



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

February 03, 2005

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

**Stearns Bank National Association
Charter Number 15576**

**4191 Second Street South
St. Cloud, MN 56303**

**Comptroller of the Currency
North Dakota & NW Minnesota Field Office
1309 Highway 29 North, PO Box 849
Alexandria, MN 56308**

NOTE: 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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Description of Institution

Stearns Bank, National Association (Stearns) is a commercial bank headquartered in the city of St. Cloud in Stearns County, Minnesota. Stearns is an intrastate bank with two branches located in Albany and Edina, Minnesota. The bank has designated the entire counties of Stearns and Benton for its St. Cloud assessment area (AA) and Sherburne, Wright, and Hennepin counties for its Minneapolis-St. Paul AA. These counties are contiguous but include portions of both the St. Cloud metropolitan statistical area (MSA) and the Minneapolis/St. Paul MSA. The AAs meet the requirements of the regulation and do not exclude any low- or moderate-income (LMI) areas. For additional information on Stearns' AAs see Market Profile – Demographic Information Tables in Appendix B.

Stearns is a wholly-owned subsidiary of Stearns Financial Services, Inc. (SFSI). SFSI is a \$1.18 billion holding company located in St Cloud, MN. SFSI owns five national banks and an insurance agency. Four of the banks and the insurance agency are located in Minnesota while the remaining bank is located in Arizona.

As of 12/31/04, Stearns' total assets were \$968 million. Net loans and leases represent 91.3% of gross loans and 132% of deposits. Tier One Capital was \$115 million or 11.91% of total assets.

The bank offers a full range of commercial and consumer loans. Stearns' focus is on business lending throughout the United States. Stearns is a nationally known leader of Section 42 Low Income Housing Tax Credit Financing (LIHTC) loans and is a preferred SBA lender throughout Minnesota, Iowa, South Dakota, and Wisconsin. In 2003, the bank placed 10th in the state of Minnesota for SBA 7(a) loan production. In addition, Stearns ranked second in the nation for USDA loans during the same year. For additional information on the products and services offered by Stearns, please refer to the bank's CRA Public File.

Stearns CRA performance was rated "Satisfactory" at its last CRA examination dated April 29, 2002.

There are no financial, legal, or other factors that impede the bank's ability to meet its CRA obligations.

Evaluation Period

We evaluated Stearns' mortgage and small business and farm lending using data for the period beginning January 1, 2002 through December 31, 2004. For community development loans, investments, and services, our evaluation period was April 30, 2002, the end of the last CRA examination, through December 31, 2004.

Scope of the Evaluation

Stearns has two assessment areas (AA) for the evaluation period. During 2002, the St. Cloud AA consisted of Stearns and Benton counties and the Minneapolis-St. Paul AA consisted of Sherburne County. In 2003, the Minneapolis-St. Paul AA was expanded due to the opening of the Edina branch to include Sherburne, Wright, and Hennepin counties.

Our review of HMDA and CRA information for the evaluation period includes a full review of the St. Cloud AA and a limited review of the Minneapolis-St. Paul AA. This is based on the volume of activity conducted in each area. In 2002, 95% of all loans were made in the St. Cloud AA and 5% were made in the Minneapolis-St. Paul AA. For 2003 and 2004, 90% of all loans were in the St. Cloud AA and 10% were in the Minneapolis-St. Paul AA.

Stearns' lending, investment and service performance in the Minneapolis-St. Paul AA is consistent with the institution's lending, investment, and service performance in the St. Cloud AA.

Loan originations for 2002 were reviewed based on demographic information from the 1990 census data. In 2003 and 2004, 2000 census data was used for analysis. In addition, some census tract changes were made effective for 2004. Based on these changes, a review of each calendar year was conducted separately.

Overall CRA Rating

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**. Stearns' performance in the St. Cloud MSA and the Minneapolis-St. Paul MSA is satisfactory.

The following table indicates the performance level of **Stearns Bank National Association** with respect to the lending, investment, and service tests:

Performance Levels	Stearns Bank National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Due to Stearns' strategy, business lending was given the greatest weight in our analysis. Home mortgage lending was given the next highest weight based on the identified need in the AA by community contacts. This weighting is reflective of Stearns' loan volume by product type over the evaluation period.

The major factors that support this overall rating and conclusions with respect to performance tests:

Lending

Refer to Table 1 through 12 in Appendix C for facts and data used to evaluate the bank's lending.

Overall performance under the lending test is rated *high satisfactory*. Performance in the St. Cloud AA is good. Based on a limited review of the Minneapolis-St. Paul AA, lending performance is consistent with the bank's overall performance under the lending test.

- Stearns' lending activity in the St. Cloud AA is good. The bank's deposit market share averaged 20.34% for the evaluation period. The bank receives a large portion of its deposits nationally and through brokered deposits. Factoring out these deposits, the bank's deposit market share for the evaluation period would be ranked fourth with an average market share of 6.03%. Stearns' business loan market shares of 8.96% and 7.33% for 2002 and 2003 exceeds the adjusted deposit market share. Stearns' HMDA market shares of 1.76% and 1.81% for 2002 and 2003 are somewhat lower than the deposit market share.
- Seventy-eight percent of Stearns' reportable loans were made inside its assessment area, which represents a good percentage.
- Community development lending positively affected the bank's rating. Stearns made two qualifying loans totaling \$200 thousand. In addition, 12 additional loans in excess of \$14 million were made within the bank's four state regional area. This activity is favorable because these projects provide affordable housing to LMI individuals.

Geographic Distribution of Loans

- Stearns' distribution of small business loans in low- and moderate-income areas in the St. Cloud AA is good. For all three years in the evaluation period, the percentage of loans made in low-income geographies was equal to the percentage of businesses located in those areas. In the moderate-income tracts, the percentage of small business loans made were somewhat lower than the percentage of businesses located in these areas during the evaluation period.
- Stearns' distribution of home purchase and home refinance loans in the St. Cloud AA is adequate. Although the AA includes one low-income tract, minimal owner-occupied units are located in this tract. Lending in moderate-income census tracts is somewhat lower than the percentage of owner-occupied units in those areas. In 2002, there was one moderate-income tract located on the western edge of the AA. This tract is rural in nature with 3% of the AA's owner-occupied units. Therefore, the lack of lending is explainable for this time period. In 2003 and 2004, there were four moderate-income geographies. Stearns'

percentage of home purchase and home refinance loans was below the percentage of owner-occupied units in these areas. Three of these tracts are in and around the city of St. Cloud.

- Stearns' distribution of small farm loans is adequate given the circumstances surrounding this lending. There are no farms located in the low-income tract and, therefore, no lending opportunities. The only rural moderate-income tract is located on the western edge of the AA. This accounts for the lending to small farms being somewhat lower than demographic information.

Distribution of Loans to Small Businesses/Farms and to Borrowers of Different Incomes

- Stearns' distribution of small loans to businesses and farms in the St. Cloud AA with revenues of less than \$1 million is excellent. For all years in the evaluation period, loans to small businesses and farms exceed the percentage of businesses and farms in the AA with revenues of the same size.
- Stearns' distribution of home purchase and home refinance loans to low- and moderate-income individuals in the St. Cloud AA is excellent. For all three years in our evaluation period, low-income borrowers represented approximately 16% of the families in the assessment area. Lending to low-income applicants was just below this level, which is anticipated, as they are less likely to qualify for these types of loans. The percentage of loans to moderate-income borrowers exceeds the percent of families in the AA for both home mortgage products and for all three years during the evaluation period.

Investments

Refer to Table 13 in Appendix C for facts and data used to evaluate the bank's level of qualified investments.

In evaluating the bank's qualified investments, we considered community development opportunities in the AA, as well as the capacity for the local infrastructure to create qualified investments. Opportunities for qualified investments are limited based on discussions with community contacts and bank management and a review of CRA performance evaluations of competing banks in the area.

Overall performance under the investment test is rated *outstanding*. Performance in the St. Cloud AA is excellent. Based on a limited review, the bank's performance in the Minneapolis-St. Paul AA is consistent with the bank's overall performance under the investment test.

Stearns' investment activity is excellent. This is based on the volume of investments made with limited opportunities available. A Fannie Mae Mortgage Backed Securities pool with a book value of \$2.6 million was purchased with \$800 thousand being from the prior evaluation period. This pool contains mortgages made to LMI borrowers throughout the bank's AA. In addition, eight qualifying contributions were made during the current period in the amount of \$412 thousand. The bank has an equity investment from the prior evaluation period in three LMI housing projects within the bank's AA with a book value of \$562 thousand.

Out of area investments made within the state of Minnesota include three equity investments in LMI housing projects with a balance as of December 31, 2004 of \$174 thousand.

Management has committed to investing \$4.5 million in GMB Mezzanine Capital, LP. This fund is approved to qualify as a Small Business Investment Company and targets small businesses. These funds are to be used primarily in the Midwest and Rocky Mountain regions. To date, none of the funds have been used in either of the bank's AAs but the remaining \$3.7 million has the potential to do so.

Stearns has 18 current and prior period investments. Including commitments, these total \$7.5 million, which is equal to 6.5% of the bank's Tier One Capital.

Services

Refer to Table 15 in Appendix C for facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Overall performance under the service test is rated *high satisfactory*. Performance in the St. Cloud AA is good. Based on a limited review, the bank's performance in the Minneapolis-St. Paul AA is consistent with the bank's overall performance under the service test.

Stearns' offices and retail services are reasonably accessible to geographies and individuals of all income levels. One new branch was opened in the Minneapolis-St. Paul AA and none were closed during the evaluation period. Although none of its branches are located in low-income areas, only 7% of the population resides in those areas. Stearns has no branches in moderate-income areas but the St. Cloud office is adjacent to two moderate-income tracts and the Edina branch is located in close vicinity to a moderate-income tract. Both of these offices are easily accessible to LMI individuals through public transportation.

In all, Stearns is involved with 16 community development services impacting LMI individuals and small businesses within the bank's AAs.

Stearns' community development services are considered good. The following are examples of participation by bank personnel in community development services:

- Employees of the bank are active in both an in-house homebuyer assistance counseling service and small business loan services through SBA programs.
- Two employees provide technical and financial advice to an area initiative partnership that brings education regarding banking relationships to LMI individuals.
- Three employees are advisory members of a foundation that provides grants and education to LMI individuals.
- The bank's trust department provides bookkeeping services at no cost for a program that provides dental services at a nominal or no cost for LMI individuals.
- During the evaluation period, four employees provided financial expertise to an organization that promotes economic development by financing small businesses.
- An employee provides assistance to a non-profit, affordable housing organization.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

Appendix B: Market Profiles for Full-Scope Areas

St. Cloud MSA AA – 1990 Census Data

Demographic Information for Full Scope Area: Stearns 2002 AA – Stearns and Benton Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	36	2.78	2.78	80.56	13.89	0.00
Population by Geography	148,976	0.35	2.62	82.26	14.77	0.00
Owner-Occupied Housing by Geography	35,749	0.03	3.07	83.57	13.33	0.00
Business by Geography	11,763	4.46	2.45	79.35	13.74	0.00
Farms by Geography	1,715	0.06	12.59	80.93	6.41	0.00
Family Distribution by Income Level	35,712	17.06	18.59	26.92	37.43	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,731	0.13	3.96	88.28	7.63	0.00
Median Family Income		32,693	Median Housing Value		60,763	
HUD Adjusted Median Family Income for 2002		56,300	Unemployment Rate		2.71%	
Households Below Poverty Level		12.55%	(1990 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2002 HUD updated MFI

St. Cloud MSA AA – 2000 Census Data

Demographic Information for Full Scope Area: Stearns 2003 – Stearns and Benton Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	34	2.94	11.76	73.53	11.76	0.00
Population by Geography	167,392	0.66	9.93	71.05	18.36	0.00
Owner-Occupied Housing by Geography	43,883	0.00	7.89	73.68	18.43	0.00
Business by Geography	11,856	4.47	11.34	69.60	14.58	0.00
Farms by Geography	1,729	0.17	12.78	81.78	5.26	0.00
Family Distribution by Income Level	40,812	15.99	18.95	27.49	37.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,260	0.10	11.77	76.98	11.16	0.00
Median Family Income		51,481	Median Housing Value		101,889	
HUD Adjusted Median Family Income for 2003		58,200	Unemployment Rate		2.05%	
Households Below Poverty Level		8.89%	(1990 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

St. Cloud MSA AA – 2000 Census Data

Demographic Information for Full Scope Area: Stearns 2004 – Stearns and Benton Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	34	2.94	11.76	73.53	11.76	0.00
Population by Geography	167,392	0.66	9.93	71.05	18.36	0.00
Owner-Occupied Housing by Geography	43,883	0.00	7.89	73.68	18.43	0.00
Business by Geography	12,017	4.29	11.12	69.68	14.91	0.00
Farms by Geography	1,718	0.12	12.86	81.66	5.36	0.00
Family Distribution by Income Level	40,812	16.15	19.14	27.52	37.19	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,403	0.10	11.75	76.98	11.18	0.00
Median Family Income HUD Adjusted Median Family Income for 2004 Households Below Poverty Level		51,474 59,400 8.89%	Median Housing Value Unemployment Rate (1990 US Census)	101,889 2.05%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2004 HUD updated MFI

Minneapolis-St. Paul MSA AA – 1990 Census Data

Demographic Information for Limited Scope Area: Stearns 2002 – Sherburne County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	0.00	0.00	85.71	0.00	14.29
Population by Geography	41,945	0.00	0.00	98.20	0.00	1.80
Owner-Occupied Housing by Geography	10,977	0.00	0.00	100.00	0.00	0.00
Business by Geography	4,622	0.00	0.00	99.94	0.00	0.06
Farms by Geography	270	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	10,759	17.74	22.20	29.73	30.32	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,298	0.00	0.00	100.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below Poverty Level		43,063 76,700 7.87%	Median Housing Value Unemployment Rate (1990 US Census)	92,440 2.62%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2002 HUD updated MFI

Minneapolis-St. Paul MSA AA – 2000 Census Data

Demographic Information for Limited Scope Area: Stearns 2003 – Sherburne, Wright, and Hennepin Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	324	11.42	23.15	41.67	23.15	0.62
Population by Geography	1,270,603	8.09	20.28	45.51	26.09	0.03
Owner-Occupied Housing by Geography	346,491	2.53	16.20	50.96	30.32	0.00
Business by Geography	121,114	5.78	15.97	49.40	28.64	0.21
Farms by Geography	2,697	1.26	10.98	61.85	25.84	0.07
Family Distribution by Income Level	309,883	18.04	18.76	24.73	38.47	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	114,041	11.89	28.19	45.67	14.25	0.00
Median Family Income HUD Adjusted Median Family Income for 2003 Households Below Poverty Level		65,450 75,300 6.33%	Median Housing Value Unemployment Rate (1990 US Census)		145,292 1.98%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2003 HUD updated MFI

Minneapolis-St. Paul MSA AA – 2000 Census Data

Demographic Information for Limited Scope Area: Stearns 2004 – Sherburne, Wright, and Hennepin Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	324	11.42	22.22	41.36	24.38	0.62
Population by Geography	1,270,603	8.09	19.47	45.04	27.37	0.03
Owner-Occupied Housing by Geography	346,491	2.53	15.37	50.45	31.66	0.00
Business by Geography	121,731	5.80	15.20	48.10	30.67	0.24
Farms by Geography	2,730	1.25	10.11	60.92	27.69	0.04
Family Distribution by Income Level	309,883	18.21	18.89	24.73	38.17	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	114,970	11.83	27.01	45.85	15.32	0.00
Median Family Income HUD Adjusted Median Family Income for 2004 Households Below Poverty Level		64,885 74,800 6.33%	Median Housing Value Unemployment Rate (1990 US Census)		145,292 1.98%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 US Census and 2004 HUD updated MFI

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration. For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** – Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 14. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: St. Cloud 2002						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
St Cloud AA	95.39	288	35,970	399	43,712	224	4,691	2	200	913	84,573	18.31%
Limited Review:												
Minneapolis-St. Paul AA	4.61	18	2,546	26	2,227	0	0	0	0	44	4,773	0.00%
Out of AA								12	14,143			

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2004 to December 31, 2004.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

LENDING VOLUME		Geography: St. Cloud 2003						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area (2003):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
St Cloud AA	89.05	348	44,476	341	32,070	197	4,466	2	200	888	81,212	20.51%
Limited Review:												
Minneapolis-St. Paul AA	10.95	46	7,282	63	10,822	0	0	0	0	109	18,104	0.03%
Out of AA								12	14,143			

* Loan Data as of December 31, 2003. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from April 30, 2002 to December 31, 2004.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Lending Volume (continued)

LENDING VOLUME		Geography: St. Cloud 2004				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004						
MA/Assessment Area (2004):	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
St Cloud AA	89.54	126	17,678	322	32,295	177	4,249	2	200	627	54,422	22.19%
Limited Review:												
Minneapolis-St. Paul AA	10.46	15	2,368	56	7,717	2	65	0	0	73	10,150	0.02%
Out of AA								12	14,143			

^{*} Loan Data as of December 31, 2004. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from April 30, 2002 to December 31, 2004.

^{***} Deposit Data as of June 30, 2004. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	73	98.65	0.03	1.37	3.07	0.00	83.57	84.93	13.33	13.70	1.76	33.33	0.00	1.91	1.18	
Limited Review:																
Minneapolis-St. Paul AA	1	1.35	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.04	0.00	0.00	0.04	0.00	

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Geographic Distribution: HOME PURCHASE		Geography: ST. CLOUD 2003					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	81	91.01	0.00	1.23	7.89	2.47	73.68	72.84	18.43	23.46	1.81	20.00	0.72	1.89	1.78	
Limited Review:																
Minneapolis-St. Paul AA	8	8.99	2.53	0.00	16.20	12.50	50.96	75.00	30.32	12.50	0.02	0.00	0.01	0.03	0.01	

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Geographic Distribution of Home Purchase Loans (continued)

Geographic Distribution: HOME PURCHASE		Geography: ST. CLOUD 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	64	87.67	0.00	1.56	7.89	0.00	73.68	75.00	18.43	23.44	N/A	N/A	N/A	N/A	N/A	
Limited Review:																
Minneapolis-St. Paul AA	9	12.33	2.53	0.00	15.37	22.22	50.45	66.67	31.66	11.11	N/A	N/A	N/A	N/A	N/A	

^{*} 2004 Peer Mortgage Data not yet available

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	6	100.00	0.03	0.00	3.07	0.00	83.57	66.67	13.33	33.33	1.01	0.00	0.00	0.81	2.33	
Limited Review:																
Minneapolis-St. Paul AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Geographic Distribution: HOME IMPROVEMENT		Geography: ST. CLOUD 2003					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	9	90.00	0.00	0.00	7.89	11.11	73.68	55.56	18.43	33.33	1.47	0.00	1.79	1.14	2.59	
Limited Review:																
Minneapolis-St. Paul AA	1	10.00	2.53	0.00	16.20	0.00	50.96	100.00	30.32	0.00	0.02	0.00	0.00	0.04	0.00	

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Geographic Distribution of Home Improvement Loans (continued)

Geographic Distribution: HOME IMPROVEMENT			Geography: ST. CLOUD 2004				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	5	83.33	0.00	0.00	7.89	0.00	73.68	100.00	18.43	0.00	N/A	N/A	N/A	N/A	N/A	
Limited Review:																
Minneapolis-St. Paul MSA	1	16.67	2.53	0.00	15.37	0.00	50.45	100.00	31.66	0.00	N/A	N/A	N/A	N/A	N/A	

^{*} 2004 Peer Mortgage Data not available

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ST. CLOUD 2002				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					Market Share (%) by Geography [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
St Cloud AA	207	92.41	0.03	0.00	3.07	0.00	83.57	76.33	13.33	23.67	2.44	0.00	0.00	2.42	2.64	
Limited Review:																
Minneapolis-St. Paul AA	17	7.59	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.27	0.00	0.00	0.27	0.00	

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ST. CLOUD 2003				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003					Market Share (%) by Geography [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans						
Full Review:																
St Cloud AA	255	87.33	0.00	0.39	7.89	1.18	73.68	74.12	18.43	24.31	1.91	20.00	0.42	2.00	1.97	
Limited Review:																
Minneapolis-St. Paul AA	37	12.67	2.53	0.00	16.20	0.00	50.96	78.38	30.32	21.62	0.03	0.00	0.00	0.04	0.02	

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Geographic Distribution of Home Mortgage Refinance Loans (continued)

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ST. CLOUD				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
St Cloud AA	57	91.94	0.00	0.00	7.89	1.75	73.68	78.95	18.43	19.30	N/A	N/A	N/A	N/A	N/A	
Limited Review:																
Minneapolis-St. Paul AA	5	8.06	2.53	0.00	15.37	0.00	50.45	100.00	31.66	0.00	N/A	N/A	N/A	N/A	N/A	

* 2004 Peer Mortgage Data not available

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	2	100.00	2.37	0.00	0.70	0.00	85.84	50.00	11.09	50.00	4.55	0.00	0.00	2.50	25.00
Limited Review:															
Minneapolis-St. Paul AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 1990 Census information.

Geographic Distribution: MULTIFAMILY		Geography: ST. CLOUD 2003					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	% MF Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	3	100.00	1.91	0.00	17.24	0.00	66.46	33.33	14.39	66.67	8.33	0.00	0.00	4.76	28.57
Limited Review:															
Minneapolis-St. Paul AA	0	0.00	15.02	0.00	30.06	0.00	40.05	0.00	14.86	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

^{***} Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Geographic Distribution of Multifamily Loans (continued)

Geographic Distribution: MULTIFAMILY		Geography: ST. CLOUD 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	0	0.00	1.91	0.00	17.24	0.00	66.46	0.00	14.39	0.00	N/A	N/A	N/A	N/A	N/A
Limited Review:															
Minneapolis-St. Paul AA	0	0.00	15.02	0.00	29.12	0.00	39.23	0.00	16.62	0.00	N/A	N/A	N/A	N/A	N/A

* 2004 Peer Mortgage Data not available

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ST. CLOUD 2002				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	399	93.88	4.46	4.26	2.45	0.50	79.35	81.95	13.74	13.28	8.96	13.08	2.60	10.26	7.67
Limited Review:															
Minneapolis-St. Paul AA	26	6.12	0.00	0.00	0.00	0.00	99.94	100.00	0.00	0.00	1.25	0.00	0.00	1.31	0.00

^{*} Based on 2002 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2002).

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ST. CLOUD 2003				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	341	84.41	4.47	3.81	11.34	5.57	69.60	79.77	14.58	10.85	7.33	8.44	4.14	9.25	5.01
Limited Review:															
Minneapolis-St. Paul AA	63	15.59	5.78	1.59	15.97	4.76	49.40	80.95	28.64	12.70	0.15	0.05	0.05	0.24	0.07

^{*} Based on 2003 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2003).

Geographic Distribution of Small Loans to Businesses (continued)

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STEARNS 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	322	85.19	4.29	3.42	11.12	4.97	69.68	81.68	14.91	9.94	N/A	N/A	N/A	N/A	N/A
Limited Review:															
Minneapolis-St. Paul AA	56	14.81	5.80	1.79	15.20	3.57	48.10	78.57	30.67	16.07	N/A	N/A	N/A	N/A	N/A

*2004 Peer Small Business Data not available

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	224	100.00	0.06	0.00	12.59	4.46	80.93	95.54	6.41	0.00	44.27	0.00	18.18	48.53	0.00
Limited Review:															
Minneapolis-St. Paul AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2002 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2002).

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2003					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003								
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	197	100.00	0.17	0.00	12.78	3.55	81.78	96.45	5.26	0.00	50.00	0.00	21.21	53.67	0.00
Limited Review:															
Minneapolis-St. Paul AA	0	0.00	1.26	0.00	10.98	0.00	61.85	0.00	25.84	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2003 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2003).

Geographic Distribution of Small Loans to Farms (continued)

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2004						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	% of Farms ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	177	98.88	0.12	0.00	12.86	0.56	81.66	99.44	5.36	0.00	N/A	N/A	N/A	N/A	N/A
Limited Review:															
Minneapolis-St. Paul AA	2	1.12	1.25	0.00	10.11	0.00	60.92	100.00	27.69	0.00	N/A	N/A	N/A	N/A	N/a

^{*} 2004 Peer Small Business Data not available

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
St Cloud AA	73	98.65	17.06	7.04	18.59	25.35	26.92	25.35	37.43	42.25	1.93	1.25	1.60	1.60	2.91	
Limited Review:																
Minneapolis-St. Paul AA	1	1.35	17.74	0.00	22.20	0.00	29.73	0.00	30.32	100.00	0.04	0.00	0.00	0.00	0.26	

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} As a percentage of loans with borrower income information available. No information was available for 2.7% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Borrower Distribution: HOME PURCHASE		Geography: ST. CLOUD 2003					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
St Cloud AA	81	91.01	15.99	5.33	18.95	24.00	27.49	36.00	37.57	34.67	1.90	0.86	1.41	2.20	2.64	
Limited Review:																
Minneapolis-St. Paul AA	8	8.99	18.04	42.86	18.76	14.29	24.73	28.57	38.47	14.29	0.02	0.07	0.01	0.02	0.01	

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 7.9% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Borrower Distribution of Home Purchase Loans (continued)

Borrower Distribution: HOME PURCHASE		Geography: ST. CLOUD 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
St Cloud AA	64	87.67	16.15	10.00	19.14	26.67	27.52	23.33	37.19	40.00	N/A	N/A	N/A	N/A	N/A
Limited Review:															
Minneapolis-St. Paul AA	9	12.33	18.21	22.22	18.89	22.22	24.73	44.44	38.17	11.11	N/A	N/A	N/A	N/A	N/A

^{*} 2004 Peer Mortgage Data not available

^{**} As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ST. CLOUD 2002					Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
St Cloud AA	6	100.00	17.06	16.67	18.59	33.33	26.92	50.00	37.43	0.00	1.03	1.56	1.32	1.47	0.00	
Limited Review:																
Minneapolis-St. Paul AA	0	0.00	17.74	0.00	22.20	0.00	29.73	0.00	30.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Borrower Distribution: HOME IMPROVEMENT		Geography: STEARNS 2003 AA					Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
Stearns 2003 St Cloud MSA	9	90.00	15.99	11.11	18.95	22.22	27.49	33.33	37.57	33.33	1.49	1.35	1.63	1.33	1.65	
Limited Review:																
2003 Stearns Mpls MSA	1	10.00	18.04	0.00	18.76	0.00	24.73	0.00	38.47	100.00	0.02	0.00	0.00	0.00	0.00	0.09

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Borrower Distribution of Home Improvement Loans (continued)

Borrower Distribution: HOME IMPROVEMENT		Geography: ST. CLOUD 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
St Cloud AA	5	83.33	16.15	0.00	19.14	25.00	27.52	50.00	37.19	25.00	N/A	N/A	N/A	N/A	N/A	N/A
Limited Review:																
Minneapolis-St. Paul AA	1	16.67	18.21	0.00	18.89	100.00	24.73	0.00	38.17	0.00	N/A	N/A	N/A	N/A	N/A	N/A

^{*} 2004 Peer Mortgage Data not available

^{**} As a percentage of loans with borrower income information available. No information was available for 16.7% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ST. CLOUD 2002				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002										
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]						
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:																	
St Cloud AA	207	92.41	17.06	6.63	18.59	14.80	26.92	37.76	37.43	40.82	2.80	2.24	1.74	3.15	3.33		
Limited Review:																	
Minneapolis-St. Paul AA	17	7.59	17.74	12.50	22.20	12.50	29.73	37.50	30.32	37.50	0.31	0.32	0.11	0.33	0.61		

^{*} Based on 2002 Peer Mortgage Data (MW)

^{**} As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ST. CLOUD 2003				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003										
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]						
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:																	
St Cloud AA	255	87.33	15.99	5.33	18.95	18.03	27.49	31.15	37.57	45.49	2.29	1.35	1.69	2.08	3.25		
Limited Review:																	
Minneapolis-St. Paul AA	37	12.67	18.04	8.33	18.76	25.00	24.73	27.78	38.47	38.89	0.03	0.02	0.03	0.03	0.04		

^{*} Based on 2003 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 4.1% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Borrower Distribution of Home Mortgage Refinance Loans (continued)

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ST. CLOUD 2004					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]					
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid
Full Review:																
St Cloud AA	57	91.94	16.15	11.32	19.14	24.53	27.52	32.08	37.19	32.08	N/A	N/A	N/A	N/A	N/A	N/A
Limited Review:																
Minneapolis-St. Paul AA	5	8.06	18.21	0.00	18.89	25.00	24.73	50.00	38.17	25.00	N/A	N/A	N/A	N/A	N/A	N/A

^{*} 2004 Peer Mortgage Data not available

^{**} As a percentage of loans with borrower income information available. No information was available for 8.1% of loans originated and purchased by bank.

^{***} Percentage of Families is based on the 2000 Census information.

^{****} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ST. CLOUD 2002			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	399	93.88	66.93	71.93	71.68	17.29	11.03	8.96	18.72
Limited Review:									
Minneapolis-St. Paul AA	26	6.12	61.60	84.62	73.08	19.23	7.69	1.25	3.39

^{*} Based on 2002 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2002).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ST. CLOUD 2003			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	341	84.41	65.02	81.82	77.71	12.90	9.38	7.33	16.26
Limited Review:									
Minneapolis- St. Paul AA	63	15.59	60.28	66.67	65.08	9.52	25.40	0.15	0.31

^{*} Based on 2003 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Borrower Distribution of Small Loans to Businesses (continued)

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ST. CLOUD 2004			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	322	85.19	66.33	75.47	75.78	13.98	10.25	N/A	N/A
Limited Review:									
Minneapolis-St. Paul AA	56	14.81	61.86	50.00	60.71	21.43	17.86	N/A	N/A

^{*} 2004 Peer Small Business Data not available

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2002			Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [†]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	224	100.00	96.73	100.00	95.98	4.02	0.00	44.27	45.71
Limited Review:									
Minneapolis-St. Paul AA	0	0.00	90.37	0.00	0.00	0.00	0.00	0.00	0.00

[†] Based on 2002 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2002).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2003			Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [†]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	197	100.00	96.01	100.00	93.40	6.60	0.00	50.00	51.71
Limited Review:									
Minneapolis-St. Paul AA	0	0.00	90.80	0.00	0.00	0.00	0.00	0.00	0.00

[†] Based on 2003 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Borrower Distribution of Small Loans to Farms (continued)

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ST. CLOUD 2004			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share ⁷	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
St Cloud AA	177	98.88	95.58	100.00	92.66	7.34	0.00	N/A	N/A
Limited Review:									
Minneapolis-St. Paul AA	2	1.12	89.30	100.00	100.00	0.00	0.00	N/A	N/A

⁷ 2004 Peer Small Business Data not available

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2004).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: 2002 AA									
Evaluation Period: APRIL 30, 2002 TO DECEMBER 31, 2004									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
St Cloud AA	4	1,362	9	2,253	13	3,615	95	0	0
Limited Review:									
Minneapolis-St. Paul AA	0	0	0	0	0	0	0	0	0
Out of AA	3	174	0	0	3	174	5	0	0
Regional	0	0	0	0	0	0	0	1	3,715

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: ST. CLOUD																		
Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2004																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
St Cloud AA- 2002	100.00	2	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.35	2.62	82.26	14.77	
St Cloud AA- 2003	98.24	2	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.66	9.93	71.05	18.36	
St Cloud AA- 2004	99.21	2	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.66	9.93	71.05	18.36	
Limited Review:																		
Minneapolis-St. Paul AA-2002	0.00	1	0.00	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	0.00	98.20	0.00	
Minneapolis-St. Paul AA-2003	1.76	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	8.09	20.28	45.51	26.09	
Minneapolis-St. Paul AA-2004	0.79	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	8.09	19.47	45.04	27.37	

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: ST. CLOUD						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2004									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
St Cloud AA- 2002	100.00	2	66.67	0	0	100	0	5	83.33	0	0	100	0	0.35	2.62	82.26	14.77
St Cloud AA- 2003	98.24	2	66.67	0	0	100	0	5	83.33	0	0	100	0	0.66	9.93	71.05	18.36
St Cloud AA- 2004	99.21	2	66.67	0	0	100	0	5	83.33	0	0	100	0	0.66	9.93	71.05	18.36
Limited Review:																	
Minneapolis-St. Paul AA-2002	0.00	1	33.33	0	0	100	0	1	16.67	0	0	100	0	0.00	0.00	98.20	0.00
Minneapolis-St. Paul AA-2003	1.76	1	33.33	0	0	100	0	1	16.67	0	0	100	0	8.09	20.28	45.51	26.09
Minneapolis-St. Paul AA-2004	0.79	1	33.33	0	0	100	0	1	16.67	0	0	100	0	8.09	19.47	45.04	27.37