



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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**Community Reinvestment Act
Performance Evaluation**

**Community First National Bank
Charter Number: 5087**

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Fargo, ND 58124**

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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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of **Community First National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Community First National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	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.

The major factors that support this rating include:

- Community First National Bank's (CFNB) Lending Test performance is good. A substantial majority of the bank's loans are made within its assessment areas. This is a positive reflection of the bank's commitment to serve its assessment areas. Performance is marked by a generally good distribution of loans within geographies of different income levels. The distribution of loans to borrowers of different income levels or businesses with different revenues size is generally excellent. Community development lending had a neutral impact on the bank's overall Lending Test rating. Broken down by specific rating areas, three states (Colorado, Nebraska, and New Mexico) demonstrate outstanding performance; performance within Arizona needs to improve; all other states fall into the high satisfactory category for the Lending Test.
- CFNB's Investment Test performance is good. The bank has a significant level in terms of investment dollars within its assessment areas. Most of the investments (88% by dollar) are those it made through its subsidiary, CFB Community Development Corporation (CDC). The CDC holds investments that help serve community development needs in most states in which CFNB operates with the exceptions being Iowa, Nebraska, South Dakota, and Wisconsin. CFNB's financial support of the CDC has been significant. The ongoing personnel support of the CDC is more limited in that the CDC's activities have consisted entirely of purchasing and holding investment securities. Aside from the CDC, the dollars of qualified investments attributed to the bank for this evaluation period are generally low and not commensurate with available opportunities. North Dakota was the one state in which CFNB had a favorable level of qualified investments outside of the CDC.
- Retail banking services are accessible to geographies and individuals of different income levels. The bank's distribution of branches often exceeds the demographics of the geographies in which it operates. California, Colorado, Iowa and Minnesota had a relatively high level of community development services. In many states, however, the bank's level of community development services is low and shows that bank personnel do not take advantage of many existing opportunities. For example, within the State of Utah, CFNB reported only one qualified community development service.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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.

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, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract or a block numbering area 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 area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, 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.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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 qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Description of Institution

CFNB is an interstate bank headquartered in Fargo, North Dakota. It operates 162 offices in twelve Midwestern and Western states. CFNB is a wholly-owned subsidiary of Community First Bankshares, Inc. (CFBX) also headquartered in Fargo. CFBX had total assets of \$5.8 billion as of December 31, 2002. CFBX also has subsidiaries that provide data processing and technology services to the bank, leasing, and other financial services.

CFNB operates in Arizona, California, Colorado, Iowa, Minnesota, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wisconsin, and Wyoming. Until August 29, 2000, all states but South Dakota had been separately chartered national banks under the holding company. On that date, the eleven charters were collapsed into the single bank headquartered out of Fargo with the former North Dakota bank as the surviving charter. The South Dakota charter was converted to a national bank and merged into CFNB during first quarter 2001.

CFNB has five subsidiaries. Bank management requested that we consider community development investments out of its CFB Community Development Corporation (CDC) and lending activity out of Community First Home Mortgage, Inc. This latter entity is a fifty-percent owner in a joint venture with Wells Fargo Home Mortgage called Community First Mortgage, LLC and provides home mortgages. The loans are originated in CFNB offices in the name of Community First Mortgage, LLC. But because Wells Fargo Home Mortgage reports these loans on its own HMDA-LAR, we could only consider this activity under the Service Test as a retail service. None of the bank's subsidiaries inappropriately influence the bank's capacity or ability to lend or invest in its communities.

As of December 31, 2002, CFNB had total assets of \$5.6 billion with \$430 million in Tier I capital. The loan portfolio represented 64% of total assets. Construction and residential real estate were 29% of the loan portfolio; commercial and commercial real estate 36%; consumer 17%; and agricultural 6%. All other types of loans combined to represent 12% of the portfolio.

CFNB offers a wide range of traditional banking products and financial services. During 2002, the bank had significant growth in its SBA lending. CFNB would like to expand this further and break into the ranks of the top twenty national providers of SBA loans by the end of 2003. A long-term strategy of the bank is to build more profitable relationships with its customers by providing all of the customer's financial services.

There are no legal, financial or other factors that limit the bank's ability to help meet the credit needs in its various assessment areas.

The date of the last CRA examination was January 3, 2000. This previous examination was based on the former North Dakota charter and was rated "Outstanding."

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for all products and services is January 1, 2000 to December 31, 2002. CRA examinations for all of the previously independent charters of the Community First organization were completed or contained data from time periods prior to January 1, 2000. There is no information, other than allowable prior period investments, evaluated or considered from prior examinations included in the scope of this evaluation.

Most of the qualified investments considered in this evaluation are those the bank made through the CDC. While the CDC was formed in 1999 before the current CRA evaluation period, most of the CDC's activities have not been recognized in prior CRA evaluations for either CFNB or its affiliates before they merged. As a result, most of the CDC investments were evaluated as current-period investments. The continuing impact of CFNB's prior-period investments was considered, but did not receive primary emphasis in this evaluation.

Bank management requested the activities of the CDC be attributed to all CFNB assessment areas, regardless of the actual level of CDC investment activity in the assessment areas. It was reasonable to do so because the CDC was established with the mission of investing throughout CFNB's assessment areas. The attribution was based on the percentage of deposits the bank derives from each assessment area. In addition to evaluating the amount of CDC activity attributed to each assessment area, we considered whether or not the CDC held investments that served the specific states when evaluating the impact of the qualified investments on each assessment area subject to a full-scope review.

Our assessment of retail service performance considered the volume of mortgage loans originated under the joint venture arrangement with Wells Fargo Home Mortgage. CFNB provides mortgage services to its communities through its branches under the joint venture. The volume of loans originated through this entity are noted in the narrative comments for each state.

Data Integrity

We periodically tested the accuracy of bank reported loan data throughout the evaluation period. Except for some incorrectly reported SBA guaranteed loans from 2000 in the State of California, all reported data is considered reliable. The bank subsequently corrected the misreported small business loans from California in 2000 and provided us with accurate data. The data shown on the Tables is based on reliable data. We periodically reviewed community development loans, investments, and service information throughout the evaluation period. We found numerous inaccuracies each time we reviewed the information presented. We verified all information and included only those loans, investments or services that met the community development definition.

Selection of Areas for Full-Scope Review

Each state has one assessment area that received a full-scope review. In each state, the assessment area with the largest percentage of deposits within the state provided the reason for the selection of a full-scope review. The nonmetropolitan assessment areas within each

state were combined, on a state-by-state basis, for analysis because these areas have the same demographics within each state. In some states (Arizona, Colorado, Minnesota, and Wyoming), the nonmetropolitan area had the greatest volume of deposits within the state and became the primary rated area for that state. The States of California, Iowa, Nebraska, New Mexico, Utah, and Wisconsin contained only one assessment area in each state. In North Dakota, the nonmetropolitan area had a nearly identical deposit base as the Fargo-Moorhead MA. We selected the Fargo-Moorhead MA as the primary rating area for the State of North Dakota because this is the headquarter city for the Community First organization. There are no multistate MA assessment areas within the organization.

Ratings

The bank's overall rating is most heavily influenced by performance within Colorado, Wyoming, and Minnesota. These states represent sixty-one percent of the bank's total deposits. These states have 27%, 19%, and 15% of the bank's deposit base, respectively.

Other Information

We reviewed existing contacts made with community groups, local government leaders, Realtors, or business leaders in the various assessment areas. This included 48 community contact forms completed by the OCC or other regulatory agencies. In addition, we conducted new interviews with a Realtor in Colorado, an economic development specialist for the State of Wyoming, a farm credit lender from southern Minnesota, and a business development specialist from central Minnesota. Relevant comments from these community representatives were included as appropriate in our performance context considerations.

We also determined that all assessment areas consisted of whole geographies, met the requirements of the regulation, reasonably reflected the different trade areas that the various branches could service, and did not arbitrarily exclude any low- or moderate-income areas.

We analyzed the volume of bank loan originations or purchases within the various assessment areas at the bank level. We found that 85%, by number, are inside of its assessment areas. By product type, 90% of home purchase loans, 93% of home improvement loans, 91% of home refinance loans, 85% of business loans, and 81% of farm loans are inside the bank's assessment areas. We viewed this as a positive characteristic in our assessment of lending performance.

Fair Lending Review

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

State Rating

State of Arizona

CRA Rating for Arizona:	Needs to Improve
The Lending Test is rated:	Needs to Improve
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- CFNB's Lending Test performance is evidenced by a poor level of lending activity, adequate overall geographic distributions and excellent overall borrower income distributions. The positive borrower income distributions do not mitigate the overall low volume of loans originated within the full-scope assessment area.
- CFNB has a good level of investments within Arizona. The significant majority of the Investment Test activity attributed to this state is activity of the bank's CDC subsidiary. CFNB established the CDC to help meet community development needs in the various markets in which the bank operates. The CDC's investment holdings have a direct impact on the state as they include securities that help serve community development needs in Arizona. Qualifying charitable donations or grants are minimal.
- The bank's retail banking services are reasonably accessible to geographies and individuals of different income levels. Bank personnel provide an adequate level of community development services.

Description of Institution's Operations in Arizona

CFNB has sixteen offices located in six assessment areas. The bank identified three nonmetropolitan assessment areas that we combined into a single area for analysis purposes. This is the state's primary rating area and received a full-scope review. It is referred to as the AZ Non-MA Assessment Area. This area contains 58% of the bank's deposit base within the state. Other assessment areas in the state are the Tucson, AZ MA #8520, the Phoenix-Mesa, AZ MA #6200, and the Page, AZ Assessment Area MA #2620. These areas received a limited-scope review. The market profile for the State of Arizona found in Appendix C contains detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

The bank's performance under the Lending Test in Arizona is rated "Needs to Improve." The bank's performance in the AZ Non-MA Assessment Area is poor.

Scope of Review

- Our analysis does not include farm loan distributions. The number of reported farm loans in this assessment area is insufficient for meaningful analysis.

- Home mortgage loan data reflects just 2001 and 2002 activity. The pre-merger affiliate in Arizona was not subject to HMDA-reporting requirements in the year 2000.
- Our analysis weights home mortgage and business loans fairly equally. Home mortgage lending accounts for 51%, and business lending accounts for 46%, of the bank's reported loans (annualized by number) over the evaluation period.
- The geographic distribution analysis does not include multifamily home mortgage loans. The bank did not report any multifamily loans in this assessment area.

Lending Activity

Lending levels reflect poor responsiveness in relation to area credit needs and the bank's deposit market share, even in light of the area's stressed economy. CFNB has the largest share of deposits of ten financial institutions with a presence in the AZ Non-MA Assessment Area. Bank deposits total \$196 million and represent 27% of area deposits.

CFNB originated 289 reportable business, home mortgage and farm loans totaling \$19 million in the AZ Non-MA Assessment Area. Of all HMDA data reported in the AZ Non-MA Assessment Area for the year 2001, CFNB ranked 66th in home purchase loans, 5th in home improvement loans, and 59th in refinance loans. This lending volume is not commensurate with the bank's deposit market share or ranking within the assessment area. Bank performance is improved only after market distortions caused by loan purchase activity and non-local lenders are removed. Then, among the seven local HMDA-reporting banks (and their affiliates), CFNB ranked 6th in both home purchase and refinance originations. Among the five local lenders who reported home improvement loans, CFNB ranked 4th.

Of all CRA data reported in the AZ Non-MA Assessment Area for the year 2001, CFNB ranked 18th in reported business loans. Among local CRA-data reporting banks (and their affiliates), CFNB ranked eighth in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is adequate.

Home Mortgage Loans

The overall geographic distribution of reported home mortgage loans is adequate.

Performance in low-income areas is adequate as there are very limited opportunities for residential lending. All of the area's low-income tracts are part of Indian Reservations where real property cannot be legally mortgaged. 2001 peer data reflects few home mortgage loans by local lenders in these tracts (three home purchase, one home improvement and six refinance loans). CFNB originated one home improvement and one refinance loan in the area's low-income tracts over the evaluation period.

Performance in moderate-income areas is adequate. The bank's moderate-income tract distributions are generally only somewhat lower than the demographic comparator even though it has poor proximity to two (of the area's four) moderate-income tracts. Among local lenders, large institutions (e.g. Wells Fargo) dominate home mortgage lending in the area. Other local lenders generally reported less than six loans of any product in 2001. Over the evaluation period, CFNB originated two home purchase loans, five home improvement loans, and four refinance loans in the area's moderate-income tracts.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is adequate.

Performance in low-income areas is good given the limited opportunities for business lending. Low-income tracts contain just 14 businesses. Local lenders reported ten business loans in the area's low-income tracts in 2001. Because this peer data is based on whole counties, it includes lending in nine low-income tracts that are outside the bank's assessment area. CFNB originated two business loans in the area's low-income tracts over the evaluation period.

Performance in moderate-income areas is adequate. Performance is most influenced by the Winslow Assessment Area because it contains three of the four moderate-income tracts in Arizona's consolidated Non-MA Assessment Area. It also accounts for 75% of Arizona's Non-MA deposits. In this area, CFNB did not make any business loans in moderate-income tracts. This performance is still reasonable given the bank's poor proximity to two of the moderate-income tracts and limited lending opportunity in the other moderate-income tract. The two tracts in poor proximity to the bank contain 94% of the Winslow area's moderate-income tract businesses, and several competing lenders are better located to serve these tracts. Business lending opportunities in the other moderate-income tract are limited; the tract contains just 19 businesses.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the AZ Non-MA Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by borrower income level is excellent.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is excellent when considered in terms of performance context. The area has a very high poverty level which makes it more difficult to qualify for a loan under traditional underwriting standards. The market is also dominated by large, nationally based lenders. Bank performance exceeds the moderate-income demographic comparator for each product. When the percentage of families living below the poverty level is considered, the bank's performance in the low-income geographies is also excellent. The bank's low- and moderate-income market shares generally exceed its overall market share for each product.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is good. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) substantially matches the demographic comparator. Among local lenders for the year 2001, CFNB ranked 5th in reported loans to small businesses in the area.

Community Development Lending

The bank did not originate any community development loans in this assessment area over the evaluation period. The absence of community development lending had a neutral impact on Lending Test conclusions.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, bank performance in the Page and Tucson metropolitan areas is not inconsistent with Arizona's overall "Needs to Improve" Lending Test rating. Bank performance in the Phoenix MA is stronger than the overall Lending Test rating for the state.

INVESTMENT TEST

The bank's performance under the Investment Test in Arizona is rated "High Satisfactory." The bank's performance in the AZ Non-MA Assessment Area is good.

The level of investments within the AZ Non-MA Assessment Area represents 3.18% of the Tier I capital allocated to the assessment area. This level compares well to the somewhat low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$576,000). Among the CDC's holdings are four investment securities that serve the State of Arizona. Those investments serve the community development needs of affordable housing for low- and moderate-income families and financing for small businesses. Outside of the CDC, CFNB's Investment Test support of community development opportunities consisted of grants totaling \$13,000. Those grants were made primarily to organizations that provide various community services to low- and moderate-income individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the bank's other Arizona assessment areas is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Arizona.

SERVICE TEST

The bank's performance under the Service Test in Arizona is rated "Low Satisfactory." The bank's performance in the AZ Non-MA Assessment Area is adequate.

Retail Banking Services

CFNB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are nine branches in the AZ Non-MA Assessment Area. Of the nine branches, one is located in a moderate-income tract (11%), five are in middle-income tracts (56%), and three are located in upper-income tracts (33%). The branch locations do not meet the population demographics residing in low- and moderate-income tracts as just over 8% of the population reside in low-income tracts and 19% of the population reside in moderate-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. There are no offices open on Saturday. The bank did not open or close any branches in the assessment area during the evaluation period. Eight branches were sold; two of these were located in moderate-income tracts.

Alternative delivery systems include telephone banking, online banking and seven automated teller machines located in the assessment area. None of the bank's seven automated teller

machines are located in a low- or moderate-income tract. The bank provides bi-lingual services in several geographies within the assessment area. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

As described in the Description of Institution section, one of the bank's subsidiaries operates a joint venture (Community First Mortgage, LLC) for home mortgage lending. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement. Within the AZ Non-MA assessment area, the Community First Mortgage, LLC originated 43 mortgage loans totaling just over \$3 million.

Community Development Services

CFNB provides an adequate level of community development services in the AZ Non-MA Assessment Area. Bank officers participate in a variety of organizations that primarily benefit low- and moderate-income individuals or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, and other community development organizations. Opportunities for involvement in community development organizations are considered somewhat limited. Most opportunities consist of state sponsored organizations or other organizations with a statewide focus.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Phoenix MA is stronger than the performance in the full-scope area while performance in the Page and Tucson assessment areas is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in Arizona.

State of California

CRA Rating for California:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- CFNB's lending performance is good as evidenced by an adequate level of lending activity, excellent overall geographic distributions, and good overall borrower income distributions.
- CFNB has a good level of investments within California. Nearly all of the Investment Test activity in the state is attributed to the bank's CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC's investment holdings have a direct impact on the state as they include a security that helps serve community development needs in California. Qualifying charitable donations or grants are minimal.
- The bank's retail banking services are reasonably accessible to geographies and individuals of different income levels. Bank employees provide a relatively high level of community development related services.

Description of Institution's Operations in California

CFNB has six offices located in the San Diego, CA MA #7320. The bank has designated portions of San Diego County as its assessment area. This is CFNB's only assessment area in the state and it received a full-scope analysis. The market profile for the State of California found in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank's performance under the Lending Test in California is rated "High Satisfactory." The bank's performance in the San Diego, CA MA #7320 is good.

Scope of Review

- Our analysis does not include home mortgage or farm loan distributions. The number of reported loans of these types is insufficient for meaningful analysis.
- Bank performance is primarily based on business loans. Business lending accounts for 92% of the bank's reported loans (by number) over the evaluation period.

Lending Activity

Lending levels reflect adequate responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the 18th largest share of deposits of 61 financial institutions with a presence in San Diego County. Bank deposits total \$207 million and represent 1% of area deposits.

CFNB originated 428 reportable business, home mortgage and farm loans totaling \$65 million in the San Diego, CA Assessment Area. Of all CRA data reported in the San Diego, CA Assessment Area for the year 2001, CFNB ranked 25th in reported business loans. Non-local credit card and other lenders dominate this competitive market. Among local banks, CFNB ranked 9th in reported business loans.

Distribution of Loans by Income Level of the Geography

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is excellent.

Performance in low-income areas is good. The bank's low-income tract distribution is somewhat lower than the demographic comparator, however its low-income tract market share significantly exceeds its overall share of business loans. Among local lenders in 2001, CFNB ranked 9th in reported business loans in the area's low-income tracts.

Performance in moderate-income areas is excellent. The bank's moderate-income tract distribution exceeds the demographic comparator. In addition, its moderate-income tract market share exceeds its overall share of business loans. Among local lenders in 2001, CFNB ranked 9th in reported business loans in the area's moderate-income tracts.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the San Diego, CA Assessment Area.

Distribution of Loans by Income Level of the Borrower

Small Loans to Businesses

The distribution of loans to businesses of different sizes is good. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) is near the demographic comparator. And its market share of loans to small businesses significantly exceeds overall share of business loans. Among local lenders for the year 2001, CFNB ranked 8th in reported loans to small businesses in the area.

Community Development Lending

Community development lending received neutral consideration in our Lending Test assessment. CFNB originated one community development loan (totaling \$1.5 million). The loan facilitated an affordable housing development in Imperial County (east of the San Diego, CA Assessment Area). The project, which is in a Federal Enterprise Zone and a California Enterprise Community, resulted in 12 affordable homes for low- and moderate-income families.

INVESTMENT TEST

The bank's performance under the Investment Test in California is rated "High Satisfactory." The bank's performance in the San Diego, CA MA #7320 is good.

The level of investments within the San Diego MA represents 3.17% of the Tier I capital allocated to the assessment area. This level is good, even in light of the high level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$609,000). Among the CDC's holdings is a security that serves the community development need of affordable housing for low- and moderate-income families in the State of California. Outside of the CDC, CFNB's Investment Test support of community development opportunities is quite low, and has consisted of grants totaling only \$12,000. Those grants were made primarily to organizations that work on economic development issues in the assessment area.

SERVICE TEST

The bank's performance under the Service Test in California is rated "Low Satisfactory." The bank's performance in the San Diego, CA MA #7320 is adequate.

Retail Banking Services

CFNB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are six branches in the assessment area. Of the six branches, one is located in a moderate-income tract (16.7%), four are in middle-income tracts (66.6%), and one is located in a high-income tract (16.7%). The branch locations do not meet the population demographics residing in low- and moderate-income tracts as nearly 10% of the population reside in low-income tracts and 19% of the population reside in moderate-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. All offices have expanded hours on Friday evenings and two offices, both located in middle-income tracts, are open on Saturday. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and eight ATMs. Two ATMs are in moderate-income tracts, five are in middle-income tracts, and one is located in an upper-income tract. The bank provides bi-lingual services within the assessment area. CFNB did not provide information concerning the impact these alternative delivery systems had in low- and moderate-income geographies and we did not place significant weight on them.

Within the assessment area, the Community First Mortgage, LLC originated 46 mortgage loans totaling just over \$9 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a relatively high level of community development services in the assessment area. Bank officers regularly participate in a variety of organizations that primarily benefit low- and moderate-income individuals, or promote economic development. These activities include

participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations. There are numerous opportunities for community development involvement in the San Diego MA. With the bank's small presence in this competitive market, CFNB's involvement is considered good.

State of Colorado

CRA Rating for Colorado:	Outstanding
The Lending Test is rated:	Outstanding
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is excellent as evidenced by a good level of lending activity, excellent overall geographic distributions, and excellent overall borrower income distributions.
- CFNB has a good level of investments within Colorado. The significant majority of the Investment Test activity in the state is attributed to the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC’s investment holdings have a direct impact on the state as they include securities that help serve community development needs in Colorado. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are accessible to geographies and individuals of different income levels. Bank employees provide a relatively high level of community development services.

Description of Institution’s Operations in Colorado

CFNB has 46 offices located in eleven assessment areas. CFNB has five nonmetropolitan assessment areas that we combined for analysis purposes. This combined area has a total of 49% of CFNB’s deposits within the state. This is the primary rating area within the state and it received a full-scope review. Other assessment areas are the Denver, CO PMA #2080, the Fort Collins-Loveland, CO MA #2670, the Boulder-Longmont, CO PMA #1125, the Grand Junction, CO MA #2995, the Greeley, CO MA #3060, and the Pueblo, CO MA #6560. These areas received limited-scope reviews. The market profile for the State of Colorado in Appendix C contains detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

The bank’s performance under the Lending Test in Colorado is rated “Outstanding.” The bank’s performance in the CO Non-MA Assessment Area is excellent.

Scope of Review

- We gave the most weight to business loans, followed by home mortgage and farm loans. These loans respectively account for 57%, 22%, and 21% of the bank’s reported loans (by number).
- The geographic distribution analysis does not include multifamily home mortgage loans. The number of reported multifamily loans is insufficient for meaningful analysis.
- Our analysis gives more consideration to bank loan distributions than market share analysis. Fourteen of 45 local banks (representing 58% of area deposits) report HMDA data; and 11 local banks (representing 55% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the largest share of deposits of 45 financial institutions with a presence in the CO Non-MA Assessment Area. Bank deposits total \$597 million and represent 17% of area deposits.

Over the evaluation period, CFNB originated 4,326 reportable business, home mortgage and farm loans totaling \$420 million in the CO Non-MA Assessment Area. Of all HMDA data reported in the CO Non-MA Assessment Area for the year 2001, CFNB ranked 14th in home purchase loans, 4th in home improvement loans, and 14th in refinance loans. The bank's home purchase and refinance lending is actually stronger than these rankings suggest because the market is very competitive and it has a high level of loan purchase activity. CFNB's lending activity is more accurately reflected by originations (it has no reported loan purchases) and comparison to local lenders. Among the seven local HMDA-reporting banks (and their affiliates), CFNB ranked 2nd in home purchase originations and 2nd in refinance originations.

Of all CRA data reported in the CO Non-MA Assessment Area for the year 2001, CFNB ranked 2nd in reported business loans, and 2nd in reported farm loans. The only lender with more reported business loans is a non-local, credit card lender.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is excellent.

Home Mortgage Loans

The geographic distribution of reported home mortgage loans is excellent.

Bank performance is camouflaged by the large size of the consolidated CO Non-MA Assessment Area. Of the area's 15 counties and 71 census tracts, there are just ten moderate-income tracts in five counties (Chafee, Delta, Montrose, Elbert and Las Animas). There are no low-income tracts in the area. The data reflected on Tables 2-4 for Colorado (located in Appendix D) shows bank loans in the moderate-income tracts as a percentage of all loans from the combined assessment area. This number is then compared to the number of owner-occupied housing units stated as a percentage of all owner-occupied units across the combined area. Without additional analysis, the bank's performance appears to be adequate. However, by looking at only those loans originated in the moderate-income tracts of the five counties and comparing that number to the percentage of owner-occupied units actually in the five counties, the results are a more meaningful reflection of the bank's performance.

In these five counties containing moderate-income tracts, bank distributions exceed the demographic comparator for home purchase and home improvement loans (the revised performance is 135% and 125% of the revised demographic comparator for home purchase and home improvement, respectively). The moderate-income tract distribution of refinance loans is near the demographic comparator (with 81% of the revised demographic comparator). Moderate-income tract market shares then also substantially exceed the bank's overall share in each product.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent. Bank performance is camouflaged by the large size of the consolidated CO Non-MA Assessment Area.

Applying the same type of analysis described above in the HMDA conclusion, small business lending is also stronger than the numbers indicate from Table 6 for Colorado (in Appendix D). In the counties containing moderate-income tracts, the bank's moderate-income tract distribution substantially meets the demographic comparator (96% of the businesses located in the moderate-income tracts of those five counties). Its moderate-income tract market share exceeds its overall share of business loans.

Small Loans to Farms

The geographic distribution of small loans to farms is excellent. Bank performance is camouflaged by the large size of the consolidated CO Non-MA Assessment Area.

In Chafee, Delta, Montrose and Las Animas Counties, the bank's moderate-income tract distribution exceeds the demographic comparator (the revised analysis shows the percentage of bank loans at 38% compared to the percentage of farms 35%). In Elbert County, the bank's moderate-income tract distribution is significantly less than the demographic comparator. Bank performance in Elbert County is still reasonable, however, as the county's sole moderate-income tract covers a large geographic area and contains few farms. Our assessment places less weight on performance in Elbert County as it accounts for just 19% of the deposits in counties containing moderate-income areas.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous gaps in the CO Non-MA Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is adequate. Low-income distributions are reasonable given the percentage of families below poverty (10.5%); and moderate-income distributions are at least near the demographic comparator. Low-income market shares exceed the overall market share in the home purchase and refinance products. Moderate-income market shares range from being less than the overall market share (home improvement loans) to more than the overall market share (home purchase and refinance loans).

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) significantly exceeds the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB reported the most loans to small businesses in the area.

Small Loans to Farms

The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms exceeds the demographic comparator. And its market share of loans to small farms is greater than its overall share of farm loans. Among local lenders for the year 2001, CFNB reported the second-most loans to small farms in the area.

Community Development Lending

Community development lending received neutral consideration in our lending test assessment. CFNB originated seven community development loans totaling \$1.2 million in the CO Non-MA Assessment Area (and two loans totaling \$44 thousand outside this area) over the evaluation period. The loans primarily facilitated affordable housing for low- and moderate-income families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, bank performance in the Fort Collins-Loveland MA and the Boulder-Longmont PMA is not inconsistent with Colorado's overall "Outstanding" Lending Test rating. Bank performance in the Denver, Grand Junction, Greeley and Pueblo metropolitan areas is weaker than the overall Lending Test assessment for the state.

INVESTMENT TEST

The bank's performance under the Investment Test in Colorado is rated "High Satisfactory." The bank's performance in the CO Non-MA Assessment Area is good.

The level of investments within the CO Non-MA Assessment Area represents 3.36% of the Tier I capital allocated to the assessment area. This level compares well to the numerous opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$1,755,000). Among the CDC's holdings are three investment securities that serve the State of Colorado. Outside of the CDC, CFNB's Investment Test support of community development has consisted of an investment made prior to this evaluation period that remains outstanding of \$125,000 and grants totaling \$20,000. Almost all of the qualified investments attributed to the bank for the assessment area serve the community development need of affordable housing for low- and moderate-income families.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the bank's other Colorado assessment areas is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Colorado.

SERVICE TEST

The bank's performance under the Service Test in Colorado is rated "High Satisfactory." The bank's performance in the CO Non-MA Assessment Area is good.

Retail Banking Services

CFNB's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are twenty-two branches in the CO Non-MA Assessment Area. Of the twenty-two branches, three are located in moderate-income tracts (13.6%), twelve are in middle-income tracts (54.6%), and seven are located in high-income tracts (31.8%). The branch locations meet the population demographics residing in moderate-income tracts as just below 14% of the population reside in moderate-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. Most branches have expanded hours on Friday and some, including one branch located in a moderate-income tract, have drive-up hours on Saturday. CFNB closed one branch in a middle-income tract during the evaluation period.

Alternative delivery systems include telephone banking, online banking and twenty-four automated teller machines located in the assessment area. Two of the ATMs are located in a moderate-income tract. The bank provides bi-lingual services in several geographies. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Non-MA assessment area, the Community First Mortgage, LLC originated 413 mortgage loans totaling just over \$69 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a relatively high level of community development services in the CO Non-MA Assessment Area. CFNB's participation in community development related organizations is considered good even when compared to the ample opportunities that exist in the state. Bank officers regularly participate in a variety of organizations that primarily benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations. The bank works regularly with a government loan program to help find real estate financing for low- and moderate-income borrowers.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the assessment areas receiving limited-scope reviews is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Colorado.

State of Iowa

CRA Rating for Iowa:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment test is rated:	Low Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is good as evidenced by a good level of lending activity, adequate overall borrower distributions and a high level of community development lending.
- CFNB has an adequate level of investments within Iowa. Nearly all of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. However, to date the CDC’s investment holdings have not had a direct impact on the state, as the CDC has not held any securities that serve Iowa. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are accessible to geographies and individuals of different income levels. The bank provides a relatively high level of community development services.

Description of Institution’s Operations in Iowa

CFNB has three offices in its single Iowa assessment area. This is referred to as the Decorah Assessment Area. It received a full-scope analysis. The market profile for the State of Iowa in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank’s performance under the Lending Test in Iowa is rated “High Satisfactory.” The bank’s performance in the Decorah Assessment Area is good.

Scope

- The geographic distribution of loans is not meaningful because the assessment area consists of only middle-income tracts.
- Home mortgage loan data reflects just 2001 and 2002 activity. The pre-merger affiliate in Iowa was not subject to HMDA-reporting requirements for the year 2000.
- We gave the most weight to farm loans, followed by business and home mortgage loans. These loans respectively account for 61%, 20%, and 19% of the bank’s reported loans (annualized by number) over the evaluation period.
- Market share data was not considered in our analysis. Only two of eight local banks (representing 24% of area deposits) report HMDA and CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the 3rd largest share of deposits of eight financial institutions with a presence in the Decorah Assessment Area. Bank deposits total \$108 million and represent 21% of area deposits.

Over the evaluation period, CFNB originated 1,575 reportable farm, business and home mortgage loans totaling \$67 million in the Decorah Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is adequate.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is good. Low-income distributions are strong given the percentage of families below poverty (9.4%). Moderate-income distributions at least substantially meet the demographic comparator.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is adequate. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) is below the demographic comparator.

Small Loans to Farms

The distribution of loans to farms of different sizes is adequate. The bank's percentage of loans to small farms is near the demographic comparator.

Community Development Lending

Community development lending received positive consideration in our Lending Test assessment. CFNB originated three community development loans totaling \$1.3 million in the Decorah Assessment Area. The loans facilitated affordable housing for low- and moderate-income families.

INVESTMENT TEST

The bank's performance under the Investment Test in Iowa is rated "Low Satisfactory." The bank's performance in the Decorah Assessment Area is adequate.

The level of investments within the Decorah Assessment Area represents 3.13% of the Tier I capital allocated to the assessment area. This level compares well to the low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed nearly exclusively of CDC activity (\$319,000). While this volume of investments is favorable, the Investment Test conclusion is hampered by the lack of CDC investment holdings that serve Iowa. Outside of the CDC, CFNB's Investment Test support of community development opportunities in the assessment area consists of grants totaling only \$2,000. Those grants were made to organizations that provide community services to low- and moderate-income individuals.

SERVICE TEST

The bank's performance under the Service Test in Iowa is rated "High Satisfactory." The bank's performance in the Decorah Assessment Area is good.

Retail Banking Services

CFNB's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are three branches in the Decorah Assessment Area. All tracts in the assessment area are middle-income.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. One branch located in Decorah has only a drive-up facility and offers limited services. The bank did not open or close any branches during the evaluation period.

Alternative delivery systems include telephone banking, online banking and five ATMs located in the assessment area. The bank provides bi-lingual services including American Sign Language. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the assessment area, the Community First Mortgage, LLC originated 136 mortgage loans totaling \$16 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a relatively high level of community development services in the Decorah Assessment Area especially when considering the limited number of opportunities there are for community development involvement. Bank officers regularly participate in a variety of organizations that primarily benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations.

State of Minnesota

CRA Rating for Minnesota:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is good as evidenced by a good level of lending activity, good overall geographic distributions, and good overall borrower income distributions.
- CFNB has a good level of investments within Minnesota. The majority of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC’s investment holdings have a direct impact on the state as they include securities that help serve community development needs in Minnesota. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are accessible to geographies and individuals of different income levels. The bank provides a relatively high level of community development services.

Description of Institution’s Operations in Minnesota

CFNB has 22 offices located in eight assessment areas. We combined five nonmetropolitan assessment areas for analysis purposes. This combined area contains 81% of CFNB’s deposits within the state. This is the primary rating area for Minnesota and it received a full-scope review. Other assessment areas in the state are the Caledonia Assessment Area MA #3870, the Ramsey Assessment Area MA #5120, and the Paynesville Assessment Area MA #6980. These areas received a limited-scope review. The market profile for the State of Minnesota found in Appendix C contains detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

The bank’s performance under the Lending Test in Minnesota is rated “High Satisfactory.” The bank’s performance in the MN Non-MA Assessment Area is good.

Scope of Review

- Our analysis does not include home mortgage loan distributions. Home mortgage lending is insignificant to bank performance in this assessment area.
- We gave the most weight to farm loans followed by business loans. Farm lending accounts for 48%, and business lending accounts for 38%, of the bank’s reported loans (by number).
- Market share data was not considered in our analysis. Only ten of 95 local banks (representing 30% of area deposits) report HMDA data; and just 11 local banks (representing 34% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the largest share of deposits of 95 financial institutions with a presence in the MN Non-MA Assessment Area. Bank deposits total \$566 million and represent 15% of area deposits.

CFNB originated 7,954 reportable farm, business and home mortgage loans totaling \$502 million in the MN Non-MA Assessment Area.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is good.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent. The bank's moderate-income tract distribution exceeds the demographic comparator. There are no low-income tracts in the area.

Small Loans to Farms

The geographic distribution of small loans to farms is adequate. The bank's moderate-income tract distribution is somewhat lower than the demographic comparator. There are no low-income tracts in the area.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous gaps in the MN Non-MA Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator.

Small Loans to Farms

The distribution of loans to farms of different sizes is good. The bank's percentage of loans to small farms substantially meets the demographic comparator.

Community Development Lending

Community development lending received neutral consideration in our lending test assessment. CFNB originated one community development loan totaling \$1.1 million in the MN Non-MA Assessment Area. The loan was to a non-profit organization that provides financing for start-up and existing small businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, bank performance in the Caledonia and Ramsey Assessment Areas are not inconsistent with Minnesota’s “High Satisfactory” Lending Test rating. Bank performance in the Paynesville Assessment Area is stronger than the overall Lending Test assessment for the state.

INVESTMENT TEST

The bank’s performance under the Investment Test in Minnesota is rated “High Satisfactory.” The bank’s performance in the MN Non-MA Assessment Area is good.

The level of investments within the MN Non-MA Assessment Area represents 5.05% of the Tier I capital allocated to the assessment area. This level compares well to the moderate level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$1,666,000). Among the CDC’s holdings are two investment securities that serve the State of Minnesota. Outside of the CDC, CFNB’s Investment Test support of community development has consisted of two investments made prior to this evaluation period that remain outstanding of \$1,031,000 and grants totaling \$13,000. Almost all of the qualified investments attributed to the bank for the assessment area serve the community development need of affordable housing for low- and moderate-income families.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Investment Test in the bank’s other Minnesota assessment areas is not inconsistent with the bank’s overall “High Satisfactory” performance under the Investment Test in Minnesota.

SERVICE TEST

The bank’s performance under the Service Test in Minnesota is rated “High Satisfactory.” The bank’s performance in the MN Non-MA Assessment Area is good.

Retail Banking Services

CFNB’s delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are eighteen branches in the MN Non-MA Assessment Area. Of the eighteen branches, one is located in a moderate-income tract (5.5%) and seventeen are in middle-income tracts (94.5%). The branch locations are near to the population demographics residing in the moderate-income tract as 5.8% of the population resides in this tract.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. The bank’s branch located in a moderate-income tract has its drive-up open on Saturdays. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and seventeen automated teller machines located in the assessment area. One automated teller machine is located in a moderate-income tract. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Non-MA assessment area, the Community First Mortgage, LLC originated 362 mortgage loans totaling \$33 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a relatively high level of community development services in the MN Non-MA Assessment Area. Bank officers regularly participate in a variety of organizations that primarily benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations. Bank employees take a leadership role in development projects in conjunction with one local community development organization. Opportunities for involvement in these more “rural” parts of the state should be considered moderate.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Service Test in the bank’s other Minnesota assessment areas is not inconsistent with the bank’s overall “High Satisfactory” performance under the Service Test in Minnesota.

State of Nebraska

CRA Rating for Nebraska:	Satisfactory
The Lending Test is rated:	Outstanding
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is excellent as evidenced by a good level of lending activity, excellent overall geographic distributions and excellent overall borrower income distributions.
- CFNB has a reasonable level of investments within Nebraska. Nearly all of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. However, to date the CDC’s investment holdings have not had a direct impact on the state, as the CDC has not held any securities that serve Nebraska. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are reasonably accessible to geographies and individuals of different income levels. Bank employees provide an adequate level of community development services.

Description of Institution’s Operations in Nebraska

CFNB has nine offices located in one assessment area in Nebraska. It is a nonmetropolitan area located in the northwest corner of the state. It is called the Alliance Assessment Area. It received a full-scope analysis. The market profile for the State of Nebraska found in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank’s performance under the Lending Test in Nebraska is rated “Outstanding.” The bank’s performance is excellent.

Scope of Review

- Home mortgage loan data reflects just 2001 and 2002 activity. The pre-merger affiliate in Nebraska was not subject to HMDA-reporting requirements for the year 2000.
- Our analysis does not include home mortgage distributions because it is insignificant to the bank’s performance in this assessment area.
- We gave the most weight to farm loans followed by business loans. Farm lending accounts for 61%, and business lending accounts for 30%, of the bank’s reported loans (annualized by number).
- Our analysis gives more consideration to bank loan distributions than market share analysis. Four of ten local banks (representing 55% of area deposits) report HMDA data; and four local banks (representing 58% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the largest share of deposits of ten financial institutions with a presence in the Alliance Assessment Area. Bank deposits total \$185 million and represent 27% of area deposits.

Over the evaluation period, CFNB originated 2,264 reportable farm, business and home mortgage loans totaling \$112 million in the Alliance Assessment Area. Of all CRA data reported in the Alliance Assessment Area for the year 2001, CFNB ranked 1st in reported farm loans and 1st in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is excellent.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent. The bank's moderate-income tract distribution exceeds the demographic comparator. Its moderate-income tract market share exceeds its overall share of business loans. There are no low-income tracts in the area.

Small Loans to Farms

The geographic distribution of small loans to farms is excellent. The bank's moderate-income tract distribution exceeds the demographic comparator. Its moderate-income tract market share substantially meets its overall share of farm loans. There are no low-income tracts in the area.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous gaps in the Alliance Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB reported the most loans to small businesses in the area.

Small Loans to Farms

The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms exceeds the demographic comparator. And its market share of loans to small farms is greater than its overall share of farm loans. Among local lenders for the year 2001, CFNB reported the most loans to small farms in the area.

Community Development Lending

The bank did not originate any community development loans in this assessment area over the evaluation period. The absence of community development lending had a neutral impact on Lending Test conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Nebraska is rated "Low Satisfactory." The bank's performance in the Alliance Assessment Area is adequate.

The level of investments within the Alliance Assessment Area represents 3.13% of the Tier I capital allocated to the assessment area. This level compares well to the low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed nearly exclusively of CDC activity (\$544,000). While this volume of investments is favorable, the Investment Test conclusion is hampered by the lack of CDC investment holdings that serve Nebraska. Outside of the CDC, CFNB's Investment Test support of community development opportunities in the assessment area consists of grants totaling only \$5,000. Those grants were made primarily to organizations that provide community services to low- and moderate-income individuals

SERVICE TEST

The bank's performance under the Service Test in Nebraska is rated "Low Satisfactory." The bank's performance in the Alliance Assessment Area is adequate.

Retail Banking Services

CFNB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are nine branches in the Alliance Assessment Area. All nine of the branches are located in middle-income tracts. With no branches in the assessment area's moderate-income tract, the branch locations do not meet the population demographics.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. One branch located in Alliance has only a drive-up facility and offers limited services. The bank did not open or close any branches in the assessment area during the evaluation period. Three branches were sold, including one located in a moderate-income tract.

Alternative delivery systems include telephone banking, online banking and seven automated teller machines located in the assessment area. All of the automated teller machines are located in moderate-income tracts. The bank provides bi-lingual services in one geography within the assessment area. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Alliance Assessment Area, the Community First Mortgage, LLC originated 68 mortgage loans totaling nearly \$5 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides an adequate level of community development services in the Alliance Assessment Area. Opportunities for community development involvement are somewhat limited. Bank officers participate in organizations that benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations.

State of New Mexico

CRA Rating for New Mexico: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- CFNB's lending performance is excellent as evidenced by a good level of lending activity, good overall geographic distributions, excellent overall borrower income distributions, and a high level of community development lending.
- CFNB has a good level of investments within New Mexico. The significant majority of the Investment Test activity attributed to this state is activity of the bank's CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC's investment holdings have a direct impact on the state as they include a security that helps serve community development needs in New Mexico. Qualifying charitable donations or grants are minimal.
- The bank's retail banking services are readily accessible to geographies and individuals of different income levels. Bank employees provide an adequate level of community development services.

Description of Institution's Operations in New Mexico

CFNB has five offices in one assessment area within the state. The assessment area consists of all of the Las Cruces, NM MA #4100. It received a full-scope analysis. The market profile for the State of New Mexico found in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank's performance under the Lending Test in New Mexico is rated "Outstanding." The bank's performance is excellent.

Scope of Review

- Our analysis does not include farm lending because it is insignificant to the bank's performance in this assessment area.
- We gave the most weight to business loans followed by home mortgage loans. Business lending accounts for 74%, and home mortgage lending accounts for 21%, of the bank's reported loans (by number) over the evaluation period.
- The geographic distribution analysis does not include multifamily home mortgage loans. The number of reported multifamily loans is insufficient for meaningful analysis.
- Our analysis of business lending gives some consideration to market share analysis. Eight of 16 local banks (representing 69% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the 3rd largest share of deposits of 16 financial institutions with a presence in the Las Cruces, NM MA. Bank deposits total \$108 million and represent 10% of area deposits.

Over the evaluation period, CFNB originated 932 reportable business, home mortgage and farm loans totaling \$74 million in the Las Cruces, NM MA. Of all HMDA data reported in the Las Cruces, NM MA for the year 2001, CFNB ranked 40th in home purchase loans, 8th in home improvement loans, and 23rd in refinance loans. Among the 12 local HMDA-reporting banks (and their affiliates), CFNB ranked 11th in home purchase originations, 6th in home improvement originations, and 9th in refinance originations. Of all CRA data reported in the Las Cruces, NM MA for the year 2001, CFNB ranked 4th in reported business loans. The three lenders with more reported business loans are all non-local, credit card lenders. Among local lenders, CFNB ranked 1st in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is good.

Home Mortgage Loans

The overall geographic distribution of reported home mortgage loans is adequate. Home purchase and refinance loans account for 63% of the bank's reported home mortgage loans over the evaluation period.

Performance in moderate-income areas is adequate. For home improvement loans, the moderate-income tract distribution exceeds the demographic comparator. Considering the Joint Venture Mortgage loans, the moderate-income tract distributions for home purchase and refinance products are lower than the demographic comparator (17.24% and 19.23%, respectively). Moderate-income tract market shares range from being somewhat lower than the overall market share (home improvement loans) to exceeding the overall market share (home purchase and refinance products).

There are no owner-occupied housing units in the area's sole low-income tract.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is good.

Performance in moderate-income areas is good. Even though the bank's moderate-income tract distribution is somewhat lower than the demographic comparator, its moderate-income tract market share substantially meets its overall share of business loans. Among local lenders in 2001, CFNB reported the most moderate-income tract business loans in the area.

Performance in low-income areas is good. Even though the bank's low-income tract distribution is significantly lower than the demographic comparator, its low-income tract market share exceeds its overall share of business loans. In the year 2001, local lenders reported just six business loans in the area's low-income tract. Among local lenders, CFNB ranked 3rd in the area's low-income tract business loans.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the Las Cruces, NM MA.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is excellent. Low-income distributions are strong given the high percentage of families below poverty (20.7%); and moderate-income distributions exceed the demographic comparator. Low-income and moderate-income market shares consistently exceed the overall market shares for each product.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB reported the most loans to small businesses in the area.

Community Development Lending

Community development lending received positive consideration in our lending test assessment. CFNB originated three community development loans totaling \$4 million in the Las Cruces, NM MA. The loans facilitated affordable housing for low- and moderate-income families.

INVESTMENT TEST

The bank's performance under the Investment Test in New Mexico is rated "High Satisfactory." The bank's performance in the Las Cruces, NM MA #4100 is good.

The level of investments within the Las Cruces MA represents 3.36% of the Tier I capital attributed to the assessment area. This level compares well to the low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$316,000). Among the CDC's holdings is a security that serves the community development need of affordable housing for low- and moderate-income families in the State of New Mexico. Outside of the CDC, CFNB's Investment Test support of community development opportunities has consisted of grants totaling \$26,000. Those grants were made to organizations that serve a wide range of community development needs.

SERVICE TEST

The bank's performance under the Service Test in New Mexico is rated "High Satisfactory." The bank's performance in the Las Cruces, NM MA #4100 is good.

Retail Banking Services

CFNB's delivery systems are readily accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are five branches in the Las Cruces, NM MA Assessment Area. Four branches are located in moderate-income tracts. The branch locations exceed the demographics of the assessment area where 34.6% of the assessment area population live in a moderate-income tract. The remaining branch is in a middle-income census tract.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and one automated teller machine located in the assessment area. The automated teller machine is located in a moderate-income tract. The bank provides bi-lingual services in several geographies within the assessment area. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Las Cruces MA, the Community First Mortgage, LLC originated 98 mortgage loans totaling just over \$11 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides an adequate level of community development services in the Las Cruces, NM MA Assessment Area. Opportunities for involvement in community development related organizations are considered somewhat limited. Bank officers participate in organizations that benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations.

State of North Dakota

CRA Rating for North Dakota: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: High Satisfactory
The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- CFNB's lending performance is good as evidenced by a good level of lending activity, excellent overall geographic distributions, and good overall borrower income distributions.
- CFNB has a reasonable level of investments within North Dakota. The majority of the Investment Test activity attributed to this state is activity of the bank's CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC's investment holdings have a direct impact on the state as they include securities that help serve community development needs in North Dakota.
- The bank's retail banking services are readily accessible to geographies and individuals of different income levels. Bank employees provide an adequate level of community development services.

Description of Institution's Operations in North Dakota

CFNB has nine offices in four assessment areas in the state. The bank has established three nonmetropolitan assessment areas that we combined for analysis purposes. This Non-MA Assessment Area contains 50.7% of CFNB's deposits within the state. The other assessment area is the Fargo-Moorhead, ND-MN MA #2520. This assessment area has four of the state's offices, 49.3% of CFNB deposits in the state, contains the state's largest city, and is the headquarters for the Community First organization. We selected this area as the state's primary rating area and completed a full-scope review on this assessment area. The market profile for the State of North Dakota found in Appendix C contains detailed demographics and other performance context information for the area that received a full-scope review.

LENDING TEST

The bank's performance under the Lending Test in North Dakota is rated "High Satisfactory." The bank's performance in Fargo-Moorhead, ND-MN MA #2520 is good.

Scope of Review

- Our analysis does not include farm lending because it is insignificant to the bank's performance in this assessment area.
- We gave the most weight to business loans followed by home mortgage loans. Business lending accounts for 57%, and home mortgage lending accounts for 40%, of the bank's reported loans (by number) over the evaluation period.
- The geographic distribution analysis does not include multifamily home mortgage loans. The number of reported multifamily loans is insufficient for meaningful analysis.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the 6th largest share of deposits of 30 financial institutions with a presence in the Fargo-Moorhead, ND-MN MA. Bank deposits total \$189 million and represent 5% of area deposits.

Over the evaluation period, CFNB originated 1,342 reportable business, home mortgage and farm loans totaling \$169 million in the Fargo-Moorhead, ND-MN MA. Of all HMDA data reported in the Fargo-Moorhead, ND-MN MA for the year 2001, CFNB ranked 8th in home purchase loans, 6th in home improvement loans, and 13th in refinance loans. Among the 21 local HMDA-reporting banks (and their affiliates), CFNB ranked 5th in home purchase originations, 5th in home improvement originations, and 6th in refinance originations. Of all CRA data reported in the Fargo-Moorhead, ND-MN MA for the year 2001, CFNB ranked 10th in reported business loans. Three of the higher-ranked institutions are non-local, credit card lenders.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is excellent.

Home Mortgage Loans

The overall geographic distribution of reported home mortgage loans is good. Home purchase loans received the most weight in our assessment, followed by refinance and home improvement loans. These loans respectively represent 53%, 34% and 11% of the bank's home mortgage lending (by number) in this assessment area.

Performance in the area's sole low-income tract is adequate even though the bank did not originate any home mortgage loans there. Residential lending opportunities are very limited in this tract as it contains just 27 owner-occupied housing units. 2001 peer data reflects just three home mortgage loans in the area's low-income tract.

Performance in moderate-income areas is good. The bank's moderate-income tract distribution exceeds the demographic comparator for home purchase loans; and its moderate-income tract market share is near its overall market share. The bank's moderate-income tract distribution is somewhat lower than the demographic comparator for refinance loans, but its moderate-income tract market share exceeds its overall market share. For home improvement loans, the bank's moderate-income tract distribution is significantly lower than the demographic comparator.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is excellent.

Performance in the area's sole low-income tract is adequate even though the bank's low-income tract distribution is significantly lower than the demographic comparator. Business lending opportunities are very limited in this tract as it contains only 32 businesses. 2001 peer data reflects just three business loans in the area's low-tract.

Performance in moderate-income areas is excellent. The bank's moderate-income tract distribution exceeds the demographic comparator, and its moderate-income tract market share

exceeds its overall share of business loans. Among local lenders, CFNB reported the 3rd most business loans in the area's moderate-income tracts for the year 2001.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any conspicuous gaps in the Fargo-Moorhead, ND-MN MA.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is good. Low-income distributions are reasonable given the percentage of families below poverty (7.9%). Moderate-income distributions exceed the demographic comparator for home purchase and home improvement products.

Low-income market shares range from being less than the overall market share (home purchase and refinance loans) to more than the overall market share (home improvement loans). Moderate-income market shares range from being near the overall market share (home improvement and refinance loans) to exceeding the overall market share (home purchase loans).

Small Loans to Businesses

The distribution of loans to businesses of different sizes is good. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) substantially meets the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB ranked 5th in reported to small businesses in the area (compared to an overall business loan ranking of 7th).

Community Development Lending

Community development lending received positive consideration in our Lending Test assessment. CFNB originated three community development loans totaling \$779 thousand in the Fargo-Moorhead, ND-MN MA (and one loan totaling \$100 thousand outside this area). The loans facilitated affordable housing for low- and moderate-income families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, bank performance in the ND Non-MA Assessment Area is stronger than North Dakota's "High Satisfactory" Lending Test rating.

INVESTMENT TEST

The bank's performance under the Investment Test in North Dakota is rated "High Satisfactory." The bank's performance in the Fargo-Moorhead, ND-MN MA #2520 is good.

The level of investments within the Fargo-Moorhead MA represents 3.85% of the Tier I capital allocated to the assessment area. This level is good, even in light of the high level of opportunities to participate in and support community development that is described in the

Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$556,000). Among the CDC's holdings are two investment securities that serve small business financing needs in the State of North Dakota. Outside of the CDC, CFNB's Investment Test support of community development has consisted of grants totaling \$135,000. Most of the grants were made by CFBX to an organization that provides various community services to low- and moderate-income persons and attributed to the bank.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the ND Non-MA Assessment Area is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in North Dakota.

SERVICE TEST

The bank's performance under the Service Test in North Dakota is rated "High Satisfactory." The bank's performance in the Fargo-Moorhead, ND-MN MA #2520 is good.

Retail Banking Services

CFNB's delivery systems are readily accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are four branches in the Fargo-Moorhead, ND-MN MA. Of the four branches, two are located in moderate-income tracts (50%) and two are in upper-income tracts (50%). The branch locations exceed the population demographics residing in the moderate-income tracts as 17% of the population reside in this tract. The assessment area includes one low-income tract. This tract, however, contains only 2% of the MA's population.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. One branch located in a moderate-income tract and both branches in upper-income tracts are open on Saturdays. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and eight ATMs located in the assessment area. Three of the ATMs are located in moderate-income tracts. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Fargo MA, the Community First Mortgage, LLC originated 147 mortgage loans totaling nearly \$17 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides an adequate level of community development services in the Fargo-Moorhead, ND-MN MA. Numerous opportunities exist for involvement in community development related organizations or for providing technical assistance to state and local entities seeking to improve the economic viability of the area. Bank officers participate in organizations that benefit low- and moderate-income individuals, or promote economic development. These

activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the ND Non-MA Assessment Area is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in North Dakota.

State of South Dakota

CRA Rating for South Dakota: Satisfactory
The Lending Test is rated: High Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is good as evidenced by good levels of lending activity, adequate overall geographic distributions, and excellent overall borrower income distributions.
- CFNB has a reasonable level of investments within South Dakota. Nearly all of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. However, to date the CDC’s investment holdings have not had a direct impact on the state, as the CDC has not held any securities that serve South Dakota. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are reasonably accessible to geographies and individuals of different income levels. Bank employees provide an adequate level of community development services.

Description of Institution’s Operations in South Dakota

CFNB has five nonmetropolitan assessment areas in the state that we combined for analysis purposes. It is called the SD Non-MA Assessment Area and it received a full-scope analysis. There are ten offices in the state. The market profile for the State of South Dakota found in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank’s performance under the Lending Test in South Dakota is rated “High Satisfactory.” The bank’s performance in the SD Non-MA Assessment Area is good.

Scope of Review

- Home mortgage loan data reflects just 2001 and 2002 activity. The pre-merger affiliate in South Dakota was not subject to HMDA-reporting requirements for the year 2000.
- Our analysis does not include home mortgage distributions. Home mortgage lending is insignificant to the bank’s performance in this assessment area.
- We gave the most weight to farm loans followed by business loans. Farm lending accounts for 61%, and business lending accounts for 31%, of the bank’s reported loans (annualized by number).
- Our analysis gives more consideration to bank loan distributions than market share analysis. Twelve of 34 local banks (representing 55% of area deposits) report HMDA data; and 11 local banks (representing 57% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the largest share of deposits of 34 financial institutions with a presence in the SD Non-MA Assessment Area. Bank deposits total \$217 million and represent 15% of area deposits.

Over the evaluation period, CFNB originated 3,788 reportable farm, business and home mortgage loans totaling \$199 million in the SD Non-MA Assessment Area. Of all CRA data reported in the SD Non-MA Assessment Area for the year 2001, CFNB ranked 2nd in reported farm loans and 1st in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is adequate.

Small Loans to Businesses

The geographic distribution of small loans to businesses is adequate, even though the bank's moderate-income tract distribution is significantly less than the demographic comparator. The bank has poor proximity to the area's moderate-income tracts. CFNB does not have an office in Corson, Dewey or Sioux (ND) Counties, which each constitute geographically large, moderate-income tracts. And towns in Charles Mix County's moderate-income tract are at least 25 miles from any CFNB office. Additionally, there are several competing lenders that are better located to serve the area's moderate-income tracts. There are no low-income tracts in the area.

Small Loans to Farms

The geographic distribution of small loans to farms is adequate, even though the bank's moderate-income tract distribution is significantly less than the demographic comparator. As described above, the bank has poor proximity to the area's moderate-income tracts.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any unexplained conspicuous gaps in the SD Non-MA Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB reported the most loans to small businesses in the area.

Small Loans to Farms

The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms exceeds the demographic comparator. And its market share of loans to small farms is greater than its overall share of farm loans. Among local lenders for the year 2001, CFNB reported the second-most loans to small farms in the area.

Community Development Lending

Community development lending received neutral consideration in our Lending Test assessment. CFNB originated one community development loan totaling \$50 thousand in the SD Non-MA Assessment Area. The loan facilitated affordable housing for low- and moderate-income families.

INVESTMENT TEST

The bank's performance under the Investment Test in South Dakota is rated "Low Satisfactory." The bank's performance in the SD Non-MA Assessment Area is adequate.

The level of investments within the SD Non-MA Assessment Area represents 3.22% of the Tier I capital allocated to the assessment area. This level compares well to the low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed nearly exclusively of CDC activity (\$637,000). While this volume of investments is favorable, the Investment Test conclusion is hampered by the lack of CDC investment holdings that serve South Dakota. Outside of the CDC, CFNB's Investment Test support of community development opportunities in the assessment area consists of grants totaling \$24,000. Those grants were made primarily to organizations that provide community services to low- and moderate-income individuals.

SERVICE TEST

The bank's performance under the Service Test in South Dakota is rated "Low Satisfactory." The bank's performance is adequate.

Retail Banking Services

CFNB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are ten branches in the South Dakota Assessment Area. All ten are located in middle-income tracts. The branch locations do not meet the demographics of the assessment area where 15.9% of the assessment area population lives in moderate-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and eight automated teller machines located in the assessment area. Each of the automated teller machines is located in a middle-income tract. The automated teller machine locations do not meet the assessment area demographics. The bank did not provide us with information concerning the

impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Non-MA assessment area, the Community First Mortgage, LLC originated 58 mortgage loans totaling nearly \$5 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides an adequate level of community development services in the South Dakota Assessment Area. Opportunities for involvement by financial institutions in community development services could be characterized as available but not highly coordinated. Bank officers participate in organizations that benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations.

State of Utah

CRA Rating for Utah:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is good as evidenced by an excellent level of lending activity, good overall geographic distributions and good borrower income distributions.
- CFNB has a good level of investments within Utah. Nearly all of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC’s investment holdings have a direct impact on the state as they include a security that helps serve community development needs in Utah. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are accessible to geographies and individuals of different income levels. The bank provides a limited level of community development services.

Description of Institution’s Operations in Utah

CFNB has two assessment areas in the state. One office is located in the Heber Assessment Area which is comprised of Wasatch County. This office received a limited-scope review. The assessment area that received a full-scope review consists of the Salt Lake City-Ogden, UT MA #7160. CFNB has five offices in this MA. We selected this MA as the primary rating area for the state because it contains 91% of CFNB’s deposits within the state. The market profile for the State of Utah found in Appendix C contains detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

The bank’s performance under the Lending Test in Utah is rated “High Satisfactory.” The bank’s performance in the Salt Lake City-Ogden, UT MA #7160 is good.

Scope of Review

- Our analysis does not include home mortgage or farm loan distributions. Home mortgage lending is insignificant to the bank’s performance in this market. The bank reported no farm loans in this assessment area over the evaluation period.
- Bank performance is primarily based on business loans. Business lending accounts for 98% of the bank’s reported loans (by number) over the evaluation period.

Lending Activity

Lending levels reflect excellent responsiveness in relation to area credit needs and the bank’s deposit market share. CFNB has the 30th largest share of deposits of 54 financial institutions

with a presence in the Salt Lake City-Ogden, UT MA. Bank deposits total \$74 million and represent less than 1% of area deposits.

Over the evaluation period, CFNB originated 830 reportable business and home mortgage loans totaling \$140 million in the Salt Lake City-Ogden, UT MA. Of all CRA data reported in the Salt Lake City-Ogden, UT MA for the year 2001, CFNB ranked 15th in reported business loans. Among local lenders (which include several credit card companies), CFNB ranked 13th in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is good.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is good.

Performance in low-income areas is good. The bank's low-income tract distribution is near the demographic comparator. Its low-income tract market share is somewhat lower than its overall share of business loans. Among local lenders in 2001, CFNB ranked 14th in the area's low-income tract business loans.

Performance in moderate-income areas is excellent. The bank's moderate-income tract distribution substantially meets the demographic comparator. In addition, its moderate-income tract market share is near its overall share of business loans. Among local lenders in 2001, CFNB ranked 13th in the area's moderate-income tract business loans.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the Salt Lake City-Ogden, UT MA.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is good. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator, but a very high percentage of businesses in the area (43%) do not report revenue information. CFNB's market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB ranked 10th in reported loans to small businesses in the area.

Community Development Lending

Community development lending received neutral consideration in our Lending Test assessment. CFNB originated two community development loans totaling \$20 thousand in the Salt Lake City-Ogden, UT MA. The loans facilitated affordable housing for low- and moderate-income families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, bank performance in the Heber Assessment Area is weaker than Utah's "High Satisfactory" Lending Test rating.

INVESTMENT TEST

The bank's performance under the Investment Test in Utah is rated "High Satisfactory." The bank's performance in the Salt Lake City-Ogden, UT MA #7160 is good.

The level of investments within the Salt Lake City-Ogden MA represents 3.11% of the Tier I capital allocated to the assessment area. This level is good, even in light of the high level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$219,000). Among the CDC's holdings is an investment security that serves the community development purpose of affordable housing for low- and moderate-income families in the State of Utah. Outside of the CDC, CFNB's Investment Test support of community development opportunities has consisted of grants totaling only \$1,000.

Conclusions for Area Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Investment Test in the Heber Assessment Area is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Utah.

SERVICE TEST

The bank's performance under the Service Test in Utah is rated "Low Satisfactory." The bank's performance in the Salt Lake City-Ogden, UT MA #7160 is adequate.

Retail Banking Services

CFNB's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are five branches in the Salt Lake City-Ogden, UT MA. Of the five branches, one is located in a moderate-income tract (20%), three are located in middle-income tracts (60%) and one is located in an upper-income tract (20%). The branch locations slightly exceed the population demographics residing in the moderate-income tracts as 18% of the population reside in these tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. Four of the branches, including the branch located in the moderate-income tract have extended hours on Fridays. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and five automated teller machines located in the assessment area. One of the automated teller machines is located in a moderate-income tract. The bank provides bi-lingual services in several geographies within the assessment area. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income

geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Salt Lake City MA, the Community First Mortgage, LLC originated 24 mortgage loans totaling \$2.5 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a limited level of community development services in the Salt Lake City-Ogden, UT MA, especially in light of the ample opportunities that exist for involvement. The bank provided us with information on only one community development organization in which bank employees participate. Bank employees do not routinely provide community development services within the assessment area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Service Test in the Heber Assessment Area is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in Utah.

State of Wisconsin

CRA Rating for Wisconsin:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	High Satisfactory

The major factors that support this rating include:

- CFNB's lending performance is good as evidenced by a good level of lending activity, excellent overall geographic distributions and good overall borrower income distributions.
- CFNB has a reasonable level of investments within Wisconsin. Nearly all of the Investment Test activity attributed to this state is activity of the bank's CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. However, to date the CDC's investment holdings have not had a direct impact on the state, as the CDC has not held any securities that serve Wisconsin. Qualifying charitable donations or grants are minimal.
- The bank's retail banking services are accessible to geographies and individuals of different income levels. Bank employees provide an adequate level of community development services.

Description of Institution's Operations in Wisconsin

CFNB has four offices located within a nonmetropolitan assessment area referred to as the Spooner Assessment Area. This area received a full-scope review. The market profile for the State of Wisconsin found in Appendix C contains detailed demographics and other performance context information.

LENDING TEST

The bank's performance under the Lending Test in Wisconsin is rated "High Satisfactory." The bank's performance in the Spooner Assessment Area is good.

Scope of Review

- Our analysis does not include farm loan distributions. The number of reported farm loans is insufficient for meaningful analysis.
- HMDA data reflects just 2001 and 2002 activity. The pre-merger affiliate in Wisconsin was not subject to HMDA reporting requirements for the year 2000.
- We gave the most weight to business loans followed by home mortgage loans. Business lending accounts for 74%, and home mortgage lending accounts for 24%, of the bank's reported loans (annualized by number) over the evaluation period.
- The geographic distribution analysis does not include multifamily home mortgage loans. The number of reported multifamily loans is insufficient for meaningful analysis.
- Our analysis gives more consideration to bank loan distributions than market share analysis. Six of nine local banks (representing 73% of area deposits) report HMDA data; and five local banks (representing 51% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the largest share of deposits of nine financial institutions with a presence in the Spooner Assessment Area. Bank deposits total \$100 million and represent 23% of area deposits.

Over the evaluation period, CFNB originated 790 reportable business, home mortgage, and farm loans totaling \$72 million in the Spooner Assessment Area. Of all HMDA data reported in the Spooner Assessment Area for the year 2001, CFNB ranked 7th in home purchase loans, 3rd in home improvement loans, and 7th in refinance loans. Among the six local HMDA-reporting banks (and their affiliates), CFNB ranked 4th in home purchase originations, 3rd in home improvement originations, and 3rd in refinance originations. Of all CRA data reported in the Spooner Assessment Area for the year 2001, CFNB ranked 2nd in reported business loans.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is excellent.

Home Mortgage Loans

The geographic distribution of reported home mortgage loans is excellent. The bank's moderate-income tract distributions exceed the demographic comparator for all home mortgage products. In addition, the bank's moderate-income tract market shares exceed, or substantially meet, its overall market shares for each product. There are no low-income tracts in the area.

Small Loans to Businesses

The geographic distribution of small loans to businesses is excellent. The bank's moderate-income tract distribution exceeds the demographic, and its moderate-income tract market share substantially meets its overall share of business loans. There are no low-income tracts in the area.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous gaps in the Spooner Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is adequate. We gave the most weight to refinance loans in our assessment, as they represent 72% of the bank's reported home mortgage loans over the evaluation period.

Performance in the low-income sector is good overall. Low-income distributions are particularly strong in the home purchase and home improvement products given the percentage of families below poverty (13.3%). Considering the Joint Venture loan originations, the low-income distribution for refinance loans (13.58%) is good. Low-income market shares consistently exceed the overall market shares for each product.

Performance in the moderate-income sector is adequate overall. The moderate-income distribution is near the demographic comparator for home purchase loans and substantially meets the demographic comparator for home improvement loans. Considering the Joint Venture loan originations, the moderate-income distribution for refinance loans (19.14%) is near the demographic comparator. The moderate-income market share exceeds the overall market share for home purchase and refinance loans.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator. And its market share of loans to small businesses is greater than its overall share of business loans. Among local lenders for the year 2001, CFNB ranked 2nd in reported loans to small businesses in the area.

Community Development Lending

The bank did not originate any community development loans in this assessment area over the evaluation period. The absence of community development lending had a neutral impact on Lending Test conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Wisconsin is rated "Low Satisfactory." The bank's performance in the Spooner Assessment Area is adequate.

The level of investments within the Spooner Assessment Area represents 3.22% of the Tier I capital allocated to the assessment area. This level compares well to the low level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed nearly exclusively of CDC activity (\$295,000). While this volume of investments is favorable, the Investment Test conclusion is hampered by the lack of CDC investment holdings that serve Wisconsin. Outside of the CDC, CFNB's Investment Test support of community development opportunities in the assessment area consists of grants totaling \$11,000. Those grants were made primarily to organizations that provide community services to low- and moderate-income individuals.

SERVICE TEST

The bank's performance under the Service Test in Wisconsin is rated "High Satisfactory." The bank's performance in the Spooner Assessment Area is good.

Retail Banking Services

CFNB's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are four branches in the Spooner Assessment Area. Two of the branches are located in moderate-income tracts and two of the branches are located in middle-income tracts. The branch locations meet the demographics of the assessment area where 48% of the assessment area population lives in moderate-income tracts and 52% of the population lives in middle-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. The bank did not open or close any branches in the assessment area during the evaluation period.

Alternative delivery systems include telephone banking, online banking and three automated teller machines located in the assessment area. Two of the automated teller machines are located in moderate-income tracts and one is located in middle-income tracts. The automated teller machine locations exceed the assessment area demographics. The bank provides bi-lingual services. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. For this reason, we did not place significant weight on them in the Service Test rating.

Within the Spooner Assessment Area, the Community First Mortgage, LLC originated 80 mortgage loans totaling just over \$9 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides an adequate level of community development services in the Spooner Assessment Area, especially in light of the limited opportunities available. Bank officers participate with organizations that benefit low- and moderate-income individuals, or promote economic development.

State of Wyoming

CRA Rating for Wyoming:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors that support this rating include:

- CFNB’s lending performance is good as evidenced by a good level of lending activity, good overall geographic distributions, and excellent overall borrower income distributions.
- CFNB has a good level of investments within Wyoming. Nearly all of the Investment Test activity attributed to this state is activity of the bank’s CDC subsidiary. CFNB established the CDC to help meet community development needs in its various markets. The CDC’s investment holdings have a direct impact on the state as they include securities that help serve community development needs in Wyoming. Qualifying charitable donations or grants are minimal.
- The bank’s retail banking services are reasonably accessible to geographies and individuals of different income levels. Bank employees provide a relatively high level of community development services.

Description of Institution’s Operations in Wyoming

CFNB has three assessment areas in the state. The bank has two offices in the Casper, WY MA #1350 and three offices in the Cheyenne, WY MA #1580. These areas received limited-scope reviews. The bank’s remaining 21 offices are located in sixteen more rural counties that make up the WY Non-MA Assessment Area. This assessment area contains 72% of CFNB deposits within the state and was selected as the primary rating area for the state. The market profile for the State of Wyoming found in Appendix C contains detailed demographics and other performance context information for the area that received a full-scope review.

LENDING TEST

The bank’s performance under the Lending Test in Wyoming is rated “High Satisfactory.” The bank’s performance in the WY Non-MA Assessment Area is good.

Scope of Review

- We gave the most weight to business loans followed by home mortgage and farm loans. These loans respectively account for 54%, 25%, and 20% of the bank’s reported loans (by number) over the evaluation period.
- The geographic distribution analysis does not include multifamily home mortgage loans. The number of reported multifamily loans is insufficient for meaningful analysis.
- Market share data was not considered in our analysis. Only six of 41 local banks (representing 41% of area deposits) report HMDA data; and just six local banks (representing 49% of area deposits) report CRA data.

Lending Activity

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. CFNB has the 2nd largest share of deposits of 41 financial institutions with a presence in the WY Non-MA Assessment Area. Bank deposits total \$632 million and represent 13% of area deposits.

Over the evaluation period, CFNB originated 4,720 reportable business, home mortgage, and farm loans totaling \$303 million) in the WY Non-MA Assessment Area.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is good.

Home Mortgage Loans

The overall geographic distribution of reported home mortgage loans is adequate.

Performance in low-income areas is adequate given the limited opportunities for residential lending. Low-income tracts contain less than 1% of the area's owner-occupied housing (222 units). The bank reported three home purchase loans in the area's low-income tracts over the evaluation period; its resulting distribution exceeds the demographic comparator. The bank made no home improvement loans in the area's low-income tracts over the evaluation period.

Performance in moderate-income areas is adequate. The bank reported 50 home purchase, 16 home improvement, and 48 refinance loans in the area's moderate-income tracts. Moderate-income tract distributions are somewhat lower than the demographic comparator for all products.

Small Loans to Businesses

The overall geographic distribution of small loans to businesses is excellent.

Performance in low-income areas is good given the limited opportunities for business lending. Low tracts contain less than 1% of the area's businesses – just 169 businesses. The bank reported 11 business loans in the area's low-tracts over the evaluation period. Its resulting low-income tract distribution is somewhat lower than the demographic comparator.

Performance in moderate-income areas is excellent. The bank reported 368 business loans in the area's moderate-income tracts over the evaluation period. Its resulting moderate-income tract distribution substantially meets the demographic comparator.

Small Loans to Farms

The overall geographic distribution of small loans to farms is good.

Performance in low-income areas is excellent. The bank reported 13 farm loans in the area's low-income tracts over the evaluation period. Its low-income tract distribution exceeds the demographic comparator.

Performance in moderate-income areas is good. The bank reported 104 farm loans in the area's moderate-income tracts over the evaluation period. Its resulting moderate-income tract distribution is near the demographic comparator.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained conspicuous gaps in the WY Non-MA Assessment Area.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent.

Home Mortgage Loans

The overall distribution of home mortgage loans to borrowers of different income levels is excellent. Low-income distributions are strong given the percentage of families below poverty (9.3%). Moderate-income distributions exceed the demographic comparator for all home mortgage products.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is excellent. The bank's percentage of loans to small businesses (i.e. those with gross annual revenues of \$1 million or less) exceeds the demographic comparator.

Small Loans to Farms

The distribution of loans to farms of different sizes is excellent. The bank's percentage of loans to small farms exceeds the demographic comparator.

Community Development Lending

Community development lending received neutral consideration in our Lending Test assessment. CFNB originated one community development loan totaling \$1.3 million in the WY Non-MA Assessment Area. The loan was to a non-profit organization that provides social services to low- and moderate-income individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, bank performance in the Casper and Cheyenne metropolitan areas are not inconsistent with Wyoming's "High Satisfactory" Lending Test rating.

INVESTMENT TEST

The bank's performance under the Investment Test in Wyoming is rated "High Satisfactory." The bank's performance in the WY Non-MA Assessment Area is good.

The level of investments within the WY Non-MA Assessment Area represents 3.14% of the Tier I capital allocated to the assessment area. This level is good, even in light of the high level of opportunities to participate in and support community development that is described in the Market Profile for this assessment area. Investments are composed primarily of CDC activity (\$1,859,000). Among the CDC's holdings are two investment securities that serve the community development purpose of affordable housing for low- and moderate-income families in the State of Wyoming. Outside of the CDC, CFNB's Investment Test support of community development opportunities has consisted of grants totaling \$20,000 that went primarily to organizations that provide community services to low- and moderate-income persons.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the bank's other Wyoming assessment areas is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Wyoming.

SERVICE TEST

The bank's performance under the Service Test in Wyoming is rated "Low Satisfactory." The bank's performance in the WY Non-MA Assessment Area is adequate.

Retail Banking Services

CFNB's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. There are twenty-one branches in the WY Non-MA Assessment Area. Two of the branches are in moderate-income tracts (9.5%), seventeen are in middle-income tracts (80.9%), and two are in upper-income tracts. The branch locations do not meet the demographics of the assessment area where 14.2% of the assessment area population lives in moderate-income tracts.

Business hours and services offered throughout the assessment area are reasonable and do not vary in a way that inconveniences customers. The bank closed one branch located in an upper-income tract while no branches were opened during the evaluation period.

Alternative delivery systems include telephone banking, online banking and twenty-four automated teller machines located in the assessment area. Two of the automated teller machines are located in a moderate-income tract. The locations of the ATMs do not meet the population demographics. The bank did not provide us with information concerning the impact these alternative delivery systems had in low- and moderate-income geographies. We did not place significant weight on them in the Service Test rating.

Within the Non-MA assessment area, the Community First Mortgage, LLC originated 270 mortgage loans totaling just under \$28 million. Community First Mortgage, LLC operates out of CFNB branches. CFNB facilitates the provision of credit through this arrangement.

Community Development Services

CFNB provides a relatively high level of community development services in the WY Non-MA Assessment Area. Bank officers regularly participate in a variety of organizations that primarily benefit low- and moderate-income individuals, or promote economic development. These activities include participation and involvement in economic development corporations, bank services education, city organizations, and other community development organizations. Even in light of the more "rural" nature of the assessment area, opportunities for involvement in community development related activities are considered ample.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Casper, WY MA and the Cheyenne, WY MA is stronger than the bank's overall "Low Satisfactory" performance under the Service Test in Wyoming. CFNB has a rather limited presence in these

two MAs with two branches in Casper and three in Cheyenne. But the branch distributions in these cities are readily accessible to geographies and individuals of different income levels.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (includes CD loans): (1-1-2000 to 12-31-2002) Investment and Service Tests: (1-1-2000 to 12-31-2002)	
Financial Institution	Products Reviewed	
Community First National Bank (CFNB) Fargo, ND	HMDA, small business, small farm, community development loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
CFB Community Development Corporation	Bank affiliate	Investments
Community First Home Mortgage, Inc.	Bank affiliate	Mortgage loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Arizona		
AZ Non-MA Assessment Area	Full-scope	Greenlee County, parts of Apache, Navajo, Gila, and Yavapai counties Part of Coconino County in the Flagstaff, AZ-UT MA #2620 Entire MA Entire MA
Page, AZ Assessment Area	Limited-scope	
Phoenix-Mesa, AZ MA #6200	Limited-scope	
Tucson, AZ MA #8520	Limited-scope	
State of California		
San Diego, CA MA #7320	Full-scope	Part of San Diego County
State of Colorado		
CO Non-MA Assessment Area	Full-scope	Chaffee, Delta, Grand, Gunnison, Moffat, Montrose, Routt, Summit, Park, Logan, Morgan, Phillips, Kit Carson, Elbert, and Las Animas counties Entire PMA Entire MA Entire PMA Entire MA
Denver, CO PMA #2080	Limited-scope	
Fort Collins-Loveland, CO MA #2670	Limited-scope	
Boulder-Longmont, CO PMA #1125	Limited-scope	
Grand Junction, CO MA #2995	Limited-scope	

Greeley, CO PMA #3060 Pueblo, CO MA #6560	Limited-scope Limited-scope	Entire PMA Entire MA
State of Iowa Decorah Assessment Area	Full-scope	Winnesheik County and portion of Howard County
State of Minnesota MN Non-MA Assessment Area	Full-scope	Grant, Otter Tail, Stevens, Swift, Traverse, Wilkin, portion of Kandiyohi, Cottonwood, Jackson, Nobles, Lincoln, Lyon, Yellow Medicine, Morrison, Norman, Fillmore counties
Caledonia Assessment Area MA #3870	Limited-scope	Houston County in the La Crosse, WI-MN MA #3870
Paynesville Assessment Area MA #6980	Limited-scope	Portion of Stearns County in the St. Cloud, MN MA #6980
Ramsey Assessment Area MA #5120	Limited-scope	Portion of Anoka County in the Minneapolis-St. Paul, MN-WI MA #5120
State of Nebraska Alliance Assessment Area	Full-scope	Box Butte, Morrill, Dawes, Sheridan, Grant, Hooker, and Cherry counties
State of New Mexico Las Cruces, NM MA #4100	Full-scope	Entire MA
State of North Dakota Fargo-Moorhead, ND-MN MA #2520	Full-scope	Entire MA
ND Non-MA Assessment Area	Limited-scope	Billings, Golden Valley, Stark, Griggs, and Richland counties
State of South Dakota SD Non-MA Assessment Area	Full-scope	Clay, Union, Custer, Fall River, Adams (ND), Sioux (ND), Corson, Dewey, Perkins, Potter, Beadle, Clark, Spink, Charles Mix, and Douglas counties
State of Utah Salt Lake City-Ogden, UT MA #7160	Full-scope	Entire MA
Heber Assessment Area	Limited-scope	Wasatch County
State of Wisconsin Spooner Assessment Area	Full-scope	Washburn County and portions of Burnett and Sawyer counties

<p>State of Wyoming WY Non-MA Assessment Area</p> <p>Casper, WY MA #1350 Cheyenne, WY MA #1580</p>	<p>Full-scope</p> <p>Limited-scope Limited-scope</p>	<p>Sublette, Park, Converse, Unita, Campbell, Sweetwater, Teton, Lincoln, Fremont, Albany, Niobrara, Carbon, Sheridan, Goshen, Platte, and Washakie counties</p> <p>Entire MA Entire MA</p>
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Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS Community First National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
CFNB	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State:				
Arizona	Needs to Improve	High Satisfactory	Low Satisfactory	Needs to Improve
California	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Colorado	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Iowa	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Minnesota	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Nebraska	Outstanding	Low Satisfactory	Low Satisfactory	Satisfactory
New Mexico	Outstanding	High Satisfactory	High Satisfactory	Outstanding
North Dakota	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
South Dakota	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Utah	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Wisconsin	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Wyoming	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

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STATE OF IOWA (Decorah Assessment Area)	8
STATE OF MINNESOTA (MN Non-MA Assessment Area)	9
STATE OF NEBRASKA (Alliance Assessment Area)	10
STATE OF NEW MEXICO (Las Cruces, NM MA #4100)	11
STATE OF NORTH DAKOTA (Fargo-Moorhead, ND-MN MA #2520)	13
STATE OF SOUTH DAKOTA (SD Non-MA Assessment Area)	15
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State of Arizona

AZ Non-MA Assessment Area

Demographic Information for Full-Scope Area: AZ Non-MA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	38	7.89	10.53	31.58	44.74	5.26
Population by Geography	119,214	8.31	18.96	28.67	44.06	0.00
Owner-Occupied Housing by Geography	27,640	6.32	14.39	33.74	45.54	0.00
Businesses by Geography	6,749	0.37	10.11	29.90	59.62	0.00
Farms by Geography	149	0.00	12.08	36.91	51.01	0.00
Family Distribution by Income Level	30,300	23.30	15.98	18.00	42.72	0.00
Distribution of LMI Families throughout AA Geographies	11,901	12.02	25.32	31.81	30.85	0.00
Median Family Income	\$23,997	Median Housing Value				\$56,396
HUD Adjusted Median Family Income for 2002	\$34,200	Unemployment Rate				4.64%
Households Below Poverty Level	21.55%					

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

The assessment area consists of three separate assessment areas and includes parts of Apache, Greenlee, Navajo, Gila, and Yavapai Counties. There are nine offices in the area. The area contains 57.9% of the bank's deposits within the State of Arizona. The deposits are, however, only 4.3% of total bank deposits. Therefore, the area will not have a significant impact on the bank's overall rating.

The economy took a significant downturn during 2001 (post 9/11) but is improving steadily. Biggest contributors to this improvement are from defense spending, growth in the service industry and some positive growth in the Biotech (medical care/treatment) area. The state has five major military bases that have roughly 50,000 jobs. With recent build-ups in defense spending, increases in military pay, increased personnel for airport and border security, it has boosted the AZ economy. Manufacturing in the state lags behind. The state government has had budget difficulties and had to cut 1,700 jobs and has put in a government hiring freeze through June 2003. Year-end 2002 unemployment for the state was 5.6%.

There are some severe housing problems throughout the state. The cost of housing is called an "impending crisis" because of the widening gap between the cost of housing and the low-income levels in the state. Average income ranks as one of the lowest in the US but the population is growing rapidly. Available land for development is very limited. Private land is only about 13-17% of the state. Land is mostly owned by the state, Federal government or Tribal entities. Land limitations greatly impact the cost of development and the resulting tax base implications.

A great deal of the assessment area contains or is near reservations. The Native American population has a very high unemployment rate coupled with low job growth potential and existing annual incomes at or below the poverty level. Five of the state's largest reservations have unemployment rates that range between 27.6% and 33.4%. A publication from the Arizona Housing Commission showed that the median incomes on the reservations ranged from \$5,360 to \$28,750. The updated median family income for the state was \$34,200. This same housing study showed that in 1998 (most recently available data), there was a need for nearly 30,000 affordable housing units on the state's reservations. The HUD assisted low-rent Indian housing inventory at the time was just over 15,000 units. The out-state median housing value in 1999 was approximately \$115,000. A study done by the Arizona Department of Commerce estimates that 28% of the households in AZ are paying more than 30% of their incomes for housing and are living in substandard housing.

Some state policy or state housing goals found on the AZ Housing Commission website included: rehabilitate substandard housing; develop housing tax credits for maintenance and rehabilitation of low-income housing units; promote use of tax-exempt mortgage revenue bonds for housing rehabilitation; participate with Federal Reserve and Federal Home Loan Bank affordable housing programs that provide rehabilitation grants and low-interest loans; apply for federal funding for special needs populations by encouraging and assisting local government and nonprofit agencies to pursue additional funding; seek alternative financing mechanisms to fund special-needs housing; and apply for HUD and other grant funds available for brownfields redevelopment.

Information that we reviewed from existing community contacts, the Performance Evaluations of other bank's in Arizona, and Internet led us to conclude that there are somewhat limited opportunities for formal community development relationships at the local level. There are some opportunities available through statewide programs.

State of California

San Diego, CA MA #7320

Demographic Information for Full-Scope Area: San Diego, CA MA #7320						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	140	6.43	17.14	55.00	20.71	0.71
Population by Geography	819,826	9.77	18.84	52.03	19.35	0.00
Owner-Occupied Housing by Geography	159,656	3.48	10.60	58.97	26.95	0.00
Businesses by Geography	35,402	4.92	21.03	52.99	21.05	0.00
Farms by Geography	641	2.96	14.82	58.03	24.18	0.00
Family Distribution by Income Level	204,454	21.15	19.09	23.66	36.10	0.00
Distribution of LMI Families throughout AA Geographies	82,271	16.42	27.20	47.48	8.90	0.00
Median Family Income	\$39,798	Median Housing Value		\$164,890		
HUD Adjusted Median Family Income for 2002	\$60,100	Unemployment Rate		3.16%		
Households Below Poverty Level	10.38%					

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

The assessment area consists of portions of San Diego County that includes the suburban cities of El Cajon, La Mesa, Santee, and Spring Valley. This is the only assessment area in the State of California. There are six offices in the area. The assessment area represents only 4.57% of total CFNB deposits and, therefore, is not considered to have a significant impact on the bank's overall CRA rating.

San Diego is the seventh largest city in the US and the second largest in California. It is the southern most metropolitan area in the state. It is adjacent to Tijuana, Mexico and its economy is heavily influenced by international trade. Historically the economy has been reliant upon defense and the military. Shipbuilding and repair/maintenance, manufacturing of industrial machines, high tech manufacturing including medical technology, professional services and tourism are significant to the area. The recent increases in US military and defense spending has had a strong positive impact on the local economy and is expected to remain strong through the rest of this decade. There have been a number of joint manufacturing agreements between US and Mexican companies made stronger by NAFTA inducements.

Affordable housing is a significant issue in the area. Demand is strong and supply is short for both single family and multi-family homes. In 2001, the median price of an existing home sold was \$260,000 and the median price of a new house sold was \$336,500. The average rent of a two-bedroom apartment was \$1,050. This information was provided from a local real estate consulting company. A regional planning agency said that to meet expected population growth in the area with housing needs, the area

would need to build in excess of 18,000 housing units per year through 2020. The city lags somewhat behind the rest of the US in terms of homeownership. This is because of the higher incidence of transient military and student residents.

The largest employers in the area are the San Diego Naval Station and the University of California at San Diego followed by the Naval Air Station. The unemployment rate in the county was 4.0% at year-end 2002. A City of San Diego website says that 92% of businesses are "small" businesses and the city sets aside millions of dollars each year in grant or loan assistance programs.

The city has identified some needs for the greater San Diego area. These include the physical maintenance of properties, the development of more multi-family homes, establishing programs to curb youth violence, more city sponsored business programs, and using tax increment financing to assist business development and job creation.

Information that we reviewed from existing community contacts, the Performance Evaluations of other bank's in California, and Internet led us to conclude that there are numerous opportunities for formal community development relationships at the local level as well as through statewide programs.

State of Colorado

CO Non-MA Assessment Area

Demographic Information for Full-Scope Area: CO Non-MA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	71	0.00	14.08	64.79	21.13	0.00
Population by Geography	196,072	0.00	13.98	62.38	23.63	0.00
Owner-Occupied Housing by Geography	50,815	0.00	14.94	63.03	22.03	0.00
Businesses by Geography	28,847	0.00	12.90	49.50	37.60	0.00
Farms by Geography	1,915	0.00	11.80	72.53	15.67	0.00
Family Distribution by Income Level	53,140	18.87	17.97	22.76	40.40	0.00
Distribution of LMI Families throughout AA Geographies	19,575	0.00	22.37	66.57	11.06	0.00
Median Family Income	\$28,257	Median Housing Value Unemployment Rate				\$75,419 2.77%
HUD Adjusted Median Family Income for 2002	\$46,000					
Households Below Poverty Level	14.79%					

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

The primary rating area consists of twenty-two offices in five separate assessment areas. Fourteen offices are located in Rocky Mountain resort communities. The remaining eight offices are located in front-range communities around eastern Colorado. These offices combine to represent 49% of the bank's deposits within the state. The State of Colorado represents 27% of total CFNB deposits which gives the State the greatest significance in arriving at the overall CRA ratings for the bank.

The state, and the Rocky Mountain communities in particular, are highly dependent upon tourism. The state is in its worst economic slump in fifteen years. While most sectors have been impacted, a downturn in tourism and huge layoffs in the telecommunications and technology industries have hit the state hard. Tourism has been negatively impacted since 9/11 and was further hurt by the drought and wildfires that swept through the state in 2002. While the statewide unemployment rate for 2002 was 5.3%, many communities that are in CFNB's assessment area have unemployment rates significantly higher than that. Only four of the fifteen counties that make up the assessment area have unemployment rates in the four-percent range. Six counties have unemployment rates in the 8-10% range.

The last two years have seen a 20% drop in homebuilding around the state. The housing market is generally reflecting the uncertainties found in the labor market. The once robust price appreciation has slowed. While housing costs remain high in the resort communities (because of the demand for upscale, seasonal and vacation or second homes coupled with the scarcity of vacant land suitable for building) the steep

escalation of past years has stopped. What housing demand there is in the state comes from continued in-migration. The population growth in the state has been strong and had helped drive up housing costs until this recent economic downturn.

Community contacts discussed a need for affordable housing units, particularly for the workforce needed to support local tourism. A community contact said that because of the low wages paid to the resort workers, obtaining decent, affordable housing is an issue. The contact said that until more diversified jobs that pay higher wages are created, the average local working person will continue to have difficulty obtaining housing. Other contacts said that there is a need for financial counseling and education for both the residential homebuyer and small business owner. Small business financing was also mentioned as a need.

Information that we reviewed from other community contacts, the Performance Evaluations of other bank's in Colorado, and Internet led us to conclude that there are ample opportunities for formal community development relationships at the local level as well as through statewide programs.

Additional information on specific cities in the assessment area:

Breckenridge – Approximately 68% of all housing is seasonal or second homes. The average sale price of a condo in 2001 was \$275,709; the average single-family residence sold for \$574,129; and the average price of a vacant lot for single-family construction was \$235,000.

Salida – Most home construction is in the unincorporated portions of the county. In 1999, the average home sold for \$128,332 and the average two-bedroom apartment rented for \$550.

Gunnison – In 2000, the average sales price of a residence was \$176,300.

Crested Butte and Mt. Crested Butte – Although located only 30 miles north of Gunnison, the housing is much more expensive. There are a lot of second or vacation homes in the area. Current vacant lots suitable for building single-family residences are priced around \$155,000. The sales price of average homes in 2000 ranged between \$407,000 and \$469,000.

Delta – Wages are typically well below the rest of the state. In 2000, the average sales price of a single-family residence was \$112,380.

Fort Morgan – The town has a strong agricultural dependence. The average sales price of a home in 2000 was \$101,225.

State of Iowa

Decorah Assessment Area

Demographic Information for Full-Scope Area: Decorah Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	0.00	0.00	100.00	0.00	0.00
Population by Geography	27,654	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	7,327	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	7,327	0.00	0.00	100.00	0.00	0.00
Farms by Geography	765	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	6,980	17.89	19.60	27.58	34.93	0.00
Distribution of LMI Families throughout AA Geographies	2,617	0.00	0.00	100.00	0.00	0.00
Median Family Income	\$29,303	Median Housing Value Unemployment Rate				\$42,278 1.65%
HUD Adjusted Median Family Income for 2002	\$49,400					
Households Below Poverty Level	14.89					

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

The assessment area consists of Winnesheik County and a portion of Howard County in NE Iowa. This is the only assessment area CFNB has within the state. The bank has three offices in the assessment area. The state represents only 2.4% of CFNB's total deposits and, as a result, does not have a significant impact on the bank's overall CRA rating. The area is highly dependent upon agriculture. The new terms of the federal farm bill should be beneficial to state farmers. The state is one of the largest recipients in the US for farm aid and support payments. The area gets some tourism because of the annual Nordic Fest and the Vesterheim Museum. The city is the home of a private, liberal arts college - Luther College - with approximately 2,500 students. As of November 2002, unemployment in Iowa was 3.9%. In 2002, the median home sold for \$106,571 and the average two-bedroom apartment rented for \$375.

Information that we reviewed from Internet led us to conclude that there are somewhat limited opportunities for formal community development relationships at the local level. There are also only limited opportunities available through statewide programs.

State of Minnesota

MN Non-MA Assessment Area

Demographic Information for Full-Scope Area: MN Non-MA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	78	0.00	6.41	89.74	3.85	0.00
Population by Geography	247,458	0.00	5.84	89.45	4.70	0.00
Owner-Occupied Housing by Geography	72,214	0.00	6.07	89.27	4.66	0.00
Businesses by Geography	17,525	0.00	6.02	89.70	4.28	0.00
Farms by Geography	6,014	0.00	4.21	94.68	1.11	0.00
Family Distribution by Income Level	67,045	20.20	20.09	25.31	34.40	0.00
Distribution of LMI Families throughout AA Geographies	27,009	0.00	7.99	89.06	2.95	0.00
Median Family Income	\$28,933	Median Housing Value Unemployment Rate				\$40,855 2.41%
HUD Adjusted Median Family Income for 2002	\$48,500					
Households Below Poverty Level	15.44%					

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

The area consists of six separate assessment areas scattered throughout rural parts of Minnesota. Larger communities within these assessment areas include Fergus Falls, Breckenridge, Worthington, Marshall, Little Falls, Ada, and Mabel. CFNB has 18 offices located in the assessment area. The assessment area represents 81% of CFNB's deposits within the state. The State of Minnesota has 13% of all CFNB deposits which is the third largest volume of deposits for the bank. As a result, this assessment area will be a contributing factor in determining the overall rating for the bank.

The statewide unemployment rate as of year-end 2002 jumped to 4.2%. This is essentially a 100 basis point increase over the state's past five-year average. The assessment area taken as a whole has a dependence upon agriculture and agricultural related support businesses. Several of the cities in the assessment areas have large local medical centers and have small colleges or community colleges which are large employers in the area. Housing prices are generally affordable and are significantly below the urban center of Minneapolis-St. Paul. Across these larger assessment area cities, most homes sell in the \$75,000 to \$120,000 range. Average rents for a two-bedroom apartment ranged from \$260 to \$400 in these cities.

Community contacts from the area said there is a need to attract more businesses into the communities which will provide greater economic diversity and more employment opportunities. There is typically a need for higher paying jobs. One contact said there is a need for more mid-priced homes in the \$60,000 to \$80,000 range. Opportunities for community development involvement are characterized as moderate.

State of Nebraska

Alliance Assessment Area

Demographic Information for Full-Scope Area: Alliance Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	12	0.00	8.33	83.33	8.33	0.00
Population by Geography	42,193	0.00	4.25	83.07	12.68	0.00
Owner-Occupied Housing by Geography	10,658	0.00	3.01	84.16	12.83	0.00
Businesses by Geography	3,091	0.00	1.71	90.29	7.99	0.00
Farms by Geography	881	0.00	5.22	87.97	6.81	0.00
Family Distribution by Income Level	11,291	19.80	21.36	21.85	36.99	0.00
Distribution of LMI Families throughout AA Geographies	4,648	0.00	6.48	86.64	6.88	0.00
Median Family Income	\$27,623	Median Housing Value				\$33,236
HUD Adjusted Median Family Income for 2002	\$45,800	Unemployment Rate				2.29%
Households Below Poverty Level	16.42%					

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

This is a single assessment area consisting of seven counties in the northwest corner of the state. It is CFNB's only presence in the state and there are nine offices. The state accounts for only 4% of total CFNB deposits and as a result will only have limited impact on the overall CRA rating. The primary cities in the assessment area are Alliance, Chadron, and Valentine. Agriculture plays a major role in the area's economy primarily from farming, ranching, and feedlot operations. Drought conditions of 2002 had a negative impact on the area's farm and cattle operations by reducing crop yields. Farming accounts for 4% of Nebraska's gross state product. The drought and low commodity prices have cut into the state's farm income. The area outside of Valentine is considered one of the best regions in the US for raising cattle. There is some tourism as Chadron is on what is considered the southern edge of the Black Hills tourism area. Unemployment at year-end 2002 was 3.4%. A community contact said that there is a need for moderately priced houses and for small business loans. The contact said that local banks are very involved in meeting the needs of the community.

In Alliance, the cost of a home sold over the last two years averaged \$65,000 and the rent on a two-bedroom apartment was \$275. In Chadron, the average cost of a home sold over the last two years was \$70,000 and the average two-bedroom apartment rent was \$375. There are roughly six new homes built a year with an average cost of \$90,000. Valentine is located just 10 miles south of the SD border. The Rosebud Sioux Indian Reservation is located in SD, on the border north of the city. The reservation has 18,000 members and operates a casino. Opportunities for community development involvement are characterized as limited.

State of New Mexico

Las Cruces, NM MA #4100

Demographic Information for Full-Scope Area: Las Cruces, NM MA #4100						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	23	4.35	30.43	43.48	21.74	0.00
Population by Geography	135,510	3.34	34.59	43.21	18.86	0.00
Owner-Occupied Housing by Geography	29,084	0.00	32.42	46.86	20.71	0.00
Businesses by Geography	7,023	1.54	34.37	43.93	20.16	0.00
Farms by Geography	274	0.36	59.12	33.21	7.30	0.00
Family Distribution by Income Level	33,471	23.64	16.47	19.02	40.87	0.00
Distribution of LMI Families throughout AA Geographies	13,425	3.02	46.30	39.60	11.08	0.00
Median Family Income	\$24,721	Median Housing Value Unemployment Rate				\$68,228 4.07%
HUD Adjusted Median Family Income for 2002	\$36,800					
Households Below Poverty Level	23.34%					

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

CFNB has five offices in this assessment area which consists of the entire MA. The assessment area contains only 2% of the bank's total deposits. The state has limited impact on the bank's overall CRA rating. This is CFNB's only presence in the state. Las Cruces is located near the southern edge of New Mexico only 46 miles north of El Paso, Texas and Ciudad Juarez, Mexico. Because of its proximity to Mexico, the city has strong trade ties with the Mexican economy. It is the second largest city in the state, with a population of 74,000, and has an economy based on agriculture, technology, and education. The city is located in a valley with the Organ Mountains to the east and the Rio Grand River immediately to the west. The city is the home of New Mexico State University with 15,000 on this main campus. The university is the largest employer in the city and accounts for 12% of total employment.

The city is among the fastest growing metropolitan areas in the US because of its good year-round weather, affordable housing and living costs, and generally comfortable surroundings. The area is attracting a lot of retirees because of the city's generally low cost of living and below national average home prices. The median sales price of existing homes is \$97,000 with the median sales price of new construction at \$144,200. The average rent on a two-bedroom apartment is \$600. But with these generally affordable houses available, local residents are hampered by income levels that are considered very low compared to the rest of the state and the US. A downside of continued expected growth could be an increase in existing water shortages.

In 2002, Forbes magazine ranked the area as the best small metropolitan area for businesses and careers. Yet, unemployment is high in the area at 7%. The city is proactive in seeking business expansion and has many financial incentives available. There are ready connections to business opportunities in Mexico and for increased international trade. The area has a dependence on the military with the presence of the White Sands Missile Range. Increased military and defense spending is expected to have a positive impact on the area.

Information that we reviewed from existing community contacts and Internet sources led us to conclude that there are somewhat limited opportunities for formal community development relationships at the local level.

State of North Dakota

Fargo-Moorhead, ND-MN MA #2520

Demographic Information for Full-Scope Area: Fargo-Moorhead, ND-MN MA #2520						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	36	2.78	19.44	66.67	11.11	0.00
Population by Geography	153,296	2.03	17.01	65.99	14.96	0.00
Owner-Occupied Housing by Geography	34,021	0.08	12.14	70.87	16.92	0.00
Businesses by Geography	11,927	0.27	37.78	46.73	15.22	0.00
Farms by Geography	1,006	0.00	4.77	88.37	6.86	0.00
Family Distribution by Income Level	37,506	17.66	18.16	26.40	37.79	0.00
Distribution of LMI Families throughout AA Geographies	13,432	2.32	21.98	68.04	7.67	0.00
Median Family Income	\$33,819	Median Housing Value				\$62,208
HUD Adjusted Median Family Income for 2002	\$55,900	Unemployment Rate				2.52%
Households Below Poverty Level	14.19%					

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

This assessment area consists of the entire MA which is Cass County in North Dakota and Clay County in Minnesota. CFNB does not have any offices located in the Minnesota portion of the MA but has four offices in Fargo. The area contains 49% of the bank's deposits in the State of ND. ND contributes only 8% of the bank's total deposit base. The state has limited impact on the bank's overall CRA rating.

The Fargo area contains roughly one-quarter of the population of the state. Its economy is far stronger than the rest of the state. The area has a deep dependence on agriculture and related supporting businesses. But the Fargo area has a greater degree of job diversity than the rest of the state. It is a major center for retail, higher education, and health care services. The largest employers in the area are the local hospitals and clinics with 4,300 employees, North Dakota State University with 3,800 employees, Blue Cross with 1,600 employees, American Crystal Sugar with 1,500 employees, US Bank with 1,200 employees, and Microsoft/Great Plains Software with 1,100 employees. Besides the large university in Fargo, Moorhead also has a state university, a private liberal arts college and a community/technical college. The total student population is in excess of 22,000 students which play a part in the rental housing market. Information from the FM Area Association of Realtors shows that the 2002 average sales price of an existing home was \$102,000, the average sales price of a new home was \$181,000 and the rent of a two-bedroom apartment ranged from \$350-\$1,100.

The city and state offer numerous financial incentives for business expansion and for attracting new businesses to the area. Because of the universities, there is an

increased volume of highly-skilled, educated labor available. But retaining college graduates continues to be a concern as graduates migrate to higher wages offered outside the state. The labor force remains tight in the assessment area and unemployment in the assessment area for November 2002 was only 1.8%.

Information from community contacts indicated a concern over continued job creation and retention. One mentioned a concern over the shortage of labor while another talked about the concerns over retaining local college graduates. One contact said that banks appear reluctant to finance loans for older commercial real estate buildings with projects to rehabilitate second story apartment units.

Information that we reviewed from existing community contacts, the Performance Evaluations of other bank's in the Fargo-Moorhead MA, and Internet led us to conclude that there are numerous opportunities for formal community development relationships at the local level. There are also many opportunities available through statewide programs.

State of South Dakota

SD Non-MA Assessment Area

Demographic Information for Full-Scope Area: SD Non-MA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	33	0.00	12.12	81.82	6.06	0.00
Population by Geography	104,196	0.00	15.89	75.24	8.87	0.00
Owner-Occupied Housing by Geography	25,392	0.00	10.65	79.64	9.72	0.00
Businesses by Geography	6,624	0.00	10.16	83.09	6.75	0.00
Farms by Geography	2,483	0.00	11.76	86.35	1.89	0.00
Family Distribution by Income Level	26,669	21.73	18.08	23.26	36.93	0.00
Distribution of LMI Families throughout AA Geographies	10,616	0.00	21.44	72.07	6.49	0.00
Median Family Income	\$25,605	Median Housing Value		\$31,246		
HUD Adjusted Median Family Income for 2002	\$44,518	Unemployment Rate		2.41%		
Households Below Poverty Level	20.19%					

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

The assessment area consists of five separate assessment areas located throughout SD. The assessment area based out of Lemmon, SD includes two adjacent counties in ND. Because Lemmon is on the ND-SD border and is the closest town to a great portion of these two counties, it looks like a reasonable consideration. The Standing Rock Indian Reservation encompasses all of Corson County SD and Sioux County ND so it is reasonable to treat this as one area. In addition to Lemmon, larger cities in the assessment areas are Vermillion (SE corner of the state), Hot Springs (SW corner in the Black Hills), and Huron (in the eastern third of the state). CFNB has ten offices in the state. The state has 5% of total CFNB deposits and has a limited impact on the overall CRA rating. The state has no corporate, personal, or inheritance taxes. The state is reported to have one of the highest overall poverty rates in the US. Seventy percent of the state's farmers receive farm subsidies compared to 40% in the rest of the US. Community contacts talked in general about the weakening economy and the need for more stability and job creation/retention. Housing is characterized as affordable but aging and in need of upkeep.

Agriculture dominates the state's economy. Recent droughts have hurt the farm economy through lower production. This has had a negative impact on already weak farm revenues. Some farmers have been forced to sell off portions of livestock herds earlier than normal because of a lack of adequate water and grass to feed them. The SD Department of Agriculture reports that there are roughly 32,500 farms in the state with an average of 1,354 acres per farm. Land averages \$348/acre. Opportunities for community development involvement should be characterized as limited.

State of Utah

Salt Lake City-Ogden, UT MA #7160

Demographic Information for Full-Scope Area: Salt Lake City-Ogden, UT MA #7160						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	230	4.78	21.30	52.17	21.74	0.00
Population by Geography	1,072,227	1.80	18.21	57.37	22.62	0.00
Owner-Occupied Housing by Geography	234,111	0.82	14.89	59.15	25.14	0.00
Businesses by Geography	127,010	4.80	21.05	48.43	25.73	0.00
Farms by Geography	1,730	2.43	14.16	60.69	22.72	0.00
Family Distribution by Income Level	262,143	16.64	19.61	26.60	37.16	0.00
Distribution of LMI Families throughout AA Geographies	95,018	3.50	30.63	55.34	10.53	0.00
Median Family Income	\$35,240	Median Housing Value Unemployment Rate				\$72,830 2.31%
HUD Adjusted Median Family Income for 2002	\$57,200					
Households Below Poverty Level	9.58%					

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

The assessment area consists of the entire MA. CFNB has one other assessment area in an outlying part of the state near Salt Lake City but it is not located within the MA. CFNB has five offices located within the MA. The MA accounts for 91% of the bank's deposits within the state. The state, however, represents only 2% of total bank deposits and will therefore have a limited impact on the overall CRA rating. Salt Lake City is the state's capital and largest city. It is located in a valley at the foot of two mountain ranges. The city hosted the 2002 Winter Olympics which caused a lot of spending leading up to the Olympics for infrastructure and building facilities. The large Olympic Village that housed athletes was built adjacent to the University of Utah (which has an average student base of 28,000 students) and turned over to the University for student housing following the Olympics.

While the MA has a highly diversified economy, it has shown some recent volatility. The MA has numerous high-tech firms, medical, biotech, and computer software companies. These sectors have been impacted by the national recession and a number of jobs have been lost in the high-tech industries. Delta airlines has a hub in the city and is expected to have some layoffs but the company has not announced specifics. Unemployment has jumped significantly in the past year with the State of Utah showing year-end 2002 unemployment just over 6%. State government has been the largest employer in the area but decreasing state revenues led to the reduction of nearly 400 jobs. Tourism has traditionally been an important year-round part of the state's economy. There are five national parks, seven national monuments, seven Nordic ski resorts, and fourteen Alpine ski resorts within easy access to the MA.

The strong housing market of the late 1990's has slowed. There are current estimates that the supply of residential housing is nearly a year ahead of demand. The average price of an existing home sold in 2000 was \$145,600; the average price of new construction was \$176,479; and the rent of an average two-bedroom apartment was between \$600-\$800. Office vacancy rates have increased but should lead to lower rental rates which should reduce business costs.

Community contacts emphasized a need for affordable housing and said that programs that offered downpayment assistance would help the working poor and first-time homebuyers get into a home. They also discussed a need for more financial education or personal budget management seminars. The contacts said that the larger financial institutions were generally responsive to area needs and were involved. But the contacts said smaller banks are not as active with one contact going as far as saying that smaller banks' performance is "poor." One contact pointed out that banks could do more than purchase LIHTCs and should also provide some debt financing for these types of projects.

From this information provided by community representatives, the Performance Evaluations from other banks in the Salt Lake City-Ogden MA, and Internet sources we concluded that there are ample opportunities for community development participation.

State of Wisconsin

Spooner Assessment Area

Demographic Information for Full-Scope Area: Spooner Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	12	0.00	66.67	33.33	0.00	0.00
Population by Geography	22,711	0.00	48.05	51.95	0.00	0.00
Owner-Occupied Housing by Geography	6,815	0.00	51.36	48.64	0.00	0.00
Businesses by Geography	1,903	0.00	46.24	53.76	0.00	0.00
Farms by Geography	175	0.00	54.29	45.71	0.00	0.00
Family Distribution by Income Level	6,396	27.67	24.39	22.76	25.17	0.00
Distribution of LMI Families throughout AA Geographies	3,330	0.00	55.98	44.02	0.00	0.00
Median Family Income	\$30,290	Median Housing Value Unemployment Rate				\$49,624 3.60%
HUD Adjusted Median Family Income for 2002	\$50,800					
Households Below Poverty Level	17.54%					

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

This is a single assessment area consisting of Washburn County and portions of Burnett and Sawyer Counties. This is the bank's only assessment area in the state. CFNB has four offices in the assessment area. The assessment area represents only 2% of total CFNB deposits and will have minimal impact on the overall CRA rating. Spooner is located in the northwestern corner of the state. Tourism is a primary factor in the local economy. Washburn County is a recognized recreational area with 961 lakes and three navigable rivers. More than half of the county is forestland. The area is supported by individuals with second or vacation homes.

The largest employers in the area include a food products manufacturing company, the local hospital and nursing home, the Department of Natural Resources, the local school districts, and some light manufacturing. A large portion of the area is self-employed (14% for Washburn County). While the statewide unemployment rate was 5.7%, the December 2002 unemployment rate for Washburn County was 7.2%. Income levels in Washburn County are lower than the state as a whole but a contributing source is that the county has a very large population of elderly living on fixed incomes. Consequences of an aging population base are a smaller available labor force and a need for more services.

Community contacts have indicated a need for small business financing and for affordable home improvement loan programs. From these contacts and information available on Internet, we concluded that there are limited opportunities for community development relationships within the assessment area.

State of Wyoming

WY Non-MA Assessment Area

Demographic Information for Full-Scope Area: WY Non-MA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	109	2.75	17.43	57.80	19.27	2.75
Population by Geography	285,929	0.82	14.18	59.60	24.69	0.71
Owner-Occupied Housing by Geography	70,494	0.31	13.19	62.15	24.35	0.00
Businesses by Geography	28,236	0.60	14.47	68.51	16.42	0.00
Farms by Geography	1,693	1.30	12.88	74.31	11.52	0.00
Family Distribution by Income Level	74,936	19.19	17.49	23.53	39.80	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	27,482	1.62	21.27	62.26	14.85	0.00
Median Family Income	\$32,096	Median Housing Value				\$64,550
HUD Adjusted Median Family Income for 2002	\$47,200	Unemployment Rate				2.81%
Households Below Poverty Level	12.63%					

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

This is a single assessment area that consists of most of the rural portions of the state. It contains 16 adjoining counties covering all sections of the state. Only four counties are not included. CFNB does not have offices in these four counties. The assessment area represents 72% of CFNB's deposits within the state. The State of Wyoming contains 14% of the bank's total deposits which makes the state a major influence in the overall CRA rating for the bank. In general, the statewide economy has been growing, especially in the service and retail segment. Unemployment at 4.2% for 2002 was below the national average. Population growth in the state is generally positive. But there is some concern in the state that because the state is considered "remote," it is difficult to attract relocating businesses that would provide higher paying jobs and real economic growth. The state has not had the exposure to job losses in the high-tech arena that has hurt most of the US because the state has a limited number of high-tech businesses located there. The state has no personal or corporate income tax. The Casper MA and Cheyenne MA have their own assessment areas but were not the primary rating areas for the state. The larger cities in the assessment area include:

Cody – Located in the NW corner of the state, near Yellowstone National Park. Largest employers are the hospital (500 employees), school district (375 employees), Walmart (186 employees), and Marathon Oil (160 employees). Average sales price of a house in 2001 was \$121,173; average rent on a two-bedroom apartment ranged between \$350 and \$450.

Gillette - Average new home sales in 2002 were \$132,560 and the average existing home sales price was \$106,110. The average two-bedroom apartment rent was \$395. The largest employers are coal mining (five mining companies employing 4,361) and education (1,550 employees).

Green River and Rock Springs - Green River is the county seat and was originally a railroad town. Rock Springs was first known as a coal-mining town. The largest employers are for mining (Trona mining which is a rare raw material used in the refining of soda ash), retail, and government. The average home in Green River sold for \$101,000 in 2000 with the average two-bedroom apartment renting for \$363.

Jackson - This resort town in a valley of the Grand Tetons is heavily dependent on tourism and outdoor activity (skiing, snowmobiling, fishing, camping). Five ski resorts are the primary employers. The area averages 2.5 million summer visitors and 500,000 winter visitors. The county has the highest per capita income in the US at just under \$50,000 and it also has the highest percent of reported dividend income in the US. However, more than 50% of all workers make less than \$25,000 per year. There are severe housing shortages for the average working person. The lack of available land for development with the desire to look out on mountain scenery has driven up land and housing costs. The area has mostly seasonal and vacation homes. The majority of the population is not dependent upon local jobs for wages or source of income. The city has done two housing studies in recent years to try to address the housing problems for local workers. In addition, a local Realtor publication has information to show the severity of the housing costs. The average price of a real estate lot sold in July 2001 was \$950,000. The average list price of homes on the market during July 2001 was \$1.1 million. Info from the housing study showed the median single-family sales price for 2000 was \$565,000 with the average sales price at \$896,500. The average condo/townhome sold for \$367,000 in 2000. Multifamily housing in the area is limited.

The city has recently implemented a five year Capital Improvement Plan to rehab, restore, and improve the town. Projects approved under this plan must cost more than \$100,000 and have an expected useful life over 10 years. Project funding comes from grants, direct loans, specific use taxes, and city revenues. One part of the plan includes housing development for local employees so they can actually live in town. Contractors have to pay special assessments in order to get building permits and 15% of all units must be in affordable housing.

Laramie - City is on I-80 west of Cheyenne. It is the home of the University of Wyoming which has approximately 9,900 students.

Community contacts said that there is a need for more small business loans, especially start-up financing. The contacts also said there is a need for loans for manufacturing companies. One contact said that the area (near Worland) is somewhat depressed and that the lack of economic growth in the area makes it difficult for individuals to seek loan requests at this time. Information from these contacts, other Performance Evaluations of banks in Wyoming, and Internet sources led us to conclude that community development opportunities are ample despite the more rural nature of the area.

Appendix D: Tables of Performance Data

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Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). 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 MA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

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 Home Mortgage 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. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- 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. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- 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 MA/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 8.
- Table 10.** **Borrower Distribution of Refinance Loans** - See Table 8.
- 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. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/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.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. 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 MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1: Lending Table

LENDING VOLUME												Geography: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002	
MA/Assessment Area:	% 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:															
AZ Non-MA AA	42.31	117	2,661	159	15,974	13	758	0	0	289	19,393	57.90			
Limited Review:															
Page, AZ MA #2620	8.49	14	682	44	1,969	0	0	0	0	58	2,651	6.43			
Phoenix, AZ MA #6200	41.29	89	3,612	174	18,572	19	1,218	0	0	282	23,402	25.60			
Tucson, AZ MA #8520	7.91	42	1,133	12	1,103	0	0	0	0	54	2,236	10.06			

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: ARIZONA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans						
Full Review:																
AZ Non-MA AA	19	27.14	6.32	0.00	14.39	10.53	33.74	42.11	45.54	47.37	0.25	0.00	0.00	0.61	0.07	
Limited Review:																
Page, AZ MA #2620	7	10.00	53.84	14.29	16.13	0.00	n/a	n/a	30.03	85.71	1.38	0.00	0.00	N/a	2.68	
Phoenix, AZ MA #6200	33	47.14	2.51	12.12	21.14	33.33	42.33	42.42	34.02	12.12	0.01	0.00	0.03	0.00	0.01	
Tucson, AZ MA #8520	11	15.71	2.84	0.00	19.92	18.18	38.83	81.82	38.42	0.00	0.01	0.00	0.00	0.04	0.00	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ARIZONA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	63	57.80	6.32	1.59	14.39	7.94	33.74	55.56	45.54	34.92	7.41	0.00	4.76	9.88	6.25
Limited Review:															
Page, AZ MA #2620	1	0.92	53.84	0.00	16.13	0.00	n/a	n/a	30.03	100.00	6.25	0.00	0.00	n/a	33.33
Phoenix, AZ MA #6200	30	27.52	2.51	13.33	21.14	40.00	42.33	40.00	34.02	6.67	0.06	0.00	0.23	0.02	0.05
Tucson, AZ MA #8520	15	13.76	2.84	0.00	19.92	33.33	38.83	66.67	38.42	0.00	0.04	0.00	0.00	0.14	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	35	42.17	6.32	2.86	14.39	11.43	33.74	28.57	45.54	57.14	0.37	0.00	0.85	0.44	0.27
Limited Review:															
Page, AZ MA #2620	6	7.23	53.84	16.67	16.13	0.00	n/a	n/a	30.03	83.33	1.47	2.70	0.00	n/a	1.20
Phoenix, AZ MA #6200	26	31.33	2.51	0.00	21.14	38.46	42.33	46.15	34.02	15.38	0.01	0.00	0.02	0.01	0.00
Tucson, AZ MA #8520	16	19.28	2.84	0.00	19.92	18.75	38.83	75.00	38.42	6.25	0.01	0.00	0.00	0.04	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: ARIZONA				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
AZ Non-MA AA	159	40.87	0.37	1.26	10.11	6.92	29.90	27.04	59.62	64.78	0.92	0.00	5.51	0.58	1.52					
Limited Review:																				
Page, AZ MA #2620	44	11.31	52.94	61.36	4.71	0.00	n/a	n/a	42.35	38.64	0.90	14.14	0.00	0.32	0.78					
Phoenix, AZ MA #6200	174	44.73	4.88	7.47	21.25	45.98	36.37	28.16	36.93	18.39	0.11	0.16	0.25	0.10	0.06					
Tucson, AZ MA #8520	12	3.08	7.20	0.00	23.90	66.67	31.50	25.00	37.40	8.33	0.06	0.00	0.17	0.04	0.00					

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ARIZONA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	13	40.63	0.00	0.00	12.08	7.69	36.91	30.77	51.01	61.54	19.23	0.00	0.00	8.33	44.44
Limited Review:															
Page, AZ MA #2620	0	0.00	62.50	0.00	0.00	0.00	n/a	n/a	37.50	0.00	0.00	0.00	0.00	0.00	0.00
Phoenix, AZ MA #6200	19	59.38	3.33	21.05	21.94	31.58	42.54	21.05	32.16	26.32	2.56	33.33	3.61	1.04	2.38
Tucson, AZ MA #8520	0	0.00	3.86	0.00	21.76	0.00	34.85	0.00	39.53	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	19	27.14	23.30	5.26	15.98	15.79	18.00	31.58	42.72	47.37	0.31	0.00	0.54	1.07	0.07
Limited Review:															
Page, AZ MA #2620	7	10.00	40.14	0.00	15.76	57.14	16.06	0.00	28.04	42.86	1.59	0.00	5.26	0.00	1.19
Phoenix, AZ MA #6200	33	47.14	19.86	26.67	18.36	30.00	23.13	23.33	38.65	20.00	0.01	0.02	0.01	0.01	0.00
Tucson, AZ MA #8520	11	15.71	20.55	9.09	17.75	36.36	22.37	36.36	39.33	18.18	0.01	0.00	0.00	0.03	0.01

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 4.29% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	63	57.80	23.30	11.11	15.98	19.05	18.00	26.98	42.72	42.86	7.66	0.00	10.53	10.20	7.09
Limited Review:															
Page, AZ MA #2620	1	0.92	40.14	0.00	15.76	0.00	16.06	0.00	28.04	100.00	6.25	0.00	0.00	0.00	16.67
Phoenix, AZ MA #6200	30	27.52	19.86	53.33	18.36	20.00	23.13	10.00	38.65	16.67	0.06	0.57	0.00	0.04	0.04
Tucson, AZ MA #8520	15	13.76	20.55	6.67	17.75	40.00	22.37	33.33	39.33	20.00	0.04	0.71	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
AZ Non-MA AA	35	42.17	23.30	8.57	15.98	17.14	18.00	17.14	42.72	57.14	0.46	1.89	0.97	0.61	0.32
Limited Review:															
Page, AZ MA #2620	6	7.23	40.14	0.00	15.76	16.67	16.06	50.00	28.04	33.33	1.89	0.00	4.17	4.76	0.00
Phoenix, AZ MA #6200	26	31.33	19.86	25.00	18.36	16.67	23.13	37.50	38.65	20.83	0.01	0.02	0.00	0.02	0.00
Tucson, AZ MA #8520	16	19.28	20.55	18.75	17.75	37.50	22.37	31.25	39.33	12.50	0.02	0.08	0.03	0.02	0.01

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 2.41% of loans originated and purchased by the bank.

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

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: ARIZONA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
AZ Non-MA AA	159	40.87	78.92	77.99	67.30	24.53	8.18	0.92	1.98	
Limited Review:										
Page, AZ MA #2620	44	11.31	75.95	63.64	95.45	2.27	2.27	0.90	1.03	
Phoenix, AZ MA #6200	174	44.73	68.23	58.05	75.86	17.24	6.90	0.11	0.16	
Tucson, AZ MA #8520	12	3.08	73.50	58.33	66.67	33.33	0.00	0.06	0.08	

* Based on 2001 Peer Small Business Data: US&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 4.88% 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: ARIZONA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
AZ Non-MA AA	13	40.63	91.28	100.00	84.62	15.38	0.00	19.23	27.78
Limited Review:									
Page, AZ MA #2620	0	0.00	87.50	0.00	0.00	0.00	0.00	0.00	0.00
Phoenix, AZ MA #6200	19	59.38	82.94	94.74	89.47	10.53	0.00	2.56	3.13
Tucson, AZ MA #8520	0	0.00	87.05	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Small Business Data: US&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.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
AZ Non-MA AA	1	210	33	379	34	589	56.80	0	0
Limited Review:									
Page, AZ AA MA #2620	1	23	10	41	11	64	6.17	0	0
Phoenix, AZ MA #6200	1	93	30	183	31	276	26.62	0	0
Tucson, AZ MA #8520	1	37	3	71	4	108	10.41	0	0

* Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ARIZONA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of CFNB 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:																	
AZ Non-MA AA	57.90	9	56	0.00	11.11	55.56	33.33	0	0	0	0	0	0	8.31	18.96	28.67	44.06
Limited Review:																	
Page, AZ AA MA #2620	6.43	1	6	0.00	0.00	0.00	100.00	0	0	0	0	0	0	49.83	26.13	0.00	24.04
Phoenix, AZ MA #6200	25.60	5	31	20.00	40.00	40.00	0.00	0	0	0	0	0	0	4.86	26.55	39.58	28.85
Tucson, AZ MA #8520	10.06	1	6	0.00	0.00	100.00	0.00	0	0	0	0	0	0	5.36	28.23	35.16	31.24

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Table 1. Lending Volume

LENDING VOLUME		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
San Diego, CA MA #7320	100.00	35	15,882	392	49,525	1	66	0	0	428	65,473	100.00
CD Loans Outside AA								1	1,525			

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: CALIFORNIA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	5	100.00	3.48	0.00	10.60	0.00	58.97	80.00	26.95	20.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 2.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	5	100.00	3.48	0.00	10.60	0.00	58.97	60.00	26.95	40.00	0.17	0.00	0.00	0.20	0.20

* Based on 2001 Peer Mortgage Data: Western Region 2.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002						
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	7	100.00	3.48	0.00	10.60	14.29	58.97	57.14	26.95	28.57	0.01	0.00	0.02	0.01	0.01

* Based on 2001 Peer Mortgage Data: Western Region 2.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	18	100.00	13.53	33.33	34.01	55.56	42.62	5.56	9.84	5.56	1.03	0.81	1.91	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 2.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	392	100.00	4.92	3.32	21.03	21.68	52.99	53.57	21.05	21.43	0.27	0.45	0.31	0.34	0.16

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	1	100.00	2.96	0.00	14.82	0.00	58.03	0.00	24.18	100.00	0.81	0.00	0.00	0.00	2.13

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	5	100.00	21.15	20.00	19.09	0.00	23.66	20.00	36.10	60.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 2.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	5	100.00	21.15	0.00	19.09	0.00	23.66	20.00	36.10	80.00	0.19	0.00	0.00	0.00	0.34

- * Based on 2001 Peer Mortgage Data: Western Region 2.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
San Diego, CA MA #7320	7	100.00	21.15	14.29	19.09	28.57	23.66	42.86	36.10	14.29	0.02	0.00	0.04	0.03	0.00

- * Based on 2001 Peer Mortgage Data: Western Region 2.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: CALIFORNIA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
San Diego, CA MA #7320	392	100.00	72.43	63.27	68.88	17.35	13.78	0.27	0.42

* Based on 2001 Peer Small Business Data: US&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.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
San Diego, CA MA #7320	1	100.00	90.02	100.00	100.00	0.00	0.00	0.81	1.54

* Based on 2001 Peer Small Business Data: US&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.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
San Diego, CA MA # 7320	1	222	6	399	7	621	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: CALIFORNIA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of CFNB 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:																	
San Diego, CA MA #7320	100.00	6	100	0.00	16.67	66.67	16.67	0	0	0	0	0	0	9.77	18.84	52.03	19.35

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Table 1. Lending Volume

LENDING VOLUME												
Geography: COLORADO												
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002												
MA/Assessment Area:	% 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:												
CO Non-MA AA	52.04	935	119,790	2,477	247,967	914	51,950	7	1,205	4,333	420,912	48.48
Limited Review:												
Boulder-Longmont, CO PMA #1125	10.61	141	17,184	740	102,552	2	21	0	0	883	119,757	14.18
Denver, CO PMA #2080	26.05	506	83,170	1,619	241,216	44	2,245	0	0	2,169	326,631	26.45
Fort Collins-Loveland, CO MA #2670	4.44	65	8,170	291	28,329	14	1,021	0	0	370	37,520	3.72
Grand Junction, CO MA #2995	2.64	64	6,666	148	15,416	7	131	1	25	220	22,238	2.71
Greeley, CO MA #3060	4.02	64	5,638	210	21,053	61	3,577	0	0	335	30,268	3.69
Pueblo, CO MA #6560	0.19	5	139	10	1,805	0	0	1	19	16	1,963	0.77

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: COLORADO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans						
Full Review:																
CO Non-MA AA	364	55.24	n/a	n/a	14.94	10.44	63.03	50.27	22.03	39.29	1.48	n/a	3.27	1.84	1.06	
Limited Review:																
Boulder-Longmont, CO PMA #1125	52	7.89	0.02	0.00	15.38	36.54	52.22	51.92	32.38	11.54	0.19	0.00	0.50	0.14	0.13	
Denver, CO PMA #2080	163	24.73	3.67	1.84	19.89	10.43	45.25	45.40	31.19	42.33	0.07	0.08	0.04	0.07	0.10	
Fort Collins-Loveland, CO MA #2670	29	4.40	3.23	3.45	10.86	13.79	64.15	75.86	21.76	6.90	0.10	0.00	0.31	0.09	0.04	
Grand Junction, CO MA #2995	29	4.40	n/a	n/a	6.69	3.45	70.02	72.41	23.29	24.14	0.23	n/a	0.41	0.18	0.33	
Greeley, CO MA #3060	22	3.34	1.87	4.55	20.83	27.27	54.17	36.36	23.13	31.82	0.07	0.00	0.11	0.07	0.00	
Pueblo, CO MA #6560	0	0.00	2.58	0.00	23.59	0.00	41.92	0.00	31.92	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	118	38.56	n/a	n/a	14.94	10.17	63.03	44.92	22.03	44.92	5.74	n/a	2.56	5.76	6.12
Limited Review:															
Boulder-Longmont, CO PMA #1125	46	15.03	0.02	0.00	15.38	15.22	52.22	54.35	32.38	30.43	1.54	0.00	2.03	1.20	2.09
Denver, CO PMA #2080	107	34.97	3.67	4.67	19.89	9.35	45.25	52.34	31.19	33.64	0.39	0.74	0.11	0.39	0.48
Fort Collins-Loveland, CO MA #2670	15	4.90	3.23	0.00	10.86	26.67	64.15	33.33	21.76	40.00	0.56	0.00	1.11	0.33	1.09
Grand Junction, CO MA #2995	1	0.33	n/a	n/a	6.69	0.00	70.02	100.00	23.29	0.00	0.00	n/a	0.00	0.00	0.00
Greeley, CO MA #3060	16	5.23	1.87	0.00	20.83	25.00	54.17	56.25	23.13	18.75	0.61	0.00	0.88	0.38	1.18
Pueblo, CO MA #6560	3	0.98	2.58	0.00	23.59	33.33	41.92	33.33	31.92	33.33	0.14	0.00	0.00	0.00	0.48

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	442	56.02	n/a	n/a	14.94	5.66	63.03	45.25	22.03	49.10	1.62	n/a	1.54	1.59	1.65
Limited Review:															
Boulder-Longmont, CO PMA #1125	37	4.69	0.02	0.00	15.38	5.41	52.22	70.27	32.38	24.32	0.10	0.00	0.03	0.11	0.12
Denver, CO PMA #2080	228	28.90	3.67	1.75	19.89	7.02	45.25	39.47	31.19	51.32	0.08	0.04	0.03	0.07	0.13
Fort Collins-Loveland, CO MA #2670	20	2.53	3.23	0.00	10.86	5.00	64.15	80.00	21.76	15.00	0.03	0.00	0.00	0.05	0.00
Grand Junction, CO MA #2995	34	4.31	n/a	n/a	6.69	0.00	70.02	85.29	23.29	14.71	0.28	n/a	0.00	0.39	0.05
Greeley, CO MA #3060	26	3.30	1.87	0.00	20.83	11.54	54.17	50.00	23.13	38.46	0.06	0.00	0.00	0.05	0.15
Pueblo, CO MA #6560	2	0.25	2.58	0.00	23.59	0.00	41.92	100.00	31.92	0.00	0.01	0.00	0.00	0.03	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	11	42.31	n/a	n/a	3.78	18.18	19.87	54.55	76.35	27.27	25.00	n/a	100.0	27.27	0.00
Limited Review:															
Boulder-Longmont, CO PMA #1125	6	23.08	4.21	0.00	33.45	16.67	46.71	66.67	15.63	16.67	6.38	0.00	0.00	5.88	33.33
Denver, CO PMA #2080	8	30.77	12.36	50.00	35.84	25.00	40.34	25.00	11.46	0.00	0.68	1.71	0.00	1.05	0.00
Fort Collins-Loveland, CO MA #2670	1	3.85	8.03	0.00	25.58	0.00	52.41	0.00	13.98	100.00	0.00	0.00	0.00	0.00	0.00
Grand Junction, CO MA #2995	0	0.00	n/a	n/a	21.06	0.00	58.72	0.00	20.23	0.00	0.00	n/a	0.00	0.00	0.00
Greeley, CO MA #3060	0	0.00	9.42	0.00	46.63	0.00	22.15	0.00	21.80	0.00	0.00	0.00	0.00	0.00	0.00
Pueblo, CO MA #6560	0	0.00	13.74	0.00	31.76	0.00	37.14	0.00	17.36	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: COLORADO				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
CO Non-MA Aas	2,477	45.08	n/a	n/a	12.90	9.04	49.50	54.74	37.60	36.21	9.68	n/a	7.71	11.21	11.45					
Limited Review:																				
Boulder-Longmont CO PMA #1125	740	13.47	1.01	0.14	19.81	22.84	56.79	54.32	22.30	22.70	2.80	0.00	3.37	2.82	3.01					
Denver CO PMA #2080	1,619	29.46	7.79	9.29	20.66	28.00	37.35	30.48	33.92	32.22	0.99	1.14	1.26	0.76	1.08					
Fort Collins-Loveland CO MA #2670	291	5.30	8.49	15.12	15.38	11.34	58.26	47.08	17.87	26.46	1.53	1.57	1.58	1.23	2.58					
Grand Junction CO MA #2995	148	2.69	n/a	n/a	17.14	20.95	62.06	49.32	20.80	29.73	1.76	n/a	2.07	1.37	2.93					
Greeley CO MA #3060	210	3.82	9.19	3.81	19.04	10.95	52.06	53.81	19.50	31.43	1.63	1.65	0.87	1.47	2.59					
Pueblo CO MA #6560	10	0.18	12.66	0.00	22.08	30.00	42.00	40.00	22.45	30.00	0.04	0.00	0.00	0.00	0.00					

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: COLORADO						Evaluation Period: JANUARY 1, 2000 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** *	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	914	87.72	n/a	n/a	11.80	7.77	72.53	84.57	15.67	7.66	24.11	n/a	39.68	22.33	42.11
Limited Review:															
Boulder-Longmont, CO PMA #1125	2	0.19	0.00	0.00	14.06	0.00	56.24	50.00	29.70	50.00	1.54	0.00	0.00	3.33	0.00
Denver, CO PMA #2080	44	4.22	3.57	4.55	18.43	4.55	44.82	68.18	32.95	22.73	9.32	66.67	0.00	15.25	0.00
Fort Collins-Loveland, CO MA #2670	14	1.34	5.43	0.00	9.27	0.00	68.87	71.43	16.42	28.57	2.42	0.00	0.00	1.69	7.69
Grand Junction, CO MA #2995	7	0.67	n/a	n/a	7.36	0.00	78.53	100.00	14.11	0.00	16.00	n/a	0.00	16.67	0.00
Greeley, CO MA #3060	61	5.85	2.34	0.00	8.43	6.56	82.11	83.61	7.11	9.84	2.33	0.00	0.00	2.54	0.00
Pueblo, CO MA #6560	0	0.00	3.24	0.00	11.57	0.00	61.11	0.00	23.61	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	364	55.24	18.87	6.46	17.97	13.20	22.76	21.35	40.40	58.99	1.76	4.07	2.17	2.22	1.49
Limited Review:															
Boulder-Longmont, CO PMA #1125	52	7.89	18.09	32.69	18.09	26.92	25.55	13.46	38.28	26.92	0.24	1.07	0.19	0.11	0.17
Denver, CO PMA #2080	163	24.73	18.79	7.74	18.71	11.61	24.56	28.39	37.94	52.26	0.09	0.13	0.05	0.10	0.10
Fort Collins-Loveland, CO MA #2670	29	4.40	18.55	21.74	19.21	17.39	23.98	21.74	38.27	39.13	0.12	0.00	0.24	0.04	0.14
Grand Junction, CO MA #2995	29	4.40	19.47	7.69	18.04	0.00	22.68	30.77	39.81	61.54	0.27	0.00	0.00	0.29	0.41
Greeley, CO MA #3060	22	3.34	20.07	13.64	18.18	13.64	22.96	31.82	38.78	40.91	0.08	0.00	0.20	0.05	0.07
Pueblo, CO MA #6560	0	0.00	21.89	0.00	16.82	0.00	21.67	0.00	39.63	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 3.79% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	118	38.56	18.87	10.26	17.97	17.09	22.76	17.09	40.40	55.56	5.95	0.00	4.71	4.26	7.36
Limited Review:															
Boulder-Longmont, CO PMA #1125	46	15.03	18.09	19.57	18.09	17.39	25.55	28.26	38.28	34.78	1.61	2.33	1.53	1.59	1.41
Denver, CO PMA #2080	107	34.97	18.79	13.08	18.71	23.36	24.56	31.78	37.94	31.78	0.40	0.56	0.31	0.37	0.43
Fort Collins-Loveland, CO MA #2670	15	4.90	18.55	20.00	19.21	20.00	23.98	33.33	38.27	26.67	0.59	1.52	1.39	0.00	0.49
Grand Junction, CO MA #2995	1	0.33	19.47	0.00	18.04	0.00	22.68	0.00	39.81	100.00	0.00	0.00	0.00	0.00	0.00
Greeley, CO MA #3060	16	5.23	20.07	6.25	18.18	12.50	22.96	12.50	38.78	68.75	0.63	0.00	1.09	0.00	0.84
Pueblo, CO MA #6560	3	0.98	21.89	0.00	16.82	33.33	21.67	33.33	39.63	33.33	0.14	0.00	0.00	0.62	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.33% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: COLORADO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
CO Non-MA AA	442	56.02	18.87	5.66	17.97	14.86	22.76	20.05	40.40	59.43	2.03	3.68	2.56	1.91	1.94
Limited Review:															
Boulder-Longmont, CO PMA #1125	37	4.69	18.09	18.92	18.09	18.92	25.55	21.62	38.28	40.54	0.13	0.32	0.06	0.10	0.14
Denver, CO PMA #2080	228	28.90	18.79	11.57	18.71	14.81	24.56	24.07	37.94	49.54	0.11	0.15	0.09	0.08	0.13
Fort Collins-Loveland, CO MA #2670	20	2.53	18.55	20.00	19.21	5.00	23.98	20.00	38.27	55.00	0.05	0.36	0.04	0.00	0.04
Grand Junction, CO MA #2995	34	4.31	19.47	6.25	18.04	15.63	22.68	31.25	39.81	46.88	0.40	0.40	0.37	0.58	0.32
Greeley, CO MA #3060	26	3.30	20.07	4.00	18.18	32.00	22.96	28.00	38.78	36.00	0.09	0.00	0.09	0.17	0.05
Pueblo, CO MA #6560	2	0.25	21.89	100.00	16.82	0.00	21.67	0.00	39.63	0.00	0.02	0.44	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.
 ** As a percentage of loans with borrower income information available. No information was available for 4.18% of loans originated and purchased by the bank.
 *** Percentage of Families is based on the 1990 Census information.
 **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: COLORADO				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans ****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
CO Non-MA AA	2,477	45.08	68.03	85.30	74.28	14.86	10.86	9.68	16.10	
Limited Review:										
Boulder-Longmont, CO PMA #1125	740	13.47	63.51	66.76	66.89	18.11	15.00	2.80	4.31	
Denver, CO PMA #2080	1,619	29.46	63.51	60.84	64.55	16.74	18.72	0.99	1.56	
Fort Collins-Loveland, CO MA #2670	291	5.30	69.70	82.82	78.01	13.40	8.59	1.53	2.74	
Grand Junction, CO MA #2995	148	2.69	68.91	77.03	72.30	18.92	8.78	1.76	3.18	
Greeley, CO MA #3060	210	3.82	68.34	81.90	77.62	10.95	11.43	1.63	3.11	
Pueblo, CO MA #6560	10	0.18	73.33	80.00	50.00	40.00	10.00	0.04	0.10	

* Based on 2001 Peer Small Business Data: US&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 2.88% 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: COLORADO			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
CO Non-MA AA	914	87.72	91.80	97.05	84.90	12.25	2.84	24.11	24.48
Limited Review:									
Boulder-Longmont, CO PMA #1125	2	0.19	92.09	100.00	100.00	0.00	0.00	1.54	1.96
Denver, CO PMA #2080	44	4.22	89.98	100.00	86.36	13.64	0.00	9.32	11.83
Fort Collins-Loveland, CO MA #2670	14	1.34	90.60	92.86	78.57	21.43	0.00	2.42	2.11
Grand Junction, CO MA #2995	7	0.67	92.94	100.00	100.00	0.00	0.00	16.00	18.18
Greeley, CO MA #3060	61	5.85	89.33	100.00	88.52	9.84	1.64	2.33	2.65
Pueblo, CO MA #6560	0	0.00	92.13	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Small Business Data: US&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 1.63% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: COLORADO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
CO Non-MA AA	2	766	26	1,134	28	1,900	47.80	0	0
Limited Review:									
Boulder-Longmont, CO PMA #1125	2	224	37	368	39	592	14.89	0	0
Denver, CO PMA #2080	2	418	16	626	18	1,044	26.26	0	0
Fort Collins, CO MA #2670	2	59	18	94	20	153	3.85	0	0
Grand Junction, CO MA #2995	2	43	6	65	8	108	2.72	0	0
Greeley, CO PMA #3060	2	58	5	90	7	148	3.72	0	0
Pueblo, CO MA #6560	2	12	1	18	3	30	0.76	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: COLORADO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of CFNB 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:																	
CO Non-MA AA	48.48	22	48	0.00	13.64	54.55	31.82	0	1	0	0	- 1	0	0.00	13.98	62.38	23.63
Limited Review:																	
Boulder-Longmont, CO PMA #1125	14.18	7	15	14.29	0.00	71.43	14.29	0	3	0	- 1	0	- 2	3.03	17.92	51.96	26.62
Denver, CO PMA #2080	26.45	9	20	11.11	11.11	11.11	66.67	0	1	0	- 1	0	0	6.86	23.97	43.35	25.82
Fort Collins, CO MA #2670	3.72	3	7	33.33	0.00	0.00	66.67	0	0	0	0	0	0	5.68	14.04	61.44	18.84
Grand Junction, CO MA #2995	2.71	2	4	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	8.84	72.03	19.13
Greeley, CO PMA #3060	3.69	2	4	0.00	50.00	0.00	50.00	0	0	0	0	0	0	3.47	27.07	50.19	19.27
Pueblo, CO MA #6560	0.77	1	2	100.00	0.00	0.00	0.00	0	0	0	0	0	0	4.40	27.17	39.43	28.11

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Table 1. Lending Volume

LENDING VOLUME		Geography: IOWA						Evaluation Period: JANUARY 1, 2000 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:												
Decorah AA	100.00	218	11,453	331	23,916	1,026	32,008	3	1,303	1,578	68,680	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	40	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	23.23	n/a	n/a	23.23	n/a

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: IOWA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	45	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	N/a	65.79	n/a	n/a	65.79	n/a

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: IOWA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	133	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	32.86	n/a	n/a	32.86	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	331	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	28.12	n/a	n/a	28.95	n/a

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	1,026	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	76.63	n/a	n/a	76.63	n/a

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	40	100.00	17.89	20.00	19.60	22.50	27.58	32.50	34.93	25.00	24.47	33.33	27.78	22.22	21.62

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	45	100.00	17.89	20.00	19.60	24.44	27.58	22.22	34.93	33.33	65.79	87.50	75.00	45.45	63.64

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: IOWA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Decorah AA	133	100.00	17.89	11.28	19.60	18.05	27.58	36.09	34.93	34.59	34.59	40.00	35.42	35.87	32.08

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: IOWA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Decorah AA	331	100.00	72.03	50.76	85.50	8.46	6.04	28.12	39.74

- * Based on 2001 Peer Small Business Data: US&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 available for 31.72% 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: IOWA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Decorah AA	1,026	100.00	98.56	83.33	93.66	5.46	0.88	76.63	77.47

* Based on 2001 Peer Small Business Data: US&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 16.47% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: IOWA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
Decorah AA	1	116	9	205	10	321	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
								Geography: IOWA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of CFNB 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:																	
Decorah AA	100.00	3	100	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

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Table 1. Lending Volume

LENDING VOLUME		Geography: MINNESOTA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
MN Non-MA AA	80.98	1,111	60,747	3,058	204,126	3,785	237,282	1	1,100	7,955	503,255	81.26
Limited Review:												
Caledonia, MN MA #3870	7.93	112	5,572	328	19,942	339	13,720	0	0	779	39,234	6.73
Paynesville, MN MA #6980	9.21	130	5,431	404	18,997	371	10,339	0	0	905	34,767	8.39
Ramsey, MN MA #5120	1.88	55	3,502	125	12,103	5	53	0	0	185	15,658	3.62

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: MINNESOTA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	387	83.77	n/a	n/a	6.07	3.62	89.27	86.56	4.66	9.82	4.97	n/a	3.15	4.80	7.56
Limited Review:															
Caledonia, MN MA #3870	33	7.14	n/a	n/a	39.68	66.67	60.32	33.33	n/a	n/a	3.14	n/a	6.98	1.18	n/a
Paynesville, MN MA #6980	38	8.23	n/a	n/a	13.33	5.26	86.67	94.74	n/a	n/a	3.42	n/a	0.00	3.71	n/a
Ramsey, MN MA #5120	4	0.87	n/a	n/a	1.93	0.00	83.93	100.00	14.14	0.00	0.02	n/a	0.00	0.02	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	305	74.75	n/a	n/a	6.07	4.59	89.27	90.82	4.66	4.59	22.88	n/a	26.67	23.38	10.00
Limited Review:															
Caledonia, MN MA #3870	22	5.39	n/a	n/a	39.68	63.64	60.32	36.36	n/a	n/a	6.67	n/a	21.05	2.82	n/a
Paynesville, MN MA #6980	47	11.52	n/a	n/a	13.33	12.77	86.67	87.23	n/a	n/a	12.43	n/a	16.67	11.98	n/a
Ramsey, MN MA #5120	34	8.33	n/a	n/a	1.93	0.00	83.93	94.12	14.14	5.88	1.60	n/a	0.00	1.80	0.68

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	413	77.92	n/a	n/a	6.07	4.60	89.27	89.10	4.66	6.30	2.79	n/a	2.29	2.82	2.80
Limited Review:															
Caledonia, MN MA #3870	56	10.57	n/a	n/a	39.68	62.50	60.32	37.50	n/a	n/a	2.01	n/a	5.34	0.94	n/a
Paynesville, MN MA #6980	44	8.30	n/a	n/a	13.33	13.64	86.67	86.36	n/a	n/a	1.35	n/a	0.00	1.47	n/a
Ramsey, MN MA #5120	17	3.21	n/a	n/a	1.93	0.00	83.93	100.00	14.14	0.00	0.11	n/a	0.00	0.13	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	6	75.00	n/a	n/a	6.04	0.00	85.70	66.67	8.26	33.33	0.00	n/a	0.00	0.00	0.00
Limited Review:															
Caledonia, MN MA #3870	1	12.50	n/a	n/a	46.62	100.00	53.38	0.00	n/a	n/a	0.00	n/a	0.00	0.00	n/a
Paynesville, MN MA #6980	1	12.50	n/a	n/a	8.84	0.00	91.16	100.00	n/a	n/a	50.00	n/a	0.00	50.00	n/a
Ramsey, MN MA #5120	0	0.00	n/a	n/a	10.49	0.00	86.23	0.00	3.28	0.00	0.00	n/a	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	3,058	78.11	n/a	n/a	6.02	8.34	89.70	86.63	4.28	5.04	21.95	n/a	43.27	21.06	13.50
Limited Review:															
Caledonia, MN MA #3870	328	8.38	n/a	n/a	38.53	74.70	61.47	25.30	n/a	n/a	28.77	n/a	48.81	17.13	n/a
Paynesville, MN MA #6980	404	10.32	n/a	n/a	12.38	22.28	87.62	77.72	n/a	n/a	5.96	0.00	57.69	6.01	1.14
Ramsey, MN MA #5120	125	3.19	n/a	n/a	5.60	4.03	83.90	91.94	10.45	4.03	1.00	0.00	0.35	1.07	0.88

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	3,785	84.11	n/a	n/a	4.21	2.93	94.68	95.72	1.11	1.35	49.49	n/a	67.65	50.14	20.00
Limited Review:															
Caledonia, MN MA #3870	339	7.53	n/a	n/a	51.03	69.03	48.97	30.97	n/a	n/a	90.98	n/a	95.95	82.98	n/a
Paynesville, MN MA #6980	371	8.24	n/a	n/a	26.37	32.35	73.63	67.65	n/a	n/a	38.84	0.00	82.46	31.85	0.00
Ramsey, MN MA #5120	5	0.11	n/a	n/a	1.26	0.00	90.34	100.00	8.40	0.00	11.11	0.00	0.00	12.50	0.00

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	387	83.77	20.20	12.69	20.09	26.94	25.31	29.02	34.40	31.35	5.77	5.69	5.75	6.72	5.04
Limited Review:															
Caledonia, MN MA #3870	33	7.14	17.67	27.27	23.08	27.27	26.59	21.21	32.66	24.24	3.32	3.85	3.85	2.50	3.61
Paynesville, MN MA #6980	38	8.23	22.25	10.53	21.38	28.95	28.91	18.42	27.47	42.11	3.79	2.00	4.15	1.63	8.65
Ramsey, MN MA #5120	4	0.87	10.91	0.00	18.63	50.00	34.49	25.00	35.97	25.00	0.02	0.00	0.00	0.07	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.22% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MINNESOTA										Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
MN Non-MA AA	305	74.75	20.20	12.46	20.09	21.64	25.31	33.11	34.40	32.79	23.81	29.73	25.00	28.03	18.71	
Limited Review:																
Caledonia, MN MA #3870	22	5.39	17.67	22.73	23.08	45.45	26.59	27.27	32.66	4.55	6.82	7.14	5.26	12.50	3.23	
Paynesville, MN MA #6980	47	11.52	22.25	10.64	21.38	25.53	28.91	44.68	27.47	19.15	12.50	5.00	17.31	10.13	15.15	
Ramsey, MN MA #5120	34	8.33	10.91	3.03	18.63	24.24	34.49	45.45	35.97	27.27	1.55	0.00	1.19	1.70	2.55	

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.25% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MINNESOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
MN Non-MA AA	413	77.92	20.20	9.44	20.09	22.28	25.31	26.39	34.40	41.89	3.50	4.11	4.66	2.69	3.49
Limited Review:															
Caledonia, MN MA #3870	56	10.57	17.67	21.43	23.08	25.00	26.59	26.79	32.66	26.79	2.14	3.51	1.39	2.49	1.92
Paynesville, MN MA #6980	44	8.30	22.25	15.91	21.38	18.18	28.91	34.09	27.47	31.82	1.64	2.73	1.43	1.43	1.74
Ramsey, MN MA #5120	17	3.21	10.91	0.00	18.63	17.65	34.49	52.94	35.97	29.41	0.13	0.00	0.10	0.16	0.19

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

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

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: MINNESOTA				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
MN Non-MA AA	3,058	78.11	74.32	80.58	85.58	8.31	6.12	21.95	33.43
Limited Review:									
Caledonia, MN MA #3870	328	8.38	74.25	67.99	86.89	8.23	4.88	28.77	41.76
Paynesville, MN MA #6980	404	10.32	71.90	89.85	89.60	6.19	4.21	5.96	12.41
Ramsey, MN MA #5120	125	3.19	57.77	76.00	76.00	15.20	8.80	1.00	1.80

* Based on 2001 Peer Small Business Data: US&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 3.24% 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: MINNESOTA				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
MN Non-MA AA	3,785	84.11	97.87	94.53	82.27	13.98	3.75	49.49	50.63	
Limited Review:										
Caledonia, MN MA #3870	339	7.53	97.16	78.47	90.86	7.67	1.47	90.98	89.29	
Paynesville, MN MA #6980	371	8.24	97.07	100.00	95.15	4.85	0.00	38.84	38.95	
Ramsey, MN MA #5120	5	0.11	88.66	100.00	100.00	0.00	0.00	11.11	14.29	

* Based on 2001 Peer Small Business Data: US&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 3.40% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MINNESOTA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
MN Non-MA AA	3	1,639	19	1,071	22	2,710	87.59	0	0
Limited Review:									
Caledonia, MN MA #3870	1	50	4	88	5	138	4.46	0	0
Paynesville, MN MA #6980	1	63	1	109	2	172	5.56	0	0
Ramsey, MN MA #5120	1	27	5	47	6	74	2.39	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: MINNESOTA																	
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of CFNB 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:																	
MN Non-MA AA	81.26	18	82	0.00	5.56	94.44	0.00	0	0	0	0	0	0	0.00	5.84	89.45	4.70
Limited Review:																	
Caledonia, MN MA #3870	6.74	1	5	0.00	100.00	0.00	0.00	0	1	0	0	- 1	0	0.00	39.50	60.50	0.00
Paynesville, MN MA #6980	8.39	2	9	0.00	0.00	100.00	0.00	0	1	0	0	- 1	0	0.00	12.78	87.22	0.00
Ramsey, MN MA #5120	3.62	1	5	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	2.66	83.73	13.25

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
MA/Assessment Area:	% 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:													
Alliance AA	100.00	131	3,874	709	29,342	1,424	78,974	0	0	2,264	112,190	100.00	

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Alliance AA	50	100.00	n/a	n/a	3.01	2.00	84.16	72.00	12.83	26.00	8.43	n/a	25.00	6.55	15.38	

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	41	100.00	n/a	n/a	3.01	2.44	84.16	92.68	12.83	4.88	36.54	n/a	100.00	40.48	11.11

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	40	100.00	n/a	n/a	3.01	5.00	84.16	75.00	12.83	20.00	3.39	n/a	100.0	2.11	6.25

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	709	100.00	n/a	n/a	1.71	2.26	90.29	87.02	7.99	10.72	23.80	n/a	26.67	24.73	26.92

* Based on 2001 Peer Small Business Data: US&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)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	1,424	100.00	n/a	n/a	5.22	5.41	87.97	90.45	6.81	4.14	35.37	n/a	34.38	35.86	23.19

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	50	100.00	19.80	16.33	21.36	24.49	21.85	26.53	36.99	32.65	9.40	13.33	11.69	6.67	8.91

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** As a percentage of loans with borrower income information available. No information was available for 2.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	41	100.00	19.80	21.95	21.36	9.76	21.85	34.15	36.99	34.15	38.00	66.67	0.00	36.36	36.84

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Alliance AA	40	100.00	19.80	15.00	21.36	17.50	21.85	27.50	36.99	40.00	4.20	7.69	6.45	5.75	1.90

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: NEBRASKA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Alliance AA	709	100.00	75.64	92.10	89.99	8.18	1.83	23.80	32.74	

- * Based on 2001 Peer Small Business Data: US&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 3.24% 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: NEBRASKA				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Alliance AA	1,424	100.00	94.44	96.07	85.18	11.45	3.37	35.37	36.28

* Based on 2001 Peer Small Business Data: US&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 3.72% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002		
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:									
Alliance AA	1	199	6	350	7	549	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEBRASKA																	
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of CFNB 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:																	
Alliance AA	100.00	9	100	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	4.25	83.07	12.68

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Table 1. Lending Volume

LENDING VOLUME		Geography: NEW MEXICO						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
Las Cruces, NM MA #4100	100.00	194	5,479	690	66,758	48	1,946	3	4,043	935	78,226	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: NEW MEXICO						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	58	100.00	0.00	0.00	32.42	29.31	46.86	58.62	20.71	12.07	0.27	0.00	0.65	0.30	0.00

* Based on 2001 Peer Mortgage Data: Southwest Region.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	69	100.00	0.00	0.00	32.42	36.23	46.86	49.28	20.71	14.49	3.42	0.00	2.13	5.05	3.85

* Based on 2001 Peer Mortgage Data: Southwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	64	100.00	0.00	0.00	32.42	31.25	46.86	59.38	20.71	9.38	1.09	0.00	1.54	1.61	0.17

* Based on 2001 Peer Mortgage Data: Southwest Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	3	100.00	4.08	0.00	11.27	0.00	44.15	100.00	40.50	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	690	100.00	1.54	0.14	34.37	26.81	43.93	48.70	20.16	24.35	10.74	14.29	10.24	10.65	11.13

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW MEXICO						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	48	100.00	0.36	0.00	59.12	64.58	33.21	35.42	7.30	0.00	52.78	0.00	41.18	57.14	0.00

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEW MEXICO						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	58	100.00	23.64	12.07	16.47	18.97	19.02	34.48	40.87	34.48	0.37	1.13	0.47	0.33	0.21

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	69	100.00	23.64	14.49	16.47	28.99	19.02	30.43	40.87	26.09	3.47	3.85	3.95	2.90	3.30

- * Based on 2001 Peer Mortgage Data: Southwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEW MEXICO								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Cruces, NM MA #4100	64	100.00	23.64	12.50	16.47	29.69	19.02	26.56	40.87	31.25	1.45	4.46	3.49	1.77	0.84

- * Based on 2001 Peer Mortgage Data: Southwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: NEW MEXICO			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Las Cruces, NM MA #4100	690	100.00	75.59	83.48	74.06	14.93	11.01	10.74	21.97	

* Based on 2001 Peer Small Business Data: US&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 0.43% 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: NEW MEXICO			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Las Cruces, NM MA #4100	48	100.00	80.66	97.92	87.50	8.33	4.17	52.78	59.38	

* Based on 2001 Peer Small Business Data: US&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.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
Las Cruces, NM MA #4100	1	115	39	227	40	342	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: NEW MEXICO				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002											
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of CFNB 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:																	
Las Cruces, NM MA #4100	100.00	5	100	0.00	80.00	20.00	0.00	0	0	0	0	0	0	3.34	34.59	43.21	18.86

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: NORTH DAKOTA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
Fargo-Moorhead, ND-MN MA #2520	37.35	537	51,634	766	114,469	39	3,393	3	779	1,345	170,275	49.34
Limited Review:												
ND Non-MA AA	62.65	407	18,382	726	33,117	1,122	53,514	1	100	2,256	105,113	50.66

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: NORTH DAKOTA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	287	63.22	0.08	0.00	12.14	15.68	70.87	56.79	16.92	27.53	3.57	0.00	3.19	3.61	3.67
Limited Review:															
ND Non-MA AA	167	36.78	n/a	n/a	n/a	n/a	79.00	76.65	21.00	23.35	16.22	n/a	n/a	15.68	17.83

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	61	39.35	0.08	0.00	12.14	3.28	70.87	70.49	16.92	26.23	4.91	0.00	0.00	4.88	8.16
Limited Review:															
ND Non-MA AA	94	60.65	n/a	n/a	n/a	N/a	79.00	54.26	21.00	45.74	31.36	n/a	n/a	26.32	40.48

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	181	56.21	0.08	0.00	12.14	9.39	70.87	56.35	16.92	34.25	2.38	0.00	2.45	2.16	2.85
Limited Review:															
ND Non-MA AA	141	43.79	n/a	n/a	n/a	n/a	79.00	75.18	21.00	24.82	9.48	n/a	n/a	9.35	9.78

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	8	61.54	1.75	0.00	33.38	37.50	50.69	37.50	14.18	25.00	5.13	0.00	12.50	2.63	0.00
Limited Review:															
ND Non-MA AA	5	38.46	n/a	n/a	n/a	n/a	73.09	100.00	26.91	0.00	42.86	n/a	n/a	42.86	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	766	51.34	0.27	0.13	37.78	49.61	46.73	33.03	15.22	17.23	5.35	0.00	6.39	3.32	7.36
Limited Review:															
ND Non-MA AA	726	48.66	n/a	n/a	n/a	n/a	81.44	68.55	18.56	31.45	26.19	n/a	n/a	19.32	22.73

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	39	3.36	0.00	0.00	4.77	5.13	88.37	76.92	6.86	17.95	2.16	0.00	4.55	1.92	4.44
Limited Review:															
ND Non-MA AA	1,122	96.64	n/a	n/a	n/a	n/a	77.79	82.62	22.21	17.38	39.33	n/a	n/a	37.57	29.82

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	287	63.22	17.66	8.39	18.16	27.62	26.40	37.41	37.79	26.57	4.27	2.86	4.55	4.86	3.97
Limited Review:															
ND Non-MA AA	167	36.78	17.01	4.22	16.84	27.71	23.60	31.93	42.55	36.14	19.05	12.50	23.17	19.08	18.29

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.44% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	61	39.35	17.66	11.48	18.16	19.67	26.40	31.15	37.79	37.70	5.03	5.17	4.55	5.75	4.57
Limited Review:															
ND Non-MA AA	94	60.65	17.01	5.32	16.84	28.72	23.60	19.15	42.55	46.81	31.62	40.00	50.00	27.59	23.64

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NORTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Fargo-Moorhead, ND-MN MA #2520	181	56.21	17.66	6.47	18.16	16.47	26.40	30.59	37.79	46.47	2.92	1.93	2.54	3.05	3.11
Limited Review:															
ND Non-MA AA	141	43.79	17.01	7.19	16.84	12.23	23.60	23.02	42.55	57.55	12.43	14.29	10.48	9.94	13.86

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 4.04% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fargo-Moorhead, ND-MN MA #2520	766	51.34	69.77	66.06	62.01	19.84	18.15	5.35	7.77
Limited Review:									
ND Non-MA AA	726	48.66	72.19	90.63	89.39	7.99	2.62	26.19	36.42

* Based on 2001 Peer Small Business Data: US&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 0.20% 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: NORTH DAKOTA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Fargo-Moorhead, ND-MN MA #2520	39	3.36	95.92	100.00	76.92	12.82	10.26	2.16	2.30
Limited Review:									
ND Non-MA AA	1,122	96.64	97.87	99.02	87.52	10.25	2.23	39.33	39.75

* Based on 2001 Peer Small Business Data: US&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 0.43% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: NORTH DAKOTA									
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
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:									
Fargo-Moorhead, ND-MN MA #2520	1	203	22	488	23	691	540.40	0	0
Limited Review:									
ND Non-MA AA	1	209	16	471	17	680	49.60	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: NORTH DAKOTA																		
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
		% of Rated Area Deposits in AA	# of CFNB 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:																		
Fargo-Moorhead, ND-MN MA #2520	49.34	4	44	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0	2.03	17.01	65.99	14.96
Limited Review:																		
ND Non-MA AA	50.66	5	56	0.00	0.00	100.00	0.00	0	2	0	0	- 2	0	0.00	0.00	76.09	23.91	

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
SD Non-MA AA	100.00	226	10,402	1,196	61,601	2,366	126,925	1	50	3,789	198,978	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	85	100.00	n/a	n/a	10.65	0.00	79.64	76.47	9.72	23.53	5.41	n/a	0.00	4.97	8.97

* Based on 2001 Peer Mortgage Data: Midwest Region.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	64	100.00	n/a	N/a	10.65	0.00	79.64	73.44	9.72	26.56	15.85	n/a	0.00	15.96	25.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002						
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	74	100.00	n/a	N/a	10.65	1.35	79.64	90.54	9.72	8.11	4.04	n/a	5.56	4.68	0.90

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	3	100.00	n/a	n/a	6.37	0.00	75.59	100.00	18.04	0.00	40.00	n/a	0.00	66.67	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	1,196	100.00	n/a	n/a	10.16	1.42	83.09	80.94	6.75	17.64	16.43	n/a	3.04	12.96	33.48

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	2,366	100.00	n/a	n/a	11.76	4.86	86.35	92.18	1.89	2.96	20.61	n/a	5.80	22.39	23.26

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: SOUTH DAKOTA						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	85	100.00	21.73	8.24	18.08	34.12	23.26	28.24	36.93	29.41	6.31	9.38	10.67	7.73	2.94

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	64	100.00	21.73	12.50	18.08	9.38	23.26	29.69	36.93	48.44	16.15	9.38	9.09	17.57	20.00

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: SOUTH DAKOTA								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
SD Non-MA AA	74	100.00	21.73	15.07	18.08	13.70	23.26	24.66	36.93	46.58	5.30	18.97	4.69	5.33	3.99

- * Based on 2001 Peer Mortgage Data: Midwest Region.
- ** As a percentage of loans with borrower income information available. No information was available for 1.35% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
SD Non-MA AA	1,196	100.00	73.87	93.73	88.80	7.53	3.68	16.43	24.07

- * Based on 2001 Peer Small Business Data: US&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 0.50% 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: SOUTH DAKOTA			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
SD Non-MA AA	2,366	100.00	97.54	98.06	86.43	10.31	3.25	20.61	21.03

- * Based on 2001 Peer Small Business Data: US&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 0.93% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: SOUTH DAKOTA									
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
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:									
SD Non-MA AA	1	233	17	428	18	661	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: SOUTH DAKOTA																	
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of CFNB 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:																	
SD Non-MA AA	100.00	10	100	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	15.89	75.24	8.87

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Table 1. Lending Volume

LENDING VOLUME		Geography: UTAH						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
Salt Lake City-Ogden, UT MA #7160	95.30	20	2,472	810	137,204	0	0	2	20	832	139,696	91.11
Limited Review:												
Heber AA	4.70	4	1,445	37	4,911	0	0	0	0	41	6,356	8.89

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: UTAH						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden, UT MA #7160	7	87.50	0.82	0.00	14.89	28.57	59.15	71.43	25.14	0.00	0.01	0.00	0.02	0.01	0.00
Limited Review:															
Heber AA	1	12.50	n/a	n/a	n/a	n/a	99.96	100.00	n/a	n/a	0.20	n/a	n/a	0.21	n/a

* Based on 2001 Peer Mortgage Data: Western Region 1.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: UTAH				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans						
Full Review:																
Salt Lake City-Ogden, UT MA #7160	5	100.00	0.82	0.00	14.89	0.00	59.15	40.00	25.14	60.00	0.06	0.00	0.00	0.05	0.12	
Limited Review:																
Heber AA	0	0.00	n/a	n/a	n/a	n/a	99.96	0.00	n/a	n/a	0.00	n/a	n/a	0.00	n/a	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: UTAH				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans						
Full Review:																
Salt Lake City-Ogden, UT MA #7160	8	72.73	0.82	0.00	14.89	25.00	59.15	62.50	25.14	12.50	0.01	0.00	0.02	0.01	0.01	
Limited Review:																
Heber AA	3	27.27	n/a	n/a	n/a	n/a	99.96	100.00	n/a	n/a	0.27	n/a	n/a	0.28	n/a	

* Based on 2001 Peer Mortgage Data: Western Region 1.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: UTAH										Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City-Ogden, UT MA #7160	810	95.63	4.80	3.95	21.05	20.25	48.43	56.67	25.73	19.14	0.88	0.58	0.80	0.95	1.05	
Limited Review:																
Heber AA	37	4.37	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	1.98	n/a	n/a	1.58	n/a	

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: UTAH										Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City-Ogden, UT MA #7160	7	87.50	16.64	0.00	19.61	42.86	26.60	14.29	37.16	42.86	0.01	0.00	0.01	0.01	0.02	
Limited Review:																
Heber AA	1	12.50	16.77	0.00	18.63	0.00	27.67	0.00	36.94	100.00	0.24	0.00	0.00	0.00	0.41	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: UTAH								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden, UT MA #7160	5	100.00	16.64	0.00	19.61	0.00	26.60	40.00	37.16	60.00	0.06	0.00	0.00	0.09	0.08
Limited Review:															
Heber AA	0	0.00	16.77	0.00	18.63	0.00	27.67	0.00	36.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.
 ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: UTAH								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City-Ogden, UT MA #7160	8	72.73	16.64	0.00	19.61	50.00	26.60	37.50	37.16	12.50	0.01	0.00	0.04	0.01	0.00
Limited Review:															
Heber AA	3	27.27	16.77	33.33	18.63	0.00	27.67	33.33	36.94	33.33	0.34	10.00	0.00	0.48	0.17

* Based on 2001 Peer Mortgage Data: Western Region 1.
 ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.
 *** Percentage of Families is based on the 1990 Census information.
 **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: UTAH				Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans ****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Salt Lake City-Ogden, UT MA #7160	810	95.63	52.78	56.30	43.46	34.94	21.60	0.88	1.34
Limited Review:									
Heber AA	37	4.37	56.19	40.54	56.76	35.14	8.11	1.98	1.01

* Based on 2001 Peer Small Business Data: US&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 5.90% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: UTAH				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
Salt Lake City-Ogden, UT MA #7160	1	80	6	140	7	220	91.29	0	0
Limited Review:									
Heber AA	1	8	2	13	3	21	8.71	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: UTAH																	
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of CFNB 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:																	
Salt Lake City-Ogden, UT MA #7160	91.11	5	83	0.00	20.00	60.00	20.00	0	0	0	0	0	0	1.80	18.21	57.37	22.62
Limited Review:																	
Heber AA	8.89	1	17	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	99.94	0.00

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
Spooner AA	100.00	139	7,961	636	62,529	15	1,369	0	0	790	71,859	100.00

- * Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
- ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
- *** Deposit Data as of June 30, 2002. 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: WISCONSIN						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	25	100.00	n/a	n/a	51.36	72.00	48.64	28.00	n/a	n/a	5.08	n/a	5.51	4.26	n/a

- * Based on 2001 Peer Mortgage Data: Central Region.
- ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

*

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	13	100.00	n/a	n/a	51.36	69.23	48.64	30.77	n/a	n/a	15.00	n/a	15.91	12.50	n/a

* Based on 2001 Peer Mortgage Data: Central Region.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	100	100.00	n/a	n/a	51.36	58.00	48.64	42.00	n/a	n/a	4.90	n/a	4.83	4.99	n/a

* Based on 2001 Peer Mortgage Data: Central Region.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	1	100.00	n/a	n/a	22.67	100.00	77.33	0.00	n/a	n/a	0.00	n/a	0.00	0.00	n/a

* Based on 2001 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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 ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	% of Businesses ***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	636	100.00	n/a	n/a	46.24	47.96	53.76	52.04	n/a	n/a	16.01	n/a	15.49	18.10	n/a

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	15	100.00	n/a	n/a	54.29	53.33	45.71	46.67	n/a	n/a	4.62	n/a	7.69	2.56	n/a

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	25	100.00	27.67	16.00	24.39	20.00	22.76	20.00	25.17	44.00	5.56	12.12	7.14	6.35	3.98

* Based on 2001 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	13	100.00	27.67	23.08	24.39	23.08	22.76	7.69	25.17	46.15	15.79	66.67	0.00	6.67	18.18

- * Based on 2001 Peer Mortgage Data: Central Region.
- ** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Spooner AA	100	100.00	27.67	20.83	24.39	23.96	22.76	25.00	25.17	30.21	5.19	14.13	7.65	4.39	3.42

- * Based on 2001 Peer Mortgage Data: Central Region.
- ** As a percentage of loans with borrower income information available. No information was available for 4.00% of loans originated and purchased by the bank.
- *** Percentage of Families is based on the 1990 Census information.
- **** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: WISCONSIN				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
Spooner AA	636	100.00	81.66	92.61	74.53	14.31	11.16	16.01	24.70		

* Based on 2001 Peer Small Business Data: US&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.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
Spooner AA	15	100.00	96.00	86.67	73.33	6.67	20.00	4.62	3.17		

* Based on 2001 Peer Small Business Data: US&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.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WISCONSIN				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002			
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:									
Spooner AA	1	108	3	198	4	306	100.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: WISCONSIN						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of CFNB 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:																	
Spooner AA	100.00	4	100	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	48.05	51.95	0.00

Institution ID: 5087 COMMUNITY FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: WYOMING						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% 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:												
WY Non-MA AA	87.77	1,191	64,480	2,566	190,085	963	48,457	1	1,250	4,721	304,272	72.38
Limited Review:												
Casper, WY MA #1350	4.09	36	1,770	182	22,450	2	27	0	0	220	24,247	10.80
Cheyenne, WY MA #1580	8.14	88	4,089	319	30,900	31	2,197	0	0	438	37,186	16.82

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from January 01, 2000 to December 31, 2002.
 *** Deposit Data as of June 30, 2002. 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: WYOMING						Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	510	91.89	0.31	0.59	13.19	9.80	62.15	66.08	24.35	23.53	4.19	0.00	3.60	5.04	2.82
Limited Review:															
Casper, WY MA #1350	13	2.34	4.26	0.00	13.08	0.00	49.43	53.85	33.24	46.15	0.06	0.00	0.00	0.00	0.15
Cheyenne, WY MA #1580	32	5.77	n/a	n/a	29.11	43.75	47.31	31.25	23.57	25.00	0.55	n/a	1.20	0.39	0.30

* Based on 2001 Peer Mortgage Data: Western Region 1.
 ** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 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**	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	203	80.88	0.31	0.00	13.19	7.88	62.15	68.97	24.35	23.15	12.59	0.00	6.76	15.03	10.64
Limited Review:															
Casper, WY MA #1350	11	4.38	4.26	0.00	13.08	27.27	49.43	36.36	33.24	36.36	3.67	0.00	7.69	1.85	5.26
Cheyenne, WY MA #1580	37	14.74	n/a	n/a	29.11	21.62	47.31	40.54	23.57	37.84	5.28	N/a	3.92	2.59	9.18

* Based on 2001 Peer Mortgage Data: Western Region 1.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	470	94.00	0.31	0.00	13.19	10.21	62.15	74.68	24.35	15.11	3.29	0.00	4.11	4.10	1.52
Limited Review:															
Casper, WY MA #1350	12	2.40	4.26	0.00	13.08	0.00	49.43	50.00	33.24	50.00	0.20	0.00	0.00	0.32	0.12
Cheyenne, WY MA #1580	18	3.60	n/a	n/a	29.11	16.67	47.31	50.00	23.57	33.33	0.36	n/a	0.38	0.42	0.29

* Based on 2001 Peer Mortgage Data: Western Region 1.

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	8	88.89	1.76	0.00	20.24	25.00	53.04	37.50	24.95	37.50	27.27	0.00	0.00	33.33	50.00
Limited Review:															
Casper, WY MA #1350	0	0.00	17.36	0.00	2.14	0.00	27.79	0.00	52.72	0.00	0.00	0.00	0.00	0.00	0.00
Cheyenne, WY MA #1580	1	11.11	n/a	n/a	34.39	0.00	41.68	100.00	23.93	0.00	0.00	n/a	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Western Region 1.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	2,566	83.66	0.60	0.43	14.47	14.34	68.51	64.61	16.42	20.62	9.85	17.24	9.32	10.05	12.85
Limited Review:															
Casper, WY MA #1350	182	5.93	25.85	30.22	13.12	13.19	39.83	32.97	21.21	23.63	2.74	3.21	1.85	2.05	4.70
Cheyenne, WY MA #1580	319	10.40	n/a	n/a	46.04	40.13	38.15	34.17	15.81	25.71	6.05	n/a	6.33	6.54	4.94

* Based on 2001 Peer Small Business Data: US&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).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	963	96.69	1.30	1.35	12.88	10.80	74.31	78.71	11.52	9.14	27.12	42.86	10.00	34.69	16.35
Limited Review:															
Casper, WY MA #1350	2	0.20	10.34	0.00	18.62	0.00	45.52	50.00	25.52	50.00	5.13	0.00	0.00	0.00	6.67
Cheyenne, WY MA #1580	31	3.11	n/a	n/a	43.87	41.94	18.40	12.90	37.74	45.16	17.46	n/a	13.51	20.00	15.79

* Based on 2001 Peer Small Business Data: US&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).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WYOMING								Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
WY Non-MA AA	510	91.89	19.19	14.40	17.49	21.70	23.53	29.59	39.80	34.32	5.00	10.04	5.47	5.86	3.62
Limited Review:															
Casper, WY MA #1350	13	2.34	20.31	30.77	17.76	7.69	24.48	23.08	37.45	38.46	0.07	0.00	0.00	0.25	0.00
Cheyenne, WY MA #1580	32	5.77	18.84	25.00	19.00	6.25	23.75	31.25	38.41	37.50	0.64	2.26	0.40	0.72	0.47

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.54% of loans originated and purchased by the 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.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WYOMING										Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
WY Non-MA AA	203	80.88	19.19	12.81	17.49	25.12	23.53	28.57	39.80	33.50	13.05	10.20	20.75	14.62	9.93	
Limited Review:																
Casper, WY MA #1350	11	4.38	20.31	18.18	17.76	27.27	24.48	18.18	37.45	36.36	3.74	0.00	0.00	3.85	6.82	
Cheyenne, WY MA #1580	37	14.74	18.84	19.44	19.00	8.33	23.75	33.33	38.41	38.89	5.41	20.00	0.00	5.97	3.76	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.40% of loans originated and purchased by the 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.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WYOMING										Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
WY Non-MA AA	470	94.00	19.19	15.88	17.49	21.46	23.53	28.33	39.80	34.33	4.15	12.18	6.31	4.55	2.87	
Limited Review:																
Casper, WY MA #1350	12	2.40	20.31	0.00	17.76	25.00	24.48	25.00	37.45	50.00	0.26	0.00	0.45	0.49	0.12	
Cheyenne, WY MA #1580	18	3.60	18.84	5.56	19.00	38.89	23.75	33.33	38.41	22.22	0.54	0.00	1.76	0.57	0.21	

* Based on 2001 Peer Mortgage Data: Western Region 1.

** As a percentage of loans with borrower income information available. No information was available for 0.80% of loans originated and purchased by the bank.

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

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage 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: WYOMING			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
WY Non-MA AA	2,566	83.66	70.79	90.41	82.27	11.93	5.81	9.85	15.67	
Limited Review:										
Casper, WY MA #1350	182	5.93	71.70	67.58	72.53	13.74	13.74	2.74	5.20	
Cheyenne, WY MA #1580	319	10.40	69.25	68.34	74.61	15.67	9.72	6.05	10.08	

* Based on 2001 Peer Small Business Data: US&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 0.88% 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: WYOMING			Evaluation Period: JANUARY 1, 2000 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***	% CFNB Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
WY Non-MA AA	963	96.69	93.98	98.75	88.16	8.93	2.91	27.12	27.66	
Limited Review:										
Casper, WY MA #1350	2	0.20	95.17	100.00	100.00	0.00	0.00	5.13	5.41	
Cheyenne, WY MA #1580	31	3.11	93.87	80.65	74.19	12.90	12.90	17.46	16.67	

* Based on 2001 Peer Small Business Data: US&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 0.60% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WYOMING				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
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:										
WY Non-MA AA	1	678	52	1,201	53	1,879	72.58	0	0	
Limited Review:										
Casper, WY MA #1350	1	101	5	177	6	278	10.74	0	0	
Cheyenne WY MA #1580	1	158	1	274	2	432	16.68	0	0	

* 'Prior Period Investments' means investments made in a previous evaluation 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 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: WYOMING						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of CFNB 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:																	
WY Non-MA AA	72.38	21	81	0.00	9.52	80.95	9.52	0	1	0	0	0	- 1	0.82	14.18	59.60	24.69
Limited Review:																	
Casper, WY MA #1350	10.80	2	8	50.00	0.00	0.00	50.00	0	0	0	0	0	0	4.98	12.05	49.33	33.65
Cheyenne, WY MA #1580	16.82	3	12	0.00	33.33	66.67	0.00	0	1	0	0	0	- 1	0.00	35.12	43.92	20.96