0260.20 0261.01\* 0264.03\* 0265.10\*  
 0265.14 0267.11\* 0268.12\* 0269.06\* 1057.00\* 1076.00\* 1093.00\* 1097.00\* 1105.00\* 1108.00\* 1225.00\*

**Median Family Income 100-110%**

0209.02\* 0221.01\* 0221.02\* 0222.00\* 0240.05\* 0258.05\* 0260.06\* 0264.05\* 0265.15\* 0265.16\* 0267.07\*  
 0267.08\* 0267.25\* 0268.22\* 0269.08\* 0276.01\* 1012.00\* 1019.00\* 1052.01\* 1067.00 1092.00\* 1101.00\*  
 1261.01\*

**Median 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\*

**LE SUEUR COUNTY (079), MN**

**MSA: 33460**

**Moderate Income**

9502.00\*

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

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**Institution: Minnwest Bank**

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9501.01 9501.02 9503.00 9504.00 9505.00\* 9506.00\*

**RAMSEY COUNTY (123), MN**

**MSA: 33460**

**Median Family Income 20-30%**

0376.03\* 0428.00\*

**Median Family Income 30-40%**

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

**Median Family Income 40-50%**

0306.01\* 0313.00\* 0314.00\* 0315.00\* 0316.00\* 0318.01\* 0324.00\* 0325.00\* 0331.00\* 0334.00\* 0335.00\*  
0369.00\* 0374.03\*

**Median Family Income 50-60%**

0308.00\* 0309.00\* 0310.00\* 0311.00\* 0317.01\* 0318.02\* 0326.00\* 0345.00\* 0346.02\* 0347.01\* 0347.02\*  
0361.00\* 0371.00\* 0376.04\* 0406.06\* 0409.02\*

**Median Family Income 60-70%**

0330.00\* 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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

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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\*

**SHERBURNE COUNTY (141), MN**

**MSA: 33460**

**Moderate Income**

0304.09\* 0315.00

**Middle Income**

0301.03\* 0301.04\* 0301.05\* 0301.06 0302.01\* 0302.02\* 0303.01 0303.02 0304.05\* 0304.06\* 0304.07\*  
0304.08 0304.10\* 0305.03\* 0305.05\* 0305.06\*

**Upper Income**

0305.04\*

**ASSESSMENT AREA - 0003**

**FILLMORE COUNTY (045), MN**

**MSA: 40340**

**Moderate Income**

9603.00 9605.00 9606.00

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

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**Institution: Minnwest Bank**

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9601.00 9602.00 9604.00

**OLMSTED COUNTY (109), MN**

**MSA: 40340**

**Low Income**

0002.00\* 0017.01\*

**Moderate Income**

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

**Middle Income**

0006.00\* 0009.01 0009.02\* 0009.03 0011.00\* 0012.02\* 0013.02\* 0015.01 0015.02\* 0015.03\* 0016.01\*  
0019.01\* 0020.00 0021.00 0022.00

**Upper Income**

0004.00 0012.01\* 0012.03 0013.01 0014.03\* 0014.04 0016.02 0016.03 0017.03\* 0018.00\* 0019.02  
0023.00\*

**WABASHA COUNTY (157), MN**

**MSA: 40340**

**Moderate Income**

4901.00\* 4906.00\*

**Middle Income**

4902.00 4903.00\* 4904.00 4905.00

**ASSESSMENT AREA - 0004**

**BENTON COUNTY (009), MN**

**MSA: 41060**

**Moderate Income**

0202.06 0211.03\* 0212.01

**Middle Income**

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

**Upper Income**

0203.00\*

**STEARNS COUNTY (145), MN**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

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**Institution: Minnwest Bank**

---

**MSA: 41060**

**Low Income**

0003.03\*

**Moderate Income**

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

**Middle Income**

0004.01 0006.01\* 0006.02 0008.01\* 0009.01 0010.02\* 0010.03\* 0101.03\* 0101.04\* 0104.01\* 0104.03\*  
0105.00\* 0106.00\* 0109.00\* 0110.00\* 0111.01\* 0111.02\* 0112.01 0112.02 0113.02\* 0113.07\* 0113.08  
0114.00 0115.00\*

**Upper Income**

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

**Income Not Known**

0116.00

**ASSESSMENT AREA - 0005**

**WASECA COUNTY (161), MN**

**MSA: NA**

**Moderate Income**

7905.00

**Middle Income**

7901.00 7902.00 7904.00

**Upper Income**

7903.00

**ASSESSMENT AREA - 0006**

**WINONA COUNTY (169), MN**

**MSA: NA**

**Middle Income**

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

**Upper Income**

6703.02 6708.02 6710.00



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Minnwest Bank**

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**ASSESSMENT AREA - 0007**

**CODINGTON COUNTY (029), SD**

**MSA: NA**

**Moderate Income**

9544.01\*

**Middle Income**

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

**GRANT COUNTY (051), SD**

**MSA: NA**

**Middle Income**

9531.00 9533.00

**ROBERTS COUNTY (109), SD**

**MSA: NA**

**Moderate Income**

9404.00 9408.00

**Middle Income**

9407.00 9504.00

**ASSESSMENT AREA - 0008**

**LINCOLN COUNTY (083), SD**

**MSA: 43620**

**Middle Income**

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

**Upper Income**

0101.09 0101.11\* 0101.14 0101.16

**MINNEHAHA COUNTY (099), SD**

**MSA: 43620**

**Low Income**

0007.01\* 0015.01

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Moderate Income**

0001.00 0002.01\* 0002.02\* 0003.00\* 0004.01\* 0004.05\* 0004.06\* 0004.07\* 0005.00\* 0007.02\* 0009.00  
0010.01 0010.02 0011.10\* 0106.00\*

**Middle Income**

0004.08\* 0006.00\* 0011.05\* 0011.07\* 0011.08\* 0012.00 0015.02\* 0017.00\* 0018.01\* 0018.04 0018.06\*  
0019.01\* 0101.01 0101.02\* 0102.00 0103.00 0104.02 0104.04 0104.05\* 0104.06\* 0105.02\*

**Upper Income**

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

**Income Not Known**

0011.09\*

**OUTSIDE ASSESSMENT AREA**

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 80-90%**

0024.05

**COLLIER COUNTY (021), FL**

**MSA: 34940**

**Middle Income**

0110.03

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income >= 120%**

0171.20

**BIBB COUNTY (021), GA**

**MSA: 31420**

**Upper Income**

0136.05

**CERRO GORDO COUNTY (033), IA**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**MSA: NA**

**Moderate Income**

9503.00

**KOSSUTH COUNTY (109), IA**

**MSA: NA**

**Middle Income**

9502.00

**LYON COUNTY (119), IA**

**MSA: NA**

**Middle Income**

9502.00 9503.00

**JOHNSON COUNTY (091), KS**

**MSA: 28140**

**Median Family Income 100-110%**

0519.09

**AITKIN COUNTY (001), MN**

**MSA: NA**

**Moderate Income**

7703.00

**ANOKA COUNTY (003), MN**

**MSA: 33460**

**Moderate Income**

0505.01 0511.01

**Middle Income**

0502.10 0502.29 0507.02 0507.11 0508.16 0508.18

**Upper Income**

0502.36

**BECKER COUNTY (005), MN**

**2023 Institution Disclosure Statement - Table 6**

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---

**MSA: NA**

**Upper Income**

4507.00

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

**MSA: 31860**

**Middle Income**

1701.00 1709.00 1713.00 1714.00

**BROWN COUNTY (015), MN**

**MSA: NA**

**Middle Income**

9602.00 9604.00 9606.00 9607.00

**CARVER COUNTY (019), MN**

**MSA: 33460**

**Middle Income**

0907.04 0909.02 0912.02

**Upper Income**

0904.01 0906.02 0907.03

**CHISAGO COUNTY (025), MN**

**MSA: 33460**

**Middle Income**

1103.02 1107.00

**COTTONWOOD COUNTY (033), MN**

**MSA: NA**

**Moderate Income**

2701.00

**Middle Income**

2702.00 2703.00

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

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**MSA: NA**

**Middle Income**

9504.01 9509.02

**DODGE COUNTY (039), MN**

**MSA: 40340**

**Middle Income**

9504.00

**DOUGLAS COUNTY (041), MN**

**MSA: NA**

**Middle Income**

4502.00

**Upper Income**

4505.00

**FARIBAULT COUNTY (043), MN**

**MSA: NA**

**Middle Income**

4601.00 4606.00

**FREEBORN COUNTY (047), MN**

**MSA: NA**

**Middle Income**

1810.00

**GOODHUE COUNTY (049), MN**

**MSA: NA**

**Upper Income**

0809.00

**HOUSTON COUNTY (055), MN**

**MSA: 29100**

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

0203.00

**ISANTI COUNTY (059), MN**

**MSA: 33460**

**Middle Income**

1306.00

**JACKSON COUNTY (063), MN**

**MSA: NA**

**Middle Income**

4801.00 4803.00

**KANDIYOHI COUNTY (067), MN**

**MSA: NA**

**Moderate Income**

7810.00

**Middle Income**

7802.00 7812.00

**Upper Income**

7806.00

**MCLEOD COUNTY (085), MN**

**MSA: NA**

**Middle Income**

9506.00

**MEEKER COUNTY (093), MN**

**MSA: NA**

**Middle Income**

5602.00 5605.00

**MORRISON COUNTY (097), MN**

**MSA: NA**

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

7807.00

**MOWER COUNTY (099), MN**

**MSA: NA**

**Moderate Income**

0003.00

**Middle Income**

0006.00 0013.00 0014.00

**NICOLLET COUNTY (103), MN**

**MSA: 31860**

**Middle Income**

4802.00

**NOBLES COUNTY (105), MN**

**MSA: NA**

**Middle Income**

1051.00 1052.00 1053.00

**NORMAN COUNTY (107), MN**

**MSA: NA**

**Middle Income**

9602.00

**OTTER TAIL COUNTY (111), MN**

**MSA: NA**

**Middle Income**

9612.00

**PINE COUNTY (115), MN**

**MSA: NA**

**Middle Income**

9506.00

**POPE COUNTY (121), MN**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Minnwest Bank**

---

**MSA: NA**

**Middle Income**

9703.00

**RICE COUNTY (131), MN**

**MSA: NA**

**Upper Income**

0701.01 0702.00 0704.00

**STEELE COUNTY (147), MN**

**MSA: NA**

**Middle Income**

9601.00

**Upper Income**

9603.00 9605.00

**TRAVERSE COUNTY (155), MN**

**MSA: NA**

**Middle Income**

4602.00

**WASHINGTON COUNTY (163), MN**

**MSA: 33460**

**Middle Income**

0701.03 0705.02

**Upper Income**

0701.05 0710.23

**WRIGHT COUNTY (171), MN**

**MSA: 33460**

**Moderate Income**

1004.02

**Middle Income**

1004.01 1007.01



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**COLE COUNTY (051), MO**

**MSA: 27620**

**Moderate Income**

0105.00

**ALLEGANY COUNTY (003), NY**

**MSA: NA**

**Middle Income**

9511.00

**ADAMS COUNTY (001), ND**

**MSA: NA**

**Middle Income**

9656.00

**BROOKINGS COUNTY (011), SD**

**MSA: NA**

**Middle Income**

9586.00

**BROWN COUNTY (013), SD**

**MSA: NA**

**Upper Income**

9513.00 9519.00 9520.00

**DAY COUNTY (037), SD**

**MSA: NA**

**Moderate Income**

9529.00

**Middle Income**

9527.00

**HAMLIN COUNTY (057), SD**

**MSA: NA**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Minnwest Bank**

---

**Middle Income**

9551.00

**KINGSBURY COUNTY (077), SD**

**MSA: NA**

**Middle Income**

9581.00 9582.00

**MCCOOK COUNTY (087), SD**

**MSA: 43620**

**Middle Income**

9646.00

**MOODY COUNTY (101), SD**

**MSA: NA**

**Upper Income**

9596.00

**TURNER COUNTY (125), SD**

**MSA: 43620**

**Middle Income**

9651.00

**YANKTON COUNTY (135), SD**

**MSA: NA**

**Middle Income**

9664.00

**HIDALGO COUNTY (215), TX**

**MSA: 32580**

**Median Family Income 70-80%**

0221.13

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000016958**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: Minnwest Bank**

---

**Median Family Income >= 120%**

0361.00

**OKANOGAN COUNTY (047), WA**

**MSA: NA**

**Moderate Income**

9706.01

**LA CROSSE COUNTY (063), WI**

**MSA: 29100**

**Middle Income**

0101.01

**Income Not Known**

0003.00

**MILWAUKEE COUNTY (079), WI**

**MSA: 33340**

**Median Family Income 90-100%**

1863.00

**MONROE COUNTY (081), WI**

**MSA: NA**

**Middle Income**

9508.00

**ST. CROIX COUNTY (109), WI**

**MSA: 33460**

**Middle Income**

1205.02 1206.02 1208.01

**TREMPEALEAU COUNTY (121), WI**

**MSA: NA**

**Middle Income**

1005.00 1007.00 1008.00

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Minnwest Bank**

---

**Respondent ID: 0000016958**

**Agency: FDIC - 3**

**VERNON COUNTY (123), WI**

**MSA: NA**

**Moderate Income**

9604.00

**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000016958**

**Institution: Minnwest Bank**

**Agency: FDIC - 3**

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

**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.

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	278	1	278	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	278	1	278	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	278	1	278	0	0
STATE TOTAL	0	0	0	0	1	278	1	278	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
MONROE COUNTY (087), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	284	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	284	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	284	0	0	0	0
STATE TOTAL	0	0	0	0	1	284	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	172	0	0	0	0	4	172	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	172	0	0	0	0	4	172	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	172	0	0	0	0	4	172	0	0
STATE TOTAL	4	172	0	0	0	0	4	172	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

State: MICHIGAN (26)

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)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	420	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	420	0	0	0	0
STATE TOTAL	0	0	0	0	1	420	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>ANOKA COUNTY (003), MN</b>										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	71	3	628	3	1,922	4	1,383	0	0
Middle Income	0	0	3	467	2	1,350	2	350	0	0
Upper Income	0	0	0	0	1	841	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	71	6	1,095	6	4,113	6	1,733	0	0
<b>BENTON COUNTY (009), MN</b>										
MSA 41060										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	2	1,350	1	500	0	0
Middle Income	2	157	0	0	2	1,260	1	57	0	0
Upper Income	0	0	1	114	0	0	1	114	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	257	1	114	4	2,610	3	671	0	0
<b>BIG STONE COUNTY (011), MN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	473	2	265	1	295	9	559	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	473	2	265	1	295	9	559	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
BLUE EARTH COUNTY (013), MN										
MSA 31860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	115	1	152	0	0	5	267	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	115	1	152	0	0	5	267	0	0
BROWN COUNTY (015), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	1	135	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	1	135	0	0	0	0	0	0
CARVER COUNTY (019), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,213	2	713	0	0
Upper Income	1	60	1	183	2	1,406	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	183	5	2,619	3	773	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
CASS COUNTY (021), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	0	0	1	155	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	1	155	0	0
CHIPPEWA COUNTY (023), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	255	1	150	0	0	4	186	0	0
Middle Income	5	203	0	0	1	350	3	395	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	458	1	150	1	350	7	581	0	0
CHISAGO COUNTY (025), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>COTTONWOOD COUNTY (033), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
<b>CROW WING COUNTY (035), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	1	140	0	0	2	190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	1	140	0	0	2	190	0	0
<b>DAKOTA COUNTY (037), MN</b>										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	1	223	3	2,090	3	1,514	0	0
Middle Income	11	401	3	650	13	5,286	12	2,753	0	0
Upper Income	4	232	3	550	6	2,974	6	2,012	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	657	7	1,423	22	10,350	21	6,279	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
DOUGLAS COUNTY (041), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	37	0	0	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	37	0	0	0	0	1	12	0	0
FARIBAULT COUNTY (043), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
FILLMORE COUNTY (045), MN										
MSA 40340										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	400	1	175	1	300	10	475	0	0
Middle Income	2	63	1	201	1	383	3	641	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	463	2	376	2	683	13	1,116	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
FREEBORN COUNTY (047), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,104	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,104	0	0	0	0
GOODHUE COUNTY (049), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	453	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	453	0	0	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	474	0	0	0	0
Median Family Income 40-50%	0	0	1	200	1	1,000	2	1,200	0	0
Median Family Income 50-60%	1	34	1	150	1	325	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	118	2	465	4	2,030	3	865	0	0
Median Family Income 90-100%	2	129	1	127	2	1,050	3	456	0	0
Median Family Income 100-110%	2	78	1	250	0	0	0	0	0	0
Median Family Income 110-120%	1	50	3	610	6	3,325	7	2,467	0	0
Median Family Income >= 120%	7	465	6	1,028	6	3,573	14	3,303	0	0
Median Family Income Not Known	0	0	1	200	0	0	1	200	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	874	16	3,030	22	12,777	30	8,491	0	0
ISANTI COUNTY (059), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	2	300	0	0	3	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	300	0	0	3	350	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>KANDIYOHI COUNTY (067), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	575	1	275	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	575	2	425	0	0
<b>LAC QUI PARLE COUNTY (073), MN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	285	1	125	3	2,300	3	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	285	1	125	3	2,300	3	120	0	0
<b>LE SUEUR COUNTY (079), MN</b>										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	529	3	535	2	578	9	857	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	529	3	535	2	578	9	857	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
LINCOLN COUNTY (081), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
LYON COUNTY (083), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	40	1	150	1	874	1	25	0	0
Middle Income	16	692	8	1,560	5	1,826	14	1,151	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	732	9	1,710	6	2,700	15	1,176	0	0
MORRISON COUNTY (097), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,350	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
MOWER COUNTY (099), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	373	0	0	0	0	6	363	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	373	0	0	0	0	6	363	0	0
MURRAY COUNTY (101), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	675	5	810	9	4,512	14	1,558	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	675	5	810	9	4,512	14	1,558	0	0
NICOLLET COUNTY (103), MN										
MSA 31860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	183	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	250	1	440	1	440	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	60	0	0	0	0	1	60	0	0
Median Family Income >= 120%	5	255	0	0	1	260	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	315	3	583	2	700	2	500	0	0
REDWOOD COUNTY (127), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	315	2	408	1	600	1	15	0	0
Middle Income	23	1,254	12	2,112	14	8,665	16	3,444	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,569	14	2,520	15	9,265	17	3,459	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
RENVILLE COUNTY (129), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	378	1	175	1	600	4	253	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	378	1	175	1	600	4	253	0	0
RICE COUNTY (131), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	359	2	371	1	271	7	726	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	359	2	371	1	271	7	726	0	0
ROCK COUNTY (133), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	33	1,058	11	1,719	5	2,353	35	3,313	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,058	11	1,719	5	2,353	35	3,313	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>SCOTT COUNTY (139), MN</b>										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	853	2	402	6	4,732	12	2,864	0	0
Upper Income	5	112	1	225	5	2,245	7	1,133	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	965	3	627	11	6,977	19	3,997	0	0
<b>SHERBURNE COUNTY (141), MN</b>										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	150	3	2,320	2	1,025	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	150	3	2,320	2	1,025	0	0
<b>SIBLEY COUNTY (143), MN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	1	150	0	0	2	168	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	150	0	0	2	168	0	0



Loans by County

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Small Business Loans - Originations

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Institution: Minnwest Bank

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)
STEARNS COUNTY (145), MN										
MSA 41060										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	217	0	0	2	660	4	217	0	0
Middle Income	6	400	3	650	7	5,212	5	1,389	0	0
Upper Income	0	0	1	192	2	987	3	1,179	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	617	4	842	11	6,859	12	2,785	0	0
STEELE COUNTY (147), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	105	2	838	3	943	0	0
Upper Income	2	50	1	105	0	0	2	125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	2	210	2	838	5	1,068	0	0
SWIFT COUNTY (151), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	280	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

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Institution: Minnwest Bank

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)
TRaverse County (155), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
WABASHA County (157), MN										
MSA 40340										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0
WASECA County (161), MN										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	487	4	574	1	840	4	331	0	0
Middle Income	6	300	3	600	2	1,173	6	565	0	0
Upper Income	9	440	1	176	0	0	9	561	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,227	8	1,350	3	2,013	19	1,457	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

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Institution: Minnwest Bank

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)
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	140	0	0	1	140	0	0
Middle Income	1	52	1	115	2	1,571	1	600	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	2	255	3	2,021	3	1,190	0	0
WINONA COUNTY (169), MN										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	25	1,134	2	362	3	1,398	26	2,569	0	0
Upper Income	3	146	3	587	3	2,015	7	1,133	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,280	5	949	6	3,413	33	3,702	0	0
WRIGHT COUNTY (171), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	975	0	0	0	0
Middle Income	4	325	2	324	2	1,189	2	827	0	0
Upper Income	0	0	0	0	1	758	1	758	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	325	2	324	4	2,922	3	1,585	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
YELLOW MEDICINE COUNTY (173), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	225	0	0	3	2,044	4	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	225	0	0	3	2,044	4	125	0	0
TOTAL INSIDE AA IN STATE	301	13,618	99	17,750	145	79,870	289	46,077	0	0
TOTAL OUTSIDE AA IN STATE	41	1,975	22	3,470	29	16,616	50	8,891	0	0
STATE TOTAL	342	15,593	121	21,220	174	96,486	339	54,968	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

State: NEW YORK (36)

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)
ALLEGANY COUNTY (003), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
BROWN COUNTY (013), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
CODINGTON COUNTY (029), SD										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	347	1	104	0	0	7	343	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	347	1	104	0	0	7	343	0	0
DAY COUNTY (037), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	192	0	0	0	0	3	192	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	192	0	0	0	0	3	192	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
GRANT COUNTY (051), SD										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	537	1	130	1	330	10	617	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	537	1	130	1	330	10	617	0	0
HAMLIN COUNTY (057), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	3	1,050	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	3	1,050	0	0	0	0
LINCOLN COUNTY (083), SD										
MSA 43620										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	317	1	113	4	1,867	6	1,193	0	0
Upper Income	4	242	2	401	3	1,125	3	281	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	559	3	514	7	2,992	9	1,474	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	196	0	0	5	1,911	5	1,034	0	0
Middle Income	8	214	2	300	1	300	7	333	0	0
Upper Income	0	0	1	133	0	0	1	133	0	0
Income Not Known	0	0	0	0	1	353	1	353	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	410	3	433	7	2,564	14	1,853	0	0
ROBERTS COUNTY (109), SD										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	126	0	0	1	300	5	126	0	0
Middle Income	5	167	0	0	2	678	6	545	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	293	0	0	3	978	11	671	0	0
TOTAL INSIDE AA IN STATE	52	2,146	8	1,181	18	6,864	51	4,958	0	0
TOTAL OUTSIDE AA IN STATE	4	212	0	0	4	1,450	3	192	0	0
STATE TOTAL	56	2,358	8	1,181	22	8,314	54	5,150	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

State: TENNESSEE (47)

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)
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	120	0	0	1	120	0	0
STATE TOTAL	0	0	1	120	0	0	1	120	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
PARMER COUNTY (369), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	288	1	288	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	288	1	288	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	1	288	2	291	0	0
STATE TOTAL	1	3	0	0	1	288	2	291	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
CHIPPEWA COUNTY (017), WI										
MSA 20740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	277	0	0	2	277	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	277	0	0	2	277	0	0
ST. CROIX COUNTY (109), WI										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	1	200	1	350	2	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	1	200	1	350	2	550	0	0
TREMPEALEAU COUNTY (121), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	448	1	332	3	780	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	448	1	332	3	780	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
VERNON COUNTY (123), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	68	5	925	2	682	8	1,632	0	0
STATE TOTAL	2	68	5	925	2	682	8	1,632	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	353	15,764	107	18,931	163	86,734	340	51,035	0	0
TOTAL OUTSIDE AA	52	2,430	28	4,515	41	22,018	69	11,576	0	0
TOTAL INSIDE & OUTSIDE	405	18,194	135	23,446	204	108,752	409	62,611	0	0

Loans by County

Respondent ID: 0000016958

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: Minnwest Bank

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)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	6	0	0	1	489	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	66	0	0	1	489	0	0	0	0



Loans by County

Respondent ID: 0000016958

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: Minnwest Bank

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)
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	795	0	0	0	0
Upper Income	2	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	1	795	0	0	0	0
TOTAL INSIDE AA IN STATE	8	151	0	0	1	489	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	70	0	0	1	795	0	0	0	0
STATE TOTAL	11	221	0	0	2	1,284	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	8	151	0	0	1	489	0	0	0	0
TOTAL OUTSIDE AA	3	70	0	0	1	795	0	0	0	0
TOTAL INSIDE & OUTSIDE	11	221	0	0	2	1,284	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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 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)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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 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)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	615	2	615	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	615	2	615	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	615	2	615	0	0
STATE TOTAL	0	0	0	0	2	615	2	615	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
TOTAL OUTSIDE AA IN STATE	4	98	1	180	3	1,229	7	1,007	0	0
STATE TOTAL	4	98	1	180	3	1,229	7	1,007	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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	1	45	0	0	1	325	2	370	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	1	325	2	370	0	0
BIG STONE COUNTY (011), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	573	5	797	4	1,235	15	2,245	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	573	5	797	4	1,235	15	2,245	0	0
BLUE EARTH COUNTY (013), MN										
MSA 31860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	388	4	815	1	290	11	1,453	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	388	4	815	1	290	11	1,453	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
BROWN COUNTY (015), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	951	14	2,314	7	2,347	3	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	951	14	2,314	7	2,347	3	500	0	0
CASS COUNTY (021), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	1	51	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
CHIPPEWA COUNTY (023), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	41	2	325	1	253	4	366	0	0
Middle Income	35	1,504	20	3,732	16	5,633	45	4,973	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,545	22	4,057	17	5,886	49	5,339	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
COTTONWOOD COUNTY (033), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	259	0	0	0	0
Middle Income	3	112	6	1,107	4	1,800	6	1,052	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	112	6	1,107	5	2,059	6	1,052	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	243	2	330	2	825	7	1,143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	243	2	330	2	825	7	1,143	0	0
DODGE COUNTY (039), MN										
MSA 40340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	380	1	380	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	380	1	380	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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)
DOUGLAS COUNTY (041), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
FILLMORE COUNTY (045), MN										
MSA 40340										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	940	5	842	7	2,798	27	3,500	0	0
Middle Income	31	1,302	4	745	3	867	38	2,914	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,242	9	1,587	10	3,665	65	6,414	0	0
FREEBORN COUNTY (047), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	124	0	0	1	305	4	429	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	124	0	0	1	305	4	429	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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)
GOODHUE COUNTY (049), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	243	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	243	0	0	1	80	0	0
HOUSTON COUNTY (055), MN										
MSA 29100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	192	2	321	2	575	9	1,088	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	192	2	321	2	575	9	1,088	0	0
JACKSON COUNTY (063), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	1	135	2	512	5	722	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	1	135	2	512	5	722	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
KANDIYOHI COUNTY (067), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	1	80	0	0
Middle Income	2	50	0	0	0	0	2	50	0	0
Upper Income	1	17	1	150	0	0	2	167	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	147	1	150	0	0	5	297	0	0
LAC QUI PARLE COUNTY (073), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	2,572	36	6,408	17	6,530	63	9,614	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	2,572	36	6,408	17	6,530	63	9,614	0	0
LE SUEUR COUNTY (079), MN										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	2	354	1	371	3	434	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	2	354	1	371	3	434	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>MEEKER COUNTY (093), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	0	0	1	200	0	0
<b>MOWER COUNTY (099), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	68	2	338	0	0	4	406	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	68	2	338	0	0	4	406	0	0
<b>MURRAY COUNTY (101), MN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	53	2,705	43	8,000	26	10,548	92	14,863	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	2,705	43	8,000	26	10,548	92	14,863	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
NICOLLET COUNTY (103), MN										
MSA 31860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
NOBLES COUNTY (105), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	28	1,216	23	3,659	13	4,450	42	4,895	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,216	23	3,659	13	4,450	42	4,895	0	0
NORMAN COUNTY (107), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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)
PIPESTONE COUNTY (117), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	0	0	2	63	0	0
Middle Income	8	425	5	913	2	619	14	1,857	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	488	5	913	2	619	16	1,920	0	0
POPE COUNTY (121), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
RAMSEY COUNTY (123), MN										
MSA 33460										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
REDWOOD COUNTY (127), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	295	1	150	1	400	5	730	0	0
Middle Income	53	2,817	46	8,794	35	12,603	95	16,330	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	3,112	47	8,944	36	13,003	100	17,060	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
RENVILLE COUNTY (129), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	1,313	18	3,317	11	4,686	27	3,628	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,313	18	3,317	11	4,686	27	3,628	0	0
RICE COUNTY (131), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
ROCK COUNTY (133), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	49	2,238	23	3,771	12	4,505	68	6,893	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,238	23	3,771	12	4,505	68	6,893	0	0



Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
<b>SCOTT COUNTY (139), MN</b>										
MSA 33460										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	1	246	0	0	2	65	0	0
Upper Income	0	0	1	146	0	0	1	146	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	2	392	0	0	3	211	0	0
<b>SIBLEY COUNTY (143), MN</b>										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	678	12	2,214	7	2,866	25	3,823	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	678	12	2,214	7	2,866	25	3,823	0	0
<b>STEELE COUNTY (147), MN</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	221	1	137	0	0	7	358	0	0
Upper Income	6	326	0	0	5	2,032	8	2,238	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	547	1	137	5	2,032	15	2,596	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
STEVENS COUNTY (149), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SWIFT COUNTY (151), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	180	6	1,051	5	1,875	12	2,300	0	0
Upper Income	6	374	5	746	3	1,050	11	1,420	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	554	11	1,797	8	2,925	23	3,720	0	0
TRAVERSE COUNTY (155), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	56	1	120	0	0	3	176	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	1	120	0	0	3	176	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
WABASHA COUNTY (157), MN										
MSA 40340										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	782	4	610	1	289	17	1,094	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	782	4	610	1	289	17	1,094	0	0
WASECA COUNTY (161), MN										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	160	1	150	2	871	5	781	0	0
Middle Income	43	2,059	15	2,532	9	3,058	58	6,452	0	0
Upper Income	15	814	11	2,106	10	3,505	31	5,358	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,033	27	4,788	21	7,434	94	12,591	0	0
WINONA COUNTY (169), MN										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	84	3,936	27	4,409	15	5,119	103	10,431	0	0
Upper Income	24	1,264	4	627	4	1,430	31	2,921	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	5,200	31	5,036	19	6,549	134	13,352	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
WRIGHT COUNTY (171), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
YELLOW MEDICINE COUNTY (173), MN										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	33	1,967	25	4,414	17	6,513	54	10,097	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,967	25	4,414	17	6,513	54	10,097	0	0
TOTAL INSIDE AA IN STATE	674	34,239	386	69,108	262	97,600	1,007	139,604	0	0
TOTAL OUTSIDE AA IN STATE	93	4,598	62	10,451	39	13,575	117	15,055	0	0
STATE TOTAL	767	38,837	448	79,559	301	111,175	1,124	154,659	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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)
ADAMS COUNTY (001), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	1	450	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	450	1	450	0	0
STATE TOTAL	0	0	0	0	1	450	1	450	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>BEADLE COUNTY (005), SD</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
<b>BROOKINGS COUNTY (011), SD</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
<b>BROWN COUNTY (013), SD</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	222	1	175	2	660	7	1,057	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	222	1	175	2	660	7	1,057	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
<b>CODINGTON COUNTY (029), SD</b>										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	29	1,415	4	615	5	1,807	28	2,371	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,415	4	615	5	1,807	28	2,371	0	0
<b>DAY COUNTY (037), SD</b>										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	432	4	680	2	832	19	1,884	0	0
Middle Income	1	20	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	452	5	880	2	832	19	1,884	0	0
<b>GRANT COUNTY (051), SD</b>										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	40	1,795	21	3,516	9	3,405	55	6,286	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,795	21	3,516	9	3,405	55	6,286	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
HAMLIN COUNTY (057), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	350	2	425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	1	350	2	425	0	0
LINCOLN COUNTY (083), SD										
MSA 43620										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
MCCOOK COUNTY (087), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	48	0	0	0	0	2	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	0	0	0	0	2	48	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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 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)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	484	9	1,527	3	1,105	17	2,290	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	484	9	1,527	3	1,105	17	2,290	0	0
ROBERTS COUNTY (109), SD										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	348	2	390	5	1,909	18	2,647	0	0
Middle Income	26	1,328	11	1,935	4	1,520	37	4,409	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,676	13	2,325	9	3,429	55	7,056	0	0
TOTAL INSIDE AA IN STATE	116	5,370	48	8,133	26	9,746	156	18,153	0	0
TOTAL OUTSIDE AA IN STATE	23	809	6	1,055	6	2,242	32	3,826	0	0
STATE TOTAL	139	6,179	54	9,188	32	11,988	188	21,979	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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 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)
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	325	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	325	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	325	0	0	0	0
STATE TOTAL	0	0	0	0	1	325	0	0	0	0

Loans by County

Respondent ID: 0000016958

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Minnwest Bank

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)
BUFFALO COUNTY (011), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	0	0	0	0	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	2	125	0	0
LA CROSSE COUNTY (063), WI										
MSA 29100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	1	349	2	599	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	349	2	599	0	0
TREMPEALEAU COUNTY (121), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	0	0	1	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	0	0	1	185	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Minnwest Bank

Respondent ID: 0000016958  
 Agency: FDIC - 3  
 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 NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	102	0	0	2	127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	102	0	0	2	127	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	150	3	537	1	349	7	1,036	0	0
STATE TOTAL	3	150	3	537	1	349	7	1,036	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	790	39,609	434	77,241	288	107,346	1,163	157,757	0	0
TOTAL OUTSIDE AA	123	5,655	73	12,423	53	18,785	167	22,189	0	0
TOTAL INSIDE & OUTSIDE	913	45,264	507	89,664	341	126,131	1,330	179,946	0	0

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

Respondent ID: 0000016958  
 Agency: FDIC - 3

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

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

Respondent ID: 0000016958

Agency: FDIC - 3

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 - WASECA COUNTY (161) - MSA NA	36	4,590	19	1,457	0	0
MN - WINONA COUNTY (169) - MSA NA	39	5,642	33	3,702	0	0
SD - CODINGTON COUNTY (029) - MSA NA	10	451	7	343	0	0
SD - GRANT COUNTY (051) - MSA NA	12	997	10	617	0	0
SD - ROBERTS COUNTY (109) - MSA NA	13	1,271	11	671	0	0
SD - LINCOLN COUNTY (083) - MSA 43620	20	4,065	9	1,474	0	0
SD - MINNEHAHA COUNTY (099) - MSA 43620	23	3,407	14	1,853	0	0

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

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

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Minnwest Bank

Respondent ID: 0000016958

Agency: FDIC - 3

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)
SD - GRANT COUNTY (051) - MSA NA	70	8,716	55	6,286	0	0
SD - ROBERTS COUNTY (109) - MSA NA	59	7,430	55	7,056	0	0
SD - LINCOLN COUNTY (083) - MSA 43620	1	150	1	150	0	0
SD - MINNEHAHA COUNTY (099) - MSA 43620	22	3,116	17	2,290	0	0



2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Minnwest Bank

Respondent ID: 0000016958  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	104,438	0	0
Purchased	0	0	0	0
Total	16	104,438	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

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ASSESSMENT AREA - 0001

BIG STONE COUNTY (011), MN

MSA: NA

Middle Income

9501.00 9502.00 9503.00

CHIPPEWA COUNTY (023), MN

MSA: NA

Moderate Income

9506.01

Middle Income

9503.00 9504.00\* 9505.00 9506.02

LAC QUI PARLE COUNTY (073), MN

MSA: NA

Middle Income

1801.00 1802.00 1803.00

LINCOLN COUNTY (081), MN

MSA: NA

Middle Income

2010.01 2010.02

LYON COUNTY (083), MN

MSA: NA

Moderate Income

3605.00

Middle Income

3601.00 3602.00 3603.00 3604.00 3606.00 3607.00

MURRAY COUNTY (101), MN

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

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9001.00 9002.00 9003.00  
PIPESTONE COUNTY (117), MN

MSA: NA  
Moderate Income

4603.00  
Middle Income

4601.00 4602.00\* 4604.00 4605.00  
REDWOOD COUNTY (127), MN

MSA: NA  
Moderate Income

7503.00  
Middle Income

7501.00 7502.00 7504.00 7505.00 7506.00\*  
RENVILLE COUNTY (129), MN

MSA: NA  
Middle Income

7901.00 7902.00 7903.00 7904.00 7905.00 7906.00  
ROCK COUNTY (133), MN

MSA: NA  
Middle Income

5701.00 5702.00 5703.00  
SIBLEY COUNTY (143), MN

MSA: NA  
Middle Income

1702.00 1703.00\* 1704.00\*  
Upper Income

1701.98\*  
STEVENS COUNTY (149), MN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

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MSA: NA

Middle Income

4801.00\* 4802.00\* 4803.00

SWIFT COUNTY (151), MN

MSA: NA

Middle Income

9601.00 9602.00 9604.00

Upper Income

9603.00

YELLOW MEDICINE COUNTY (173), MN

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00

ASSESSMENT AREA - 0002

DAKOTA COUNTY (037), MN

MSA: 33460

Moderate Income

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

Middle Income

0601.01\* 0601.02\* 0601.03\* 0602.02\* 0603.02\* 0605.03\* 0605.05\* 0605.06\* 0605.07\* 0605.09 0606.05  
0607.09\* 0607.13\* 0607.14\* 0607.17\* 0607.21\* 0607.25 0607.27 0607.33\* 0607.38\* 0607.39 0607.42\*  
0607.43\* 0607.45\* 0607.47\* 0607.48 0607.49 0607.54\* 0608.05\* 0608.06\* 0608.11 0608.12 0608.14\*  
0608.22\* 0608.24\* 0608.28\* 0608.29\* 0608.30\* 0608.32\* 0608.33 0608.35 0608.36 0608.38\* 0608.41\*  
0609.05 0609.07 0610.01 0610.07 0610.08\* 0610.11\* 0611.02\* 0611.06\* 0611.09\* 0611.10\* 0611.11\*  
0611.12\* 0614.01\* 0614.02\* 0615.01\* 0615.02\*

Upper Income

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

0608.40*	0609.02	0609.06	0610.03	0610.09*	0610.10*						
HENNEPIN COUNTY (053), MN											
MSA: 33460											
Median Family Income 10-20%											
0068.00*											
Median Family Income 20-30%											
1048.01*											
Median Family Income 30-40%											
0033.00*	0059.01	0059.02*	0268.27*	1004.00*	1021.00*	1034.00*	1048.02*	1060.00*			
Median Family Income 40-50%											
0001.02*	0022.00*	0078.01*	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*	

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

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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										
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*			

LE SUEUR COUNTY (079), MN

MSA: 33460

Moderate Income

9502.00\*

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

9501.01	9501.02	9503.00	9504.00	9505.00*	9506.00*						
RAMSEY COUNTY (123), MN											
MSA: 33460											
Median Family Income 20-30%											
0376.03*	0428.00*										
Median Family Income 30-40%											
0304.00*	0305.00*	0307.04*	0317.02*	0327.00*	0336.00*	0337.00*					
Median Family Income 40-50%											
0306.01*	0313.00*	0314.00*	0315.00*	0316.00*	0318.01*	0324.00*	0325.00*	0331.00*	0334.00*	0335.00	
0369.00*	0374.03*										
Median Family Income 50-60%											
0308.00*	0309.00*	0310.00*	0311.00*	0317.01*	0318.02*	0326.00*	0345.00*	0346.02*	0347.01*	0347.02*	
0361.00*	0371.00*	0376.04*	0406.06*	0409.02*							
Median Family Income 60-70%											
0330.00*	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*	

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Agency: FDIC - 3

Institution: Minnwest Bank

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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

SHERBURNE COUNTY (141), MN

MSA: 33460

Moderate Income

0304.09\* 0315.00\*

Middle Income

0301.03\* 0301.04\* 0301.05\* 0301.06 0302.01\* 0302.02\* 0303.01 0303.02\* 0304.05\* 0304.06\* 0304.07  
0304.08 0304.10\* 0305.03\* 0305.05\* 0305.06\*

Upper Income

0305.04\*

ASSESSMENT AREA - 0003

FILLMORE COUNTY (045), MN

MSA: 40340

Moderate Income

9603.00 9605.00 9606.00

Middle Income



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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9601.00 9602.00 9604.00  
OLMSTED COUNTY (109), MN

MSA: 40340

Low Income

0002.00 0017.01\*

Moderate Income

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

Middle Income

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

0019.01\* 0020.00 0021.00\* 0022.00

Upper Income

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

0023.00\*

WABASHA COUNTY (157), MN

MSA: 40340

Moderate Income

4901.00\* 4906.00

Middle Income

4902.00 4903.00\* 4904.00 4905.00

ASSESSMENT AREA - 0004

BENTON COUNTY (009), MN

MSA: 41060

Moderate Income

0202.06 0211.03 0212.01

Middle Income

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

Upper Income

0203.00

STEARNS COUNTY (145), MN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

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Institution: Minnwest Bank

---

MSA: 41060

Low Income

0003.03\*

Moderate Income

0003.01\* 0003.04\* 0005.01\* 0005.02 0007.01

Middle Income

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

0105.00\* 0106.00\* 0109.00\* 0110.00\* 0111.01\* 0111.02\* 0112.01\* 0112.02\* 0113.02\* 0113.07\* 0113.08

0114.00 0115.00\*

Upper Income

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

Income Not Known

0116.00\*

ASSESSMENT AREA - 0005

WASECA COUNTY (161), MN

MSA: NA

Moderate Income

7905.00

Middle Income

7901.00 7902.00 7904.00

Upper Income

7903.00

ASSESSMENT AREA - 0006

WINONA COUNTY (169), MN

MSA: NA

Middle Income

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

Upper Income

6703.02 6708.02 6710.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Minnwest Bank

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ASSESSMENT AREA - 0007

CODINGTON COUNTY (029), SD

MSA: NA

Moderate Income

9544.01\*

Middle Income

9541.00 9543.01 9543.02 9544.02 9545.01\* 9545.02\* 9546.00

GRANT COUNTY (051), SD

MSA: NA

Middle Income

9531.00 9533.00

ROBERTS COUNTY (109), SD

MSA: NA

Moderate Income

9404.00 9408.00

Middle Income

9407.00 9504.00

ASSESSMENT AREA - 0008

LINCOLN COUNTY (083), SD

MSA: 43620

Middle Income

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

Upper Income

0101.09 0101.11\* 0101.14 0101.16\*

MINNEHAHA COUNTY (099), SD

MSA: 43620

Low Income

0007.01\* 0015.01\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Agency: FDIC - 3

Institution: Minnwest Bank

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Moderate Income

0001.00 0002.01\* 0002.02\* 0003.00 0004.01\* 0004.05\* 0004.06\* 0004.07\* 0005.00\* 0007.02\* 0009.00  
0010.01 0010.02 0011.10\* 0106.00\*

Middle Income

0004.08\* 0006.00\* 0011.05\* 0011.07\* 0011.08 0012.00\* 0015.02\* 0017.00\* 0018.01\* 0018.04\* 0018.06\*  
0019.01\* 0101.01 0101.02\* 0102.00 0103.00 0104.02 0104.04 0104.05 0104.06\* 0105.02\*

Upper Income

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

Income Not Known

0011.09

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 70-80%

1167.17

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0602.03

MONROE COUNTY (087), FL

MSA: NA

Upper Income

9708.00

BIBB COUNTY (021), GA

MSA: 31420

Upper Income

0136.05

COOK COUNTY (031), IL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

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MSA: 16984

Median Family Income >= 120%

3302.00

MCLEAN COUNTY (113), IL

MSA: 14010

Income Not Known

0001.08

CLAYTON COUNTY (043), IA

MSA: NA

Middle Income

0705.00

KOSSUTH COUNTY (109), IA

MSA: NA

Middle Income

9502.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9501.00 9502.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 100-110%

1230.00

ANOKA COUNTY (003), MN

MSA: 33460

Moderate Income

0505.01 0505.05 0508.28 0511.01 0513.05

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

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0502.10 0502.29 0508.16 0508.18 0508.21

Upper Income

0501.16

BECKER COUNTY (005), MN

MSA: NA

Upper Income

4507.00

BLUE EARTH COUNTY (013), MN

MSA: 31860

Middle Income

1701.00 1705.00 1709.00 1713.00 1714.00

BROWN COUNTY (015), MN

MSA: NA

Middle Income

9601.02 9602.00 9604.00 9606.00 9607.00

CARVER COUNTY (019), MN

MSA: 33460

Middle Income

0909.02 0912.01

Upper Income

0904.01 0907.03

CASS COUNTY (021), MN

MSA: NA

Moderate Income

9601.00

Middle Income

9608.04

CHISAGO COUNTY (025), MN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

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MSA: 33460

Middle Income

1103.02

COTTONWOOD COUNTY (033), MN

MSA: NA

Moderate Income

2701.00

Middle Income

2702.00 2703.00

CROW WING COUNTY (035), MN

MSA: NA

Middle Income

9504.01 9505.02 9508.02

DODGE COUNTY (039), MN

MSA: 40340

Middle Income

9504.00

DOUGLAS COUNTY (041), MN

MSA: NA

Middle Income

4502.00

Upper Income

4505.00

FARIBAULT COUNTY (043), MN

MSA: NA

Middle Income

4601.00

FREEBORN COUNTY (047), MN

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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---

MSA: NA

Middle Income

1803.00 1810.00

GOODHUE COUNTY (049), MN

MSA: NA

Middle Income

0801.02 0807.00

Upper Income

0809.00

HOUSTON COUNTY (055), MN

MSA: 29100

Middle Income

0203.00

ISANTI COUNTY (059), MN

MSA: 33460

Middle Income

1306.00

JACKSON COUNTY (063), MN

MSA: NA

Middle Income

4802.00 4803.00

KANDIYOHI COUNTY (067), MN

MSA: NA

Moderate Income

7808.00

Middle Income

7812.00

Upper Income

7806.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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MCLEOD COUNTY (085), MN

MSA: NA

Middle Income

9506.00

MEEKER COUNTY (093), MN

MSA: NA

Middle Income

5605.00

MORRISON COUNTY (097), MN

MSA: NA

Middle Income

7807.00

MOWER COUNTY (099), MN

MSA: NA

Middle Income

0013.00 0014.00

NICOLLET COUNTY (103), MN

MSA: 31860

Middle Income

4802.00

NOBLES COUNTY (105), MN

MSA: NA

Middle Income

1051.00 1052.00 1053.00

NORMAN COUNTY (107), MN

MSA: NA

Middle Income

9602.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

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OTTER TAIL COUNTY (111), MN

MSA: NA

Middle Income

9612.00

PINE COUNTY (115), MN

MSA: NA

Middle Income

9506.00

POPE COUNTY (121), MN

MSA: NA

Middle Income

9703.00 9704.00

RICE COUNTY (131), MN

MSA: NA

Middle Income

0708.02

Upper Income

0701.01 0702.00 0703.00

STEELE COUNTY (147), MN

MSA: NA

Middle Income

9601.00 9604.00 9608.00

Upper Income

9603.00 9605.00

TRAVERSE COUNTY (155), MN

MSA: NA

Middle Income

4602.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

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WASHINGTON COUNTY (163), MN

MSA: 33460

Moderate Income

0710.03

Middle Income

0705.02 0712.07 0712.10 0714.00

Upper Income

0704.04 0704.05

WRIGHT COUNTY (171), MN

MSA: 33460

Moderate Income

1013.00

Middle Income

1004.01 1007.01 1007.05 1007.07 1012.00

Upper Income

1008.06

ALLEGANY COUNTY (003), NY

MSA: NA

Middle Income

9511.00

ADAMS COUNTY (001), ND

MSA: NA

Middle Income

9656.00

BEADLE COUNTY (005), SD

MSA: NA

Middle Income

9567.00

BROOKINGS COUNTY (011), SD

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Institution: Minnwest Bank

---

MSA: NA

Middle Income

9586.00

BROWN COUNTY (013), SD

MSA: NA

Moderate Income

9515.00

Upper Income

9513.00 9519.00 9520.00

DAY COUNTY (037), SD

MSA: NA

Moderate Income

9529.00

Middle Income

9527.00

HAMLIN COUNTY (057), SD

MSA: NA

Middle Income

9551.00

MCCOOK COUNTY (087), SD

MSA: 43620

Middle Income

9646.00

KNOX COUNTY (093), TN

MSA: 28940

Upper Income

0051.00

GRAYSON COUNTY (181), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Agency: FDIC - 3

Institution: Minnwest Bank

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MSA: 43300

Upper Income

0003.05

PARMER COUNTY (369), TX

MSA: NA

Middle Income

9502.00

SMITH COUNTY (423), TX

MSA: 46340

Upper Income

0019.15

BUFFALO COUNTY (011), WI

MSA: NA

Middle Income

9604.00

CHIPPEWA COUNTY (017), WI

MSA: 20740

Middle Income

0107.00

LA CROSSE COUNTY (063), WI

MSA: 29100

Middle Income

0101.01

ST. CROIX COUNTY (109), WI

MSA: 33460

Middle Income

1201.00 1206.02

TREMPEALEAU COUNTY (121), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000016958

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Agency: FDIC - 3

Institution: Minnwest Bank

---

MSA: NA

Middle Income

1005.00 1008.00

VERNON COUNTY (123), WI

MSA: NA

Moderate Income

9604.00

Middle Income

9606.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000016958

Institution: Minnwest Bank

Agency: FDIC - 3

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

Footnote:

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.