2016 HMDA Disclosure Statement First National Bank

(Original for making copies upon request or for in-house review.)

Printed October 2, 2017 This Document must be kept until we receive the Disclosure Statement for 2021. DISCLOSURE SUMMARY TABLE A1W: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016 Page 1 of 2

ITUTION: 0000010408 - 1 FIRST NATIONAL B						STITUTION'S NATION	
LOAN TYPE		PURCHASE	REFINA				
20/00/11/2	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
			PPLICATIONS 28/				
CONVENTIONAL	98	4	93	5	13	1	
FHA							
VA							
FSA/RHS							
			S ORIGINATED				
CONVENTIONAL	50	3	68	5	11	1	
FHA							
VA							
FSA/RHS							
		APPLICATIONS APP	ROVED BUT NOT ACCEP	PTED			
CONVENTIONAL	31		10		1		
FHA							
VA							
FSA/RHS							
		APPLIC	ATIONS DENIED				
CONVENTIONAL	16	1	13		1		
FHA							
VA							
FSA/RHS							
		APPLICAT	IONS WITHDRAWN				
CONVENTIONAL	1		2				
FHA							
VA							
FSA/RHS							
		FILES CLOSED	FOR INCOMPLETENESS	6			
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		PREAPF	PROVALS DENIED				
CONVENTIONAL			NA	NA	NA	NA	١
FHA			NA	NA	NA	NA	N
VA			NA	NA	NA	NA	Ν
FSA/RHS			NA	NA	NA	NA	Ν
		PREAPPROVALS APPR	ROVED BUT NOT ACCEP	TED 29/			
CONVENTIONAL			NA	NA	NA	NA	1
FHA			NA	NA	NA	NA	١
VA			NA	NA	NA	NA	١
FSA/RHS			NA	NA	NA	NA	N

DISCLOSURE SUMMARY TABLE A1W: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016

Page 2 of 2

ITUTION: 0000010408 - 1 FIRST NATIONAL B					INSTITUTION'S NATIONWIDE TO						
	HOME	PURCHASE	REFIN	ANCE	HOME IMPROVEMENT						
LOAN TYPE	FIRST LIEN		FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE				
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	ATED							
		PREAPPROVALS F	ESULTING IN ORIGINA	TIONS							
CONVENTIONAL			NA	NA	NA	NA	N				
FHA			NA	NA	NA	NA	N				
VA			NA	NA	NA	NA	N				
FSA/RHS			NA	NA	NA	NA	N				
		L	OANS SOLD								
CONVENTIONAL	1										
FHA											
VA											
FSA/RHS											

DISCLOSURE SUMMARY TABLE A3W: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MULTIFAMILY HOUSING, 2016

Page 1	of	1
--------	----	---

NSTITUTION: 0000010408 - 1 FIRST NATIONAL BA	NK, AMES IA				IN	STITUTION'S NATION	IWIDE TOTALS				
	HOME	PURCHASE	REFI	NANCE	ANCE HOME IMPROVEMEN						
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN				
		TOTAL A	PPLICATIONS 28/								
CONVENTIONAL	12		7		3						
FHA											
VA											
FSA/RHS											
		LOAM	IS ORIGINATED								
CONVENTIONAL	12		5		3						
FHA											
VA											
FSA/RHS											
		APPLICATIONS APP	PROVED BUT NOT ACC	CEPTED							
CONVENTIONAL			2								
FHA											
VA											
FSA/RHS											
		APPLI	CATIONS DENIED								
CONVENTIONAL											
FHA											
VA											
FSA/RHS											
		APPLICA	TIONS WITHDRAWN								
CONVENTIONAL											
FHA											
VA											
FSA/RHS											
		FILES CLOSED	FOR INCOMPLETENE	SS							
CONVENTIONAL											
FHA											
VA											
FSA/RHS											
		MEMO ITEM: OUD	SET OF LOANS ORIGI								
		MENIO TEMI: SUB	SET OF LOANS ORIGIN	NATED							
		L	OANS SOLD								
CONVENTIONAL											
FHA											
VA											
FSA/RHS											

DISCLOSURE SUMMARY TABLE BW: LOAN PRICING INFORMATION FOR CONVENTIONAL LOANS BY INCIDENCE AND LEVEL, 2016

	HOME	PURCHASE	REFIN	IANCE	ł	HOME IMPROVEMEN	Т
PRICING INFORMATION	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
	1- TO 4-FAMILY	OWNER OCCUPIED	WELLINGS (EXCLUDES	MANUFACTURED HOMES)			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	24	3	26	5	8	1	NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	24	3	26	5	8	1	NA
		MANUFACTURED HO	ME OWNER OCCUPIED [WELLINGS			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN							NA

		Loans of	on 1- to 4-Fa	amily and Ma	anufactured	Home Dwe	llings				Nonoco			_	
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Hor FHA, FSA/I	me Purchas RHS & VA	se Loans Conver	ntional	Refinar	cings	Home Imp Loa		Loans on Dwellings For 5 or More Families		Loans From Columns A, B, C and D		Loans Manufactur Dwelling Columns A	red Home s From	
(А		E	3	С		D		E	-	1	F	G		
_	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
A/STORY COUNTY/0001.00															
LOANS ORIGINATED			11	3141	6	1240	3	533	1	880	3	32	7		
APPS APPROVED, NOT ACCEPTED			8	2204	2	157									
APPS DENIED			1	400			2	6							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/STORY COUNTY/0002.00															
LOANS ORIGINATED			3	437	1	93	1	110			3	38)		
APPS APPROVED, NOT ACCEPTED			1	105	2	205					1	10	5		
APPS DENIED					1	140									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/STORY COUNTY/0003.00															
LOANS ORIGINATED					1	76									
APPS APPROVED, NOT ACCEPTED			1	165											
APPS DENIED							1	240							
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/STORY COUNTY/0004.00															
LOANS ORIGINATED			1	163	1	125	1	138							
APPS APPROVED. NOT ACCEPTED							1	3							
APPS DENIED			1	103			1	3			1	10	3		
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/STORY COUNTY/0006.00															
LOANS ORIGINATED			4	318	4	314	2	294	1	50	3	33	2		
APPS APPROVED. NOT ACCEPTED			1	131			-				1	13			
APPS DENIED			·	.01	2	229									
APPS WITHDRAWN			1	144	-										
FILES CLOSED FOR INCOMPLETENESS			·												
A/STORY COUNTY/0007.00															
LOANS ORIGINATED					1	453			1	280	1	45	3		
APPS APPROVED. NOT ACCEPTED					1	90				200		10.			
APPS DENIED			1	304											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

Page 1 of 4

MSA/MD: 11180 - AMES, IA

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) Home Purchase Loans Refinancings Home Improvement Loans Loans on Dwellings A B C D E Number \$000's Number \$000's Number \$000's Number \$000's Number \$000's IASTORY COUNTY/0009.00 1 2 957 4 424 3 206 2 83 APPS APPROVED, NOT ACCEPTED 2 957 4 424 3 206 2 83 APPS APPROVED, NOT ACCEPTED 2 265 1 78 78 78 78 APPS VOINTY/0010.00 1 1 78 78 74 1 5 78 ILOANS ORIGINATED 1 42 1 5 78 74 1 78 IASTORY COUNTY/0010.00 1 1 42 1 5 74 1 1 1 ILOANS ORIGINATED 3 612 2 74 1 52 2 1411 APPS WITHDRAWN 1 107 1 122 74 1 52 2 1411 APPS SURIED 3 612 2 74 1 52	Columns and Number 3 2 1	Loans Columns and Number 3 2 1 1	ns From Ins A, B, and D F er \$00 3 2 2 1	om B, C \$000's 226 183	LCOI COI 1226 833 422	Loans Wanufacturu Dwellings Solums A, <u>G</u> Number	red Home Is From , B, C & D)
(STATE/COUNTY/TRACT NUMBER) FHA, FSA/RHS & VA Conventional Loans Families A B C D E Number \$000's Number \$00's Number \$00's Number \$00's Number \$00's Number \$00's Number \$00's Number <th>and F Number 3 2 1 1 3</th> <th>Anno Number 3 2 1</th> <th>and D F er \$00 3 2 1</th> <th>226 183 42 612</th> <th>Col Ni 226 83 42 42</th> <th>Columns Ă, G</th> <th>, B, C & D</th> <th>_</th>	and F Number 3 2 1 1 3	Anno Number 3 2 1	and D F er \$00 3 2 1	226 183 42 612	Col Ni 226 83 42 42	Columns Ă, G	, B, C & D	_
Number \$000's Number<	Number 3 2 1	Number 3 2 1	er \$00 3 2 1	226 183 42 612	42			3
AISTORY COUNTY/0009.00 LOANS ORIGINATED 2 957 4 424 3 206 2 83 APPS APPROVED, NOT ACCEPTED 2 265 1 78 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS AISTORY COUNTY/0010.00 LOANS ORIGINATED 1 42 1 5 APPS APPROVED, NOT ACCEPTED 1 42 1 5 APPS ORIGINATED 1 1 52 2 144 APPS APPROVED, NOT ACCEPTED 1 107 APPS ORIGINATED 1 122 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS AISTORY COUNTY/0013.01 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 APPS ORIGINATED 1 180 1 25 APPS WITHDRAWN 1 1 140 FILES CLOSED FOR INCOMPLETENESS APPS WITHDRAWN 1 1 140 FILES CLOSED FOR INCOMPLETENESS APPS WITHDRAWN 1 1 25 APPS ORIGINATED 2 2 229	3 2 1	3 2	3 2 1 3	226 183 42 612	42	Number	\$000's	3
LOANS ORIGINATED 2 957 4 424 3 206 2 83 APPS APPROVED, NOT ACCEPTED 2 265 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 78 1 1 78 1 <td< th=""><th>2</th><th>2</th><th>1</th><th>42</th><th>42</th><th></th><th></th><th></th></td<>	2	2	1	42	42			
APPS APPROVED, NOT ACCEPTED 2 265 1 78 APPS DENIED 1 78 1 78 APPS DENIED 1 78 1 78 APPS WITHDRAWN 1 78 1 78 PILES CLOSED FOR NCOMPLETENESS 1 42 1 5 NSTORY COUNTY/0010.00 1 42 1 5 APPS APPROVED, NOT ACCEPTED 1 42 1 5 APPS WITHDRAWN 1 42 1 5 PILES CLOSED FOR INCOMPLETENESS 1 1 52 2 1412 NSTORY COUNTY/0011.00 1 122 1 107 1 122 1 1 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1	2	2	1	42	42			
APPS DENIED 1 78 APPS WITHDRAWN 1 78 FILES CLOSED FOR INCOMPLETENESS 1 42 1 5 VSTORY COUNTY0010.00 1 42 1 5 LOANS ORIGINATED 1 42 1 5 APPS APPROVED, NOT ACCEPTED 1 42 1 52 APPS WITHDRAWN 1 107 2 14 FILES CLOSED FOR INCOMPLETENESS 1 107 2 14 APPS APPROVED, NOT ACCEPTED 3 612 2 74 1 52 2 141 APPS APPROVED, NOT ACCEPTED 1 107 2 1122 2 141 2 141 2 141	1	1	1	42 612	42			
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS ANSTORY COUNTY/0010.00 LOANS ORIGINATED APPS SENIED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED LOANS ORIGINATED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED LOANS ORIGINATED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED LOANS ORIGINATED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED 1 180 1 125 APPS WITHDRAWN 1 FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.02 LOANS ORIGINATED 2 APPS WITHDRAWN 1 FILES	3	3	3	612	12			
FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0010.00 LOANS ORIGINATED 1 42 1 5 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS NITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1411 APPS APPROVED, NOT ACCEPTED 3 612 2 74 1 52 2 1411 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 1	3	3	3	612	12			
NSTORY COUNTY/0010.00 LOANS ORIGINATED 1 42 1 5 APPS APPROVED, NOT ACCEPTED APPS VITHORAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 141! APPS APPROVED, NOT ACCEPTED 1 107 PROVED, NOT ACCEPTED 1 122 APPS WITHORAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 APPS MITHORAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED 1 180 1 25 APPS WITHORAWN 1 140 FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.02 LOANS ORIGINATED 2 229	3	3	3	612	12			
LOANS ORIGINATED 1 42 1 5 APPS APPROVED, NOT ACCEPTED APPS UTHORAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1411 APPS APPROVED, NOT ACCEPTED 1 107 APPS DENIED 1 122 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.01 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 APPS APPROVED, NOT ACCEPTED 1 116 1 25 VSTORY COUNTY/0013.01 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 116 1 175 APPS DENIED 1 180 1 25 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.02 LOANS ORIGINATED 2 229	3	3	3	612	12			
APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS ASTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 74 1 52 2 141 APPS NUTHORAWN 1 107 1 122 141 APPS NUTHORAWN 1 122 1 122 141 APPS SUTHORAWN 1 122 1 122 141 APPS COUNTY/0013.01 1 122 1 1301 LOANS ORIGINATED 2 172 4 834 1 15 1 1301 APPS APPROVED, NOT ACCEPTED 1 115 1 1301 1 15 1 1301 APPS APPROVED, NOT ACCEPTED 1 115 1 1301 1 25 1 100 1 140 1 140 1 140 1 140 1 140 1 140 1 140 1 140 1 140 1 140 1 140 1 1	3	3	3	612	12			
APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1411 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 APPS DENIED 1 122 1 122 1 107 APPS SUTHORAWN 1 122 1 107 1 1301 APPS SUTHORAWN 2 172 4 834 1 15 1 1301 LOANS ORIGINATED 2 172 4 834 1 15 1 1301 APPS APPROVED, NOT ACCEPTED 1 115 1 176 1 1301 APPS APBNED 1 180 1 25 2 4 APPS DINED 1 140 140 14 14 14 14 14 14 15 1 1301 14 15 1 1301 14 14 15 1 1301 14 15 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1412 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 APPS DENIED 1 122 1 122 1 1301 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS 1 15 1 1301 VSTORY COUNTY/0013.01 2 172 4 834 1 15 1 1301 APPS DENIED 1 115 1 175 1 1301 APPS DENIED 1 115 1 160 1 25 1 APPS NUTHORAWN 1 180 1 25 1 1 140 1<								
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1412 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 APPS DENIED 1 122 1 122 1 1301 APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS 1 15 1 1301 VSTORY COUNTY/0013.01 2 172 4 834 1 15 1 1301 APPS DENIED 1 115 1 175 1 1301 APPS DENIED 1 115 1 160 1 25 1 APPS NUTHORAWN 1 180 1 25 1 1 140 1<								
FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY0011.00 LOANS ORIGINATED 3 612 2 74 1 52 2 1411 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 APPS DENIED 1 122 1 122 1 122 APPS WITHDRAWN 1 122 1 122 1 1 1301 FILES CLOSED FOR INCOMPLETENESS 2 172 4 834 1 15 1 1301 APPS APPROVED, NOT ACCEPTED 1 115 1 175 1 1301 APPS APPROVED, NOT ACCEPTED 1 1160 1 25 25 4 4 15 1 1301 APPS APPROVED, NOT ACCEPTED 1 180 1 25 25 4 4 125 4 4 1 1 10 1 125 4 4 1 1 10 1 1 1 1 1 1 1 1 1 1								
NSTORY COUNTY/0011.00 3 612 2 74 1 52 2 1412 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 122 APPS WITHORAWN 1 122 1 15 1 1304 FILES CLOSED FOR INCOMPLETENESS 2 172 4 834 1 15 1 1304 APPS APPROVED, NOT ACCEPTED 1 115 1 15 1 1304 APPS APPROVED, NOT ACCEPTED 1 115 1 15 1 1304 APPS APPROVED, NOT ACCEPTED 1 115 1 125 4 4 1 15 1 1304 APPS APROVED, NOT ACCEPTED 1 115 1 16 1 25 4 4 4 1 15 1 1304 APPS BURIED 1 180 1 25 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
LOANS ORIGINATED 3 612 2 74 1 52 2 1414 APPS APPROVED, NOT ACCEPTED 1 107 1 122 1 13 13 13 13 13 13 13 13 13 13 13 13 13 14 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
APPS APPROVED, NOT ACCEPTED 1 107 APPS DENIED 1 122 APPS WITHDRAWN - - FILES CLOSED FOR INCOMPLETENESS - - VSTORY COUNTY/0013.01 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 - - - - - - - - - - - - - - 1 1300 -								
APPS DENIED 1 122 APPS WITHDRAWN 1 122 FILES CLOSED FOR INCOMPLETENESS 5 1 VSTORY COUNTY/0013.01 1 15 1 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 1160 1 25 APPS BINED 1 140 1 25 1 140 1 125 VSTORY COUNTY/0013.02 1 140 1 2 229 1 1		·			0.			
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY0013.01 1 LOANS ORIGINATED 2 172 4 834 1 15 1 1301 APPS MEROVED, NOT ACCEPTED 1 115 1 175 1 125 APPS DENIED 1 180 1 25 1 140 1 15 1 105 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY0013.01 2 172 4 834 1 15 1 1300 LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 1 20 1 140 1 25 1 140 1 15 1 1300 1 25 1 140 1 15 1 100 1 15 1 100 1 15 1 100 1 15 1 100 1 15 1 100 1 15 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 1 100 100 100 100 100								
NSTORY COUNTY/0013.01 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 1 1300 APPS DENIED 1 180 1 25 2 1 140 1								
LOANS ORIGINATED 2 172 4 834 1 15 1 1300 APPS APPROVED, NOT ACCEPTED 1 115 1 175 1 1300 APPS DENIED 1 160 1 25 2 3 <								
APPS APPROVED, NOT ACCEPTED 1 115 1 175 APPS DENIED 1 180 1 25 APPS WITHDRAWN 1 140 140 FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.02 2 229	4	4	4	731	21			
APPS DENIED 1 180 1 25 APPS WITHDRAWN 1 140 <	4			175				
APPS WITHDRAWN 1 140 FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY0013.02 LOANS ORIGINATED 2 229				1/3	75			
FILES CLOSED FOR INCOMPLETENESS VSTORY COUNTY/0013.02 LOANS ORIGINATED 2 229								
NSTORY COUNTY/0013.02 LOANS ORIGINATED 2 229								
LOANS ORIGINATED 2 229								
				450				
	1	1	1	158	58			
APPS DENIED 2 161								
APPS WITHDRAWN								
FILES CLOSED FOR INCOMPLETENESS								
VSTORY COUNTY/0101.00								
LOANS ORIGINATED 1 198								
APPS APPROVED, NOT ACCEPTED 2 361								
APPS DENIED								
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 2 of 4

SECTION 1 - PROPERTY LOCATED IN MSA/MD W	VHERE INSTIT	UTION HA	S A HOME C	OR BRANC	H OFFICE										11180 - AMES, I	
		Loans	on 1- to 4-Fa	mily and M	anufactured	Home Dwe	ellings									
- CENSUS TRACT OR COUNTY NAME AND	Hor	ne Purcha	se Loans								wellings	Nonoco Loans		Loans Manufactu		
DISPOSITION OF APPLICATION 1/	FHA, FSA/		Conver	tional	Refinan	cings	Home Imp Loa		F	or 5 or Famil		Columns	A, B, C	Dwelling	s From	
(STATE/COUNTY/TRACT NUMBER)	, -				_						103	and		Columns A	, ,	
-	A		B		C		C			E			F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Nun	nber	\$000's	Number	\$000's	Number	\$000's	
A/STORY COUNTY/0102.00																
LOANS ORIGINATED							1		3							
APPS APPROVED, NOT ACCEPTED			1	150												
APPS DENIED			1	179												
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IA/STORY COUNTY/0103.00																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED							2		7							
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IA/STORY COUNTY/0104.00																
LOANS ORIGINATED					1	92						1	g	2		
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
IA/STORY COUNTY/0106.00																
LOANS ORIGINATED			2	135	2	333				1	20					
APPS APPROVED, NOT ACCEPTED			1	112												
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																
MSA/MD(TOTAL)																
LOANS ORIGINATED			29	6133	30	4329	14	135	6	9	4776	23	335	53		
APPS APPROVED, NOT ACCEPTED			19	3691	8	812			3			6	70)1		
APPS DENIED			7	1327	5	569		28				1	10	3		
APPS WITHDRAWN			1	144	1	140										
FILES CLOSED FOR INCOMPLETENESS																
NVALID GEOGRAPHIC IDENTIFIERS 2/																
LOANS ORIGINATED																
APPS APPROVED, NOT ACCEPTED																
APPS DENIED																
APPS WITHDRAWN																
FILES CLOSED FOR INCOMPLETENESS																

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 4 of 4

		Loans	on 1- to 4-Fa	mily and Ma	anufactured	Home Dwe	llings				Nesse			_	
– DISPOSITION OF APPLICATIONS	Hor	me Purcha	se Loans		Deferes				Loans on For 5 o		Nonoco Loans	From	Loans Manufactur	ed Home	
-	FHA, FSA/	RHS & VA	Conver	ntional	Refinan	cings	Home Imp Loa		For 5 0 Fam		Columns and		Dwellings Columns A,	s From B, C & D	
_	A		B		C)	E		1	F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED			1	364	4	805	1	50	1	520	1	36	4		
APPS APPROVED, NOT ACCEPTED			5	1093											
APPS DENIED			4	410	2	178					2	42	3		
APPS WITHDRAWN					1	108									
FILES CLOSED FOR INCOMPLETENESS															
VALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME	Page 1 of 2
DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	1 dg0 1 01 2

RACE AND GENDER 5/ 18/ 19/	Applica Receiv	ations ed 20/	Loans Originated		Apps. App Not Acc	roved But cepted	Applica Deni	ations ied	Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	377	1	141	2	236						
MALE												
FEMALE	1	105			1	105						
JOINT (MALE/FEMALE)	2	272	1	141	1	131						
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	41	8951	21	4969	12	2511	7	1327	1	144		
MALE	4	389	2	127	2	262						
FEMALE	4	778			2	404	2	374				
JOINT (MALE/FEMALE)	33	7784	19	4842	8	1845	5	953	1	144		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	12	1967	7	1023	5	944						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME
DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 2 of 2

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den		Applica Withd	ations rawn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	150			1	150						
MALE	1	150			1	150						
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	41	8581	22	5110	12	2180	6	1147	1	144		
MALE	3	239	2	127	1	112						
FEMALE	5	883			3	509	2	374				
JOINT (MALE/FEMALE)	33	7459	20	4983	8	1559	4	773	1	144		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE	1	180					1	180				
FEMALE												
JOINT (MALE/FEMALE)	1	180					1	180				
ETHNICITY NOT AVAILABLE (TOTAL) 6/	13	2384	7	1023	6	1361						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	417			1	417						
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	38	8204	21	4969	10	1944	6	1147	1	144		
MALE	3	239	2	127	1	112						
FEMALE	4	778			2	404	2	374				
JOINT (MALE/FEMALE)	31	7187	19	4842	7	1428	4	773	1	144		
OTHERS, INCLUDING HISPANIC (TOTAL)	5	707	1	141	3	386	1	180				
MALE	1	150			1	150						
FEMALE	1	105			1	105						
JOINT (MALE/FEMALE)	3	452	1	141	1	131	1	180				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	205	2	135			1	70				
50-79% OF MSA/MD MEDIAN	5	629			3	435	2	194				
80-99% OF MSA/MD MEDIAN	8	1064	2	127	4	578	2	359				
100-119% OF MSA/MD MEDIAN	2	243	2	243								
120% OR MORE OF MSA/MD MEDIAN	27	7505	15	4502	10	2299	2	704				
INCOME NOT AVAILABLE 6/	11	1649	8	1126	2	379			1	144		
TOTAL 14/	56	11295	29	6133	19	3691	7	1327	1	144		

DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 1 of 2

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac		Applica Den	ations ied	Applica Withdr	tions awn		osed For
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000'
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	140					1	140				
MALE	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	30	3578	18	2317	7	692	4	429	1	140		
MALE	2	201					2	201				
FEMALE	9	807	3	197	3	242	2	228	1	140		
JOINT (MALE/FEMALE)	19	2570	15	2120	4	450						
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	152	1	152								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	152	1	152								
RACE NOT AVAILABLE (TOTAL) 6/	12	1980	11	1860	1	120						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE,	
ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	

Page 2 of 2

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	32	3870	19	2469	7	692	5	569	1	140		
MALE	3	341					3	341				
FEMALE	9	807	3	197	3	242	2	228	1	140		
JOINT (MALE/FEMALE)	20	2722	16	2272	4	450						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	1980	11	1860	1	120						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	30	3578	18	2317	7	692	4	429	1	140		
MALE	2	201					2	201				
FEMALE	9	807	3	197	3	242	2	228	1	140		
JOINT (MALE/FEMALE)	19	2570	15	2120	4	450						
OTHERS, INCLUDING HISPANIC (TOTAL)	2	292	1	152			1	140				
MALE	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)	1	152	1	152								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	6	552	1	3	1	120	4	429				
50-79% OF MSA/MD MEDIAN	7	637	6	552	1	85						
80-99% OF MSA/MD MEDIAN	2	79	1	29	1	50						
100-119% OF MSA/MD MEDIAN	5	608	1	96	3	372	1	140				
120% OR MORE OF MSA/MD MEDIAN	8	1356	6	1171	2	185						
INCOME NOT AVAILABLE 6/	16	2618	15	2478					1	140		
TOTAL 14/	44	5850	30	4329	8	812	5	569	1	140		

DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 1 of 2 RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

RACE AND GENDER 5/ 18/ 19/	Applica Receive	tions ed 20/	Lo: Origi	ans nated	Apps. App Not Acc	roved But cepted	Applica Deni		Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
IATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
VHITE (TOTAL)	20	1612	14	1356			6	256				
MALE	5	22	3	16			2	6				
FEMALE	4	168	3	165			1	3				
JOINT (MALE/FEMALE)	11	1422	8	1175			3	247				
OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	28			1	3	1	25				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	proved But cepted	Applica Den		Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	240					1	240				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	240					1	240				
NOT HISPANIC OR LATINO (TOTAL)	19	1372	14	1356			5	16				
MALE	5	22	3	16			2	6				
FEMALE	4	168	3	165			1	3				
JOINT (MALE/FEMALE)	10	1182	8	1175			2	7				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	28			1	3	1	25				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	19	1372	14	1356			5	16				
MALE	5	22	3	16			2	6				
FEMALE	4	168	3	165			1	3				
JOINT (MALE/FEMALE)	10	1182	8	1175			2	7				
OTHERS, INCLUDING HISPANIC (TOTAL)	1	240					1	240				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	240					1	240				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	5	66	2	55	1	3	2	8				
50-79% OF MSA/MD MEDIAN	7	428	4	420			3	8				
80-99% OF MSA/MD MEDIAN	2	245	1	5			1	240				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	5	644	4	619			1	25				
INCOME NOT AVAILABLE 6/	3	257	3	257								
TOTAL 14/	22	1640	14	1356	1	3	7	281				

DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 2 of 2

DISCLOSURE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 1 of 2

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA	A 1:-			ans	A	an und Dud	A 1:		A		MD: 11180 -	osed For
RACE AND GENDER 5/ 18/ 19/	Applic Receiv	ations red 20/		nated	Apps. App Not Ac	cepted	Applica Den	ied	Applica Withdr	tions awn		leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	9	4776	9	4776								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 2 of 2

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA										MSA/	MD: 11180 -	AMES, IA
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applic Receiv	ations red 20/		ans inated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr	itions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	9	4776	9	4776								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	9	4776	9	4776								
TOTAL 14/	9	4776	9	4776								

DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,	Page 1 of 2
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	-

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	3	377	1	141	2	236						
MALE												
FEMALE	1	105			1	105						
JOINT (MALE/FEMALE)	2	272	1	141	1	131						
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	9	964	5	501	3	360	1	103				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	9	964	5	501	3	360	1	103				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	18	2816	17	2711	1	105						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS,	Page 2 of 2
1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	-

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv	ations ed 20/	Lo: Origi		Apps. App Not Act	roved But cepted	Applications Denied		Applications Withdrawn		Files Clo Incompl	osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	12	1341	6	642	5	596	1	103				
MALE												
FEMALE	1	105			1	105						
JOINT (MALE/FEMALE)	11	1236	6	642	4	491	1	103				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	18	2816	17	2711	1	105						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	9	964	5	501	3	360	1	103				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	9	964	5	501	3	360	1	103				
OTHERS, INCLUDING HISPANIC (TOTAL)	3	377	1	141	2	236						
MALE												
FEMALE	1	105			1	105						
JOINT (MALE/FEMALE)	2	272	1	141	1	131						
NCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	103					1	103				
80-99% OF MSA/MD MEDIAN	1	105			1	105						
100-119% OF MSA/MD MEDIAN	2	282			2	282						
120% OR MORE OF MSA/MD MEDIAN	7	729	4	415	3	314						
INCOME NOT AVAILABLE 6/	19	2938	19	2938								
TOTAL 14/	30	4157	23	3353	6	701	1	103				

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Files Closed For Incompleteness Applications Received 20/ Loans Originated Applications Denied Applications Withdrawn INCOME, RACE AND ETHNICITY \$000's Number \$000's \$000's Number Number \$000's Number \$000's Number \$000's Number LESS THAN 50% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 3 205 2 135 1 70 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 205 2 135 70 3 1 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 3 205 2 135 70 1 OTHERS, INCLUDING HISPANIC 50-79% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 514 2 320 2 194 4 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ 1 115 1 115 ETHNICITY 7/ HISPANIC OR LATINO 150 150 1 NOT HISPANIC OR LATINO 3 364 170 2 194 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ 115 115 1 1 MINORITY STATUS 8/ WHITE NON-HISPANIC 3 364 170 2 194 1 OTHERS, INCLUDING HISPANIC 150 150

Report Date: 06/28/2017

Page 1 of 3

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Files Closed For Incompleteness Applications Received 20/ Loans Originated Applications Denied Applications Withdrawn INCOME, RACE AND ETHNICITY (CONTINUED) \$000's Number \$000's Number \$000's \$000's Number \$000's Number Number \$000's Number 80-99% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN 105 105 1 1 BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 6 793 2 127 2 307 2 359 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ 166 1 166 1 ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 718 2 127 3 179 412 6 1 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) 180 180 1 1 ETHNICITY NOT AVAILABLE 6/ 1 166 1 166 MINORITY STATUS 8/ WHITE NON-HISPANIC 5 613 2 127 2 307 179 1 OTHERS, INCLUDING HISPANIC 285 105 180 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 243 2 243 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 243 2 243 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 243 2 243 OTHERS, INCLUDING HISPANIC

Report Date: 06/28/2017

Page 2 of 3

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Applications Withdrawn Files Closed For Incompleteness Applications Received 20/ Loans Originated Applications Denied INCOME, RACE AND ETHNICITY (CONTINUED) \$000's Number Number \$000's \$000's Number Number Number \$000's Number \$000's \$000's 120% OR MORE OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN 2 272 1 141 1 131 BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 22 6570 14 4361 6 1505 2 704 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ 3 663 3 663 ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 4502 23 6425 6 1219 2 704 15 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ 4 1080 4 1080 MINORITY STATUS 8/ WHITE NON-HISPANIC 21 6153 4361 5 1088 2 704 14 OTHERS, INCLUDING HISPANIC 272 141 131 2 1 TOTAL 14/ 56 19 11295 29 6133 3691 7 1327 1 144

Report Date: 06/28/2017

Page 3 of 3

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016 Page 1 of 3

NCOME, RACE AND ETHNICITY	Applio Receiv	ations /ed 20/	Loa Origir		Apps. App Not Ac	roved But cepted	Applica Deni	itions ed	Applic Witho	ations Irawn	Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	432	1	3			4	429				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	120			1	120						
					-							
ETHNICITY 7/												
HISPANIC OR LATINO	5	432	1	2			4	400				
NOT HISPANIC OR LATINO	5	432	1	3			4	429				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	120			1	120						
MINORITY STATUS 8/ WHITE NON-HISPANIC	5	432	1	3			4	429				
OTHERS, INCLUDING HISPANIC	5	432	i	5			4	425				
D-79% OF MSA/MD_MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	637	6	552	1	85						
2 OR MORE MINORITY RACES	'	037	0	552		00						
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
RAGE NOT AVAILABLE 0/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	637	6	552	1	85						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR	'	037	U	552	1	00						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	637	6	552	1	85						
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016 Page 2 of 3

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Files Closed For Incompleteness Applications Received 20/ Loans Originated Applications Denied Applications Withdrawn INCOME, RACE AND ETHNICITY (CONTINUED) Number \$000's Number \$000's Number \$000's \$000's Number \$000's Number \$000's Number 80-99% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 79 1 29 1 50 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 79 29 50 1 1 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 2 79 1 29 50 1 OTHERS, INCLUDING HISPANIC 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN 1 140 1 140 BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 372 468 96 3 1 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 5 608 1 96 3 372 1 140 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 4 468 1 96 3 372 140 1 140 1

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 3 of 3

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Applications Denied Applications Withdrawn Files Closed For Incompleteness Applications Received 20/ Loans Originated INCOME, RACE AND ETHNICITY (CONTINUED) \$000's Number \$000's Number \$000's \$000's \$000's Number \$000's Number Number Number 120% OR MORE OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 7 1204 5 1019 2 185 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) 1 152 1 152 RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 1171 1356 6 2 185 8 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 1204 5 1019 2 185 7 OTHERS, INCLUDING HISPANIC 152 152 TOTAL 14/ 44 569 5850 30 4329 8 812 5 1 140

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 1 of 3

NCOME, RACE AND ETHNICITY		cations ved 20/	Loa Origir		Apps. App Not Acc		Applica Deni	itions ed	Applic Withd	ations rawn	Files Clo Incompl	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	63	2	55			2	8				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	3			1	3						
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	63	2	55			2	8				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	3			1	3						
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	63	2	55			2	8				
OTHERS, INCLUDING HISPANIC												
0-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	428	4	420			3	8				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	428	4	420			3	8				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	,	420	-	420			5	0				
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	7	428	4	420			3	8				
OTHERS, INCLUDING HISPANIC	,	420	-	420			0	0				

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 2 of 3

0-99% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/	Number 2	\$000's 245	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000'
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	2	245	1									
JOINT (WHITE/MINORITY RACE)				5			1	240				
DACE NOT AVAILABLE 6/												
RACE NOT AVAILABLE 0/												
ETHNICITY 7/ HISPANIC OR LATINO	1	240					1	240				
NOT HISPANIC OR LATINO	1	5	1	5								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	5	1	5								
OTHERS, INCLUDING HISPANIC	1	240					1	240				
00-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNO) ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 3 of 3

NCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origir		Apps. App Not Ac		Applications Denied		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	619	4	619								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	25					1	25				
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	619	4	619								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	25					1	25				
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	619	4	619								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	22	1640	14	1356	1	3	7	281				

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 1 of 3

MSA/MD: 11180 - AMES, IA

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

NCOME, RACE AND ETHNICITY	Applio Recei	ved 20/	Loa Origir		Apps. App Not Ace	roved But cepted	Applica Deni	tions ed	Applica Withd	ations rawn	Files Clo Incomple	sed For eteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
AMERICAN INDIAN/ALASKA NATIVE ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
0-79% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	103					1	103				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	103					1	103				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	103					1	103				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Apps. Approved But Not Accepted Files Closed For Incompleteness Applications Received 20/ Loans Originated Applications Denied Applications Withdrawn INCOME, RACE AND ETHNICITY (CONTINUED) Number \$000's \$000's \$000's Number \$000's Number Number \$000's Number \$000's Number 80-99% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN 105 105 1 1 BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 105 105 1 1 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 105 105 1 1 100-119% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 282 282 2 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 282 2 282 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 2 282 2 282

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK AMES IA MSA/MD

COME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origin		Apps. App Not Acc		Applica Deni		Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
0% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	2	272	1	141	1	131						
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	4	352	3	274	1	78						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	105			1	105						
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	624	4	415	2	209						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	105			1	105						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	352	3	274	1	78						
OTHERS, INCLUDING HISPANIC	2	272	1	141	1	131						
OTAL 14/	30	4157	23	3353	6	701	1	103				

Report Date: 06/28/2017

Page 3 of 3

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, A	IMES IA									MS	A/MD: 11180	- AMES,
TYPE OF CENSUS TRACT 10/		ications eived 20/	Loar Origina		Apps. App Not Ac		Applicat Denie	ions ed	Applica Withdr		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8	1135	3	333	4	623	1	179				
10-19% MINORITY	43	9389	24	5628	14	2953	4	664	1	144		
20-49% MINORITY	5	771	2	172	1	115	2	484				
50-79% MINORITY												
80-100% MINORITY												
NCOME CHARACTERISTICS 12/13/												-
LOW INCOME												
MODERATE INCOME	1	304					1	304				
MIDDLE INCOME	35	5246	18	2992	11	1487	5	623	1	144		
UPPER INCOME	20	5745	11	3141	8	2204	1	400				
NCOME & RACIAL/ETHNIC COMP 11/12/13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	304					1	304				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	8	1135	3	333	4	623	1	179				
10-19% MINORITY	23	3644	13	2487	6	749	3	264	1	144		
20-49% MINORITY	4	467	2	172	1	115	1	180				
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	20	5745	11	3141	8	2204	1	400				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
FOTAL 14/	56	11295	29	6133	19	3691	7	1327	1	144		

Page 1 of 1

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
--	-------------

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. App Not Ac	roved But cepted	Applicat Denie	tions ed	Applicat Withdra		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												-
LESS THAN 10% MINORITY	3	425	3	425								
10-19% MINORITY	32	3691	21	2575	6	547	5	569				
20-49% MINORITY	9	1734	6	1329	2	265			1	140		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME	1	42	1	42								
MODERATE INCOME	3	635	2	545	1	90						
MIDDLE INCOME	32	3776	21	2502	5	565	5	569	1	140		
UPPER INCOME	8	1397	6	1240	2	157						
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	42	1	42								
50-79% MINORITY		42		72								
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY	1	92	1	92								
10-19% MINORITY												
20-49% MINORITY	2	543	1	453	1	90						
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	333	2	333								
10-19% MINORITY	24	2294	15	1335	4	390	5	569				
20-49% MINORITY	6	1149	4	834	1	175			1	140		
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	1397	6	1240	2	157						
20-49% MINORITY	0	1007	0	1240	2	107						
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
	44	5850	30	4329	8	812	5	569	1	140		
TOTAL 14/	44	5850	30	4329	8	812	c	209	1	140		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	
--	--

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. App Not Ac	proved But cepted	Applica Deni		Applica Withdr	tions awn	Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	10	1	3			2	7				
10-19% MINORITY	16	1585	11	1333	1	3	4	249				
20-49% MINORITY	3	45	2	20			1	25				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME	1	5	1	5								
MODERATE INCOME												
MIDDLE INCOME	16	1096	10	818	1	3	5	275				
UPPER INCOME	5	539	3	533			2	6				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	5	1	5								
	I	5	1	5								
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	10	1	3			2	7				
10-19% MINORITY	11	1046	8	800	1	3	2	243				
20-49% MINORITY	2	40	1	15			1	25				
50-79% MINORITY												
80-100% MINORITY												
LESS THAN 10% MINORITY	_		-				-					
10-19% MINORITY	5	539	3	533			2	6				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	22	1640	14	1356	1	3	7	281				

Page 1 of 1

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT
IN WHICH PROPERTY IS LOCATED, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 11180 - AMES, IA Applications Received 20/ Loans Originated Apps. Approved But Not Accepted Files Closed For Incompleteness Applications Denied Applications Withdrawn TYPE OF CENSUS TRACT 10/ Number Number \$000's Number \$000's Number \$000's Number \$000's \$000's Number \$000's RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 20 20 1 1 10-19% MINORITY 6 3176 6 3176 20-49% MINORITY 2 1580 2 1580 50-79% MINORITY 80-100% MINORITY INCOME CHARACTERISTICS 12/13/ LOW INCOME MODERATE INCOME 1 280 1 280 7 7 3616 MIDDLE INCOME 3616 880 880 UPPER INCOME 1 1 INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ LOW INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY MODERATE INCOME LESS THAN 10% MINORITY 10-19% MINORITY 20-49% MINORITY 280 1 280 1 50-79% MINORITY 80-100% MINORITY MIDDLE INCOME LESS THAN 10% MINORITY 1 20 20 1 10-19% MINORITY 2296 5 2296 5 20-49% MINORITY 1300 1300 50-79% MINORITY 80-100% MINORITY UPPER INCOME LESS THAN 10% MINORITY 10-19% MINORITY 880 1 880 1 20-49% MINORITY 50-79% MINORITY 80-100% MINORITY SMALL COUNTY ALL OTHER TRACTS 21/ 4776 4776 9 9 TOTAL 14/

Report Date: 06/28/2017

Page 1 of 1

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA	MSA/MD: 11180 - AMES, IA

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES	IA									IVI5	A/MD: 11180	- AMES,	
TYPE OF CENSUS TRACT 10/		Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	1	92	1	92									
10-19% MINORITY	22	2664	16	2035	5	526	1	103					
20-49% MINORITY	7	1401	6	1226	1	175							
50-79% MINORITY													
80-100% MINORITY													
INCOME CHARACTERISTICS 12/13/													
LOW INCOME	1	42	1	42									
MODERATE INCOME	2	545	2	545									
MIDDLE INCOME	24	3243	17	2439	6	701	1	103					
UPPER INCOME	3	327	3	327									
INCOME & RACIAL/ETHNIC COMP 11/12/13/													
LOW INCOME													
LESS THAN 10% MINORITY													
10-19% MINORITY													
20-49% MINORITY	1	42	1	42									
50-79% MINORITY													
80-100% MINORITY													
MODERATE INCOME													
LESS THAN 10% MINORITY	1	92	1	92									
10-19% MINORITY	1	92	1	92									
20-49% MINORITY	1	453	1	453									
50-79% MINORITY	1	400	1	403									
80-100% MINORITY													
MIDDLE INCOME													
LESS THAN 10% MINORITY													
10-19% MINORITY	19	2337	13	1708	5	526	1	103					
20-49% MINORITY	5	906	4	731	1	175							
50-79% MINORITY													
80-100% MINORITY													
UPPER INCOME													
LESS THAN 10% MINORITY													
10-19% MINORITY	3	327	3	327									
20-49% MINORITY													
50-79% MINORITY													
80-100% MINORITY													
SMALL COUNTY													
ALL OTHER TRACTS 21/													
TOTAL 14/	30	4157	23	3353	6	701	1	103					

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employr Histo		Credit H	listory	Collate	ral	Insuffici Cash		Unverifi Informa		Credit App Incomplet		Mortg Insura Deni	nce	Othe	er	Total /2	2
	Number	%	Number	%	Number	%	Numbe	r %	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	50			2	25	2	25											8	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	57			1	14	2	29											7	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)					1	100													1	100
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	57			1	14	2	29											7	100
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE																				
FEMALE	1	50					1	50											2	100
JOINT (MALE/FEMALE)	3	50			2	33	1	17											6	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN	2	67			1	33													3	100
80-99% OF MSA/MD MEDIAN					1	50	1	50											2	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN	1	50					1	50											2	100
INCOME NOT AVAILABLE 6/																				

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Page 1 of 1

MSA/MD: 11180 - AMES, IA

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employ Histo	ment	Credit H	listory	Collatera	al	Insuffici Cash		Unverifi Informa		Credit Ap Incomple		Mortg Insura Den	ince	Oth	ner	Total /2	2
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN																				
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																				
WHITE	4	80			1	20													5	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	67			2	33													6	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	80			1	20													5	100
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE	2	67			1	33													3	100
FEMALE	2	67			1	33													3	100
JOINT (MALE/FEMALE)																				
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	4	80			1	20													5	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN					1	100													1	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

DISCLOSURE TABLE 8-3: REASONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Page 1 of 1

MSA/MD: 11180 - AMES, IA

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employment History	Credit Hi	story	Collateral	I	Insufficient Cash		Unverifiable Information	Credit App. Incomplete	Mortgage Insurance Denied	Other	Total /	22
	Number	%	Number %	Number	%	Number	%	Number %	١	Number %	Number %	Number %	Number	% Number	%
RACE 5/															
AMERICAN INDIAN/ALASKA NATIVE															
ASIAN															
BLACK OR AFRICAN AMERICAN															
NATIVE HAWAIIAN/OTHER PACIFIC ISLND															
WHITE	2	29		4	57	1	14								7 100
2 OR MORE MINORITY RACES															
JOINT (WHITE/MINORITY RACE)															
RACE NOT AVAILABLE 6/	1	100													1 100
ETHNICITY 7/															
HISPANIC OR LATINO						1 1	00								1 100
NOT HISPANIC OR LATINO	2	33		4	67										5 100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)															
ETHNICITY NOT AVAILABLE 6/	1	100													1 100
MINORITY STATUS 8/															
WHITE NON-HISPANIC	2	33		4	67										5 100
OTHERS, INCL. HISPANIC						1 1	00								1 100
GENDER 19/															
MALE				2	100									:	2 100
FEMALE	1	100													1 100
JOINT (MALE/FEMALE)	1	25		2	50	1	25								4 100
GENDER NOT AVAILABLE 6/	1	100													1 100
INCOME 9/															
LESS THAN 50% OF MSA/MD MEDIAN	1	50		1	50									:	2 100
50-79% OF MSA/MD MEDIAN	1	25		3	75										4 100
80-99% OF MSA/MD MEDIAN						1 1	00								1 100
100-119% OF MSA/MD MEDIAN															
120% OR MORE OF MSA/MD MEDIAN	1	100													1 100
INCOME NOT AVAILABLE 6/															

DISCLOSURE TABLE 8-4: REASONS FOR DENIAL OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 1 of 1

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employi Histo		Credit Hi	story	Collateral	Insufficie Cash	nt	Unverif Informa		Credit Ap Incomple		Mortg Insura Deni	nce	Other	Total /:	22
	Number	%	Number	%	Number	%	Number %	Number	%	Number	%	Number	%	Number	%	Number %	6 Number	%
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	1	100																1 10
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO	1	100																1 10
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	1	100																1 10
OTHERS, INCL. HISPANIC																		
GENDER 19/																		
MALE FEMALE																		
JOINT (MALE/FEMALE)	1	100																1 10
GENDER NOT AVAILABLE 6/		100																1 10
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN																		
50-79% OF MSA/MD MEDIAN	1	100																1 10
80-99% OF MSA/MD MEDIAN																		
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN																		
INCOME NOT AVAILABLE 6/																		

DISCLOSURE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 1 of 1

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN	, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED
HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016	

Page 1	of	2	
--------	----	---	--

INSTITUTION: 0000010408 - 1 FIRST NATIO	15/		DEDOENTA					OANS WITH ASS			1180 - AMES, I
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED - PRICING DATA #	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN	MEDIAN	HOEPA LOANS 17
	#	#	#	#	#	#	#	#			#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
ISLND WHITE	16										
2 OR MORE MINORITY RACES	10										
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
HISPANIC OR LATINO	10										
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT	16										
ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/											
WHITE NON-HISPANIC	16										
OTHERS, INCLUDING HISPANIC	10										
INCOME 9/											
	1										
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN	2										
120% OR MORE OF MSA/MD MEDIAN	12										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	15										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	14										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	8										
UPPER INCOME	8										

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

Page 2 of 2

	15/		PERCENTAG			E OFFER RATE: C		OANS WITH APR		RESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
ISLND											
WHITE	4613										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4613										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	4613										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	120										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	113										
100-119% OF MSA/MD MEDIAN	243										
120% OR MORE OF MSA/MD MEDIAN	4137										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	113										
FEMALE											
JOINT (MALE/FEMALE)	4500										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	318										
10-19% MINORITY	4295										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1799										
UPPER INCOME	2814										

DISCLOSURE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED	
HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016	

Page 1 of 2	
-------------	--

	15/	DEDODTED	PERCENTAG	E POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	NLY INCLUDES L	OANS WITH APR	ABOVE THE TH	IRESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED - PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	2										
UPPER INCOME											

DISCLOSURE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN,	1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED
HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016	

Page	2	of	2
------	---	----	---

BORROWER OR CENSUS TRACT	15/ NO REPORTED REPORTED PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THE												
CHARACTERISTICS	PRICING DATA \$000's	PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's		
BORROWER CHARACTERISTICS													
RACE 5/													
AMERICAN INDIAN/ALASKA NATIVE													
ASIAN													
BLACK OR AFRICAN AMERICAN													
NATIVE HAWAIIAN/OTHER PACIFIC													
ISLND													
WHITE	29												
2 OR MORE MINORITY RACES													
JOINT (WHITE/MINORITY RACE)													
RACE NOT AVAILABLE 6/													
ETHNICITY 7/													
HISPANIC OR LATINO													
NOT HISPANIC OR LATINO	29												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)													
ETHNICITY NOT AVAILABLE 6/													
/INORITY STATUS 8/													
WHITE NON-HISPANIC	29												
OTHERS, INCLUDING HISPANIC													
NCOME 9/													
LESS THAN 50% OF MSA/MD MEDIAN	15												
50-79% OF MSA/MD MEDIAN													
80-99% OF MSA/MD MEDIAN	14												
100-119% OF MSA/MD MEDIAN													
120% OR MORE OF MSA/MD MEDIAN													
INCOME NOT AVAILABLE 6/													
GENDER 19/													
MALE	14												
FEMALE													
JOINT (MALE/FEMALE)	15												
GENDER NOT AVAILABLE 6/													
CENSUS TRACT CHARACTERISTICS 10/													
RACIAL/ETHNIC COMPOSITION 11/													
LESS THAN 10% MINORITY	15												
10-19% MINORITY	14												
20-49% MINORITY													
50-79% MINORITY													
80-100% MINORITY													
NCOME CHARACTERISTICS 12/ 13/													
LOW INCOME													
MODERATE INCOME													
MIDDLE INCOME	29												
UPPER INCOME													

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY	Page 1 of 2
BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016	

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAG	GE POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	NLY INCLUDES	OANS WITH APR	S WITH APR ABOVE THE THRESHOLD 16/		
CHARACTERISTICS	PRICING DATA	PRICING DATA #	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17 #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	17										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	18										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	17										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	6										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	6										
INCOME NOT AVAILABLE 6/	4										
GENDER 19/ MALE											
FEMALE	3										
JOINT (MALE/FEMALE)	15										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2										
10-19% MINORITY	14										
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	14										
UPPER INCOME	4										

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 2 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

INSTITUTION: 0000010408 - 1 FIRST NATION	15/		DEDOENTA							MSA/MD: 11	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED - PRICING DATA	1.50 - 1.99	2.00 - 2.49	2.50 - 2.99	E OFFER RATE: C 3.00 - 3.99	4.00 - 4.99	5 OR MORE	MEAN 30/	MEDIAN 31/	HOEPA
BORROWER CHARACTERISTICS	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's	\$000's			\$000's
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	2288										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	152										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2440										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	2288										
OTHERS, INCLUDING HISPANIC	152										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	552										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	96										
120% OR MORE OF MSA/MD MEDIAN	1171										
INCOME NOT AVAILABLE 6/	618										
GENDER 19/ MALE											
FEMALE	197										
JOINT (MALE/FEMALE)	2243										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	333										
10-19% MINORITY	1832										
20-49% MINORITY	275										
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1401										
UPPER INCOME	1039										

DISCLOSURE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 1 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

			PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED - PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	 HOEPA LOANS 17 #
BORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/ WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	1										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	1										
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	-										
10-19% MINORITY	2										
20-49% MINORITY											
50-79% MINORITY 80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	2										

DISCLOSURE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 2 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

BORROWER OR CENSUS TRACT	15/	REPORTED -	PERCENTAC	E POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	ONLY INCLUDES	LOANS WITH APR	ABOVE THE TH	RESHOLD 16/	
CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	29										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	172										
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	29										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	172										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	29										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN	29										
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	172										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	29										
GENDER NOT AVAILABLE 6/	172										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	201										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	201										

DISCLOSURE TABLE 11 - 9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016 Page 1 of 2

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAC	GE POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	ONLY INCLUDES I	OANS WITH APR	ABOVE THE TH	IRESHOLD 16/	НОЕРА
CHARACTERISTICS	PRICING DATA #	PRICING DATA #	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	LOANS 17
SORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
ISLND											
WHITE	7										
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	7										
JOINT (HISPANIC OR LATINO/ NOT											
HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/											
ETHNICITY NOT AVAILABLE 6/											
/INORITY STATUS 8/ WHITE NON-HISPANIC	7										
OTHERS, INCLUDING HISPANIC	7										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	3										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE	0										
FEMALE JOINT (MALE/FEMALE)	2 5										
GENDER NOT AVAILABLE 6/	0										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY											
10-19% MINORITY	7										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	5										
UPPER INCOME	2										

DISCLOSURE TABLE 11 - 9: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 2 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

RODROWER OF OFNOUR TRACT	15/	05000750	PERCENTAC	E POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	ONLY INCLUDES I	LOANS WITH APR	ABOVE THE THRESHOLD 1		
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1148										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1148										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1148										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	52										
50-79% OF MSA/MD MEDIAN	418										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	554										
INCOME NOT AVAILABLE 6/	124										
GENDER 19/											
MALE	105										
FEMALE	162										
JOINT (MALE/FEMALE)	986										
GENDER NOT AVAILABLE 6/ CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY											
10-19% MINORITY	1148										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	624										
UPPER INCOME	524										

DISCLOSURE SUMMARY TABLE A1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016 Page 1 of 2

ITUTION: 0000010408 - 1 FIRST NATIONAL B		PURCHASE	DEEI	NANCE		MSA/MD: 11	
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		TOTAL A	PPLICATIONS 28/				
CONVENTIONAL	54	2	42	2	10		1
FHA							
VA							
FSA/RHS							
		LOAN	S ORIGINATED				
CONVENTIONAL	27	2	28	2	9		
FHA							
VA							
FSA/RHS							
		APPLICATIONS APP	ROVED BUT NOT ACC	CEPTED			
CONVENTIONAL	19		8				
FHA							
VA							
FSA/RHS							
		APPLIC	ATIONS DENIED				
CONVENTIONAL	7		5		1		
FHA							
VA							
FSA/RHS							
		APPLICAT	IONS WITHDRAWN				
CONVENTIONAL	1		1				
FHA							
VA							
FSA/RHS							
		FILES CLOSED	FOR INCOMPLETENE	SS			
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

DISCLOSURE SUMMARY TABLE A1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016

Page 2 of 2

	HOME	PURCHASE	REFIN	ANCE	HOME IMPROVEMENT		
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	ATED			
		PREAPPROVALS R	ESULTING IN ORIGINA	TIONS			
CONVENTIONAL			NA	NA	NA	NA	N
FHA			NA	NA	NA	NA	N
VA			NA	NA	NA	NA	N
FSA/RHS			NA	NA	NA	NA	N
		L	DANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

DISCLOSURE SUMMARY TABLE A3: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MULTIFAMILY HOUSING, 2016

Page	1	of	1

TITUTION: 0000010408 - 1 FIRST NATIONAL B					MSA/MD: 11	
	HOME PUR	CHASE R	EFINANCE	ŀ	HOME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN JU	NIOR LIEN FIRST LIE	N JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		TOTAL APPLICATIONS 28	1			
CONVENTIONAL	4		2	3		
FHA						
VA						
FSA/RHS						
		LOANS ORIGINATED				
CONVENTIONAL	4		2	3		
FHA						
VA						
FSA/RHS						
	Α	PPLICATIONS APPROVED BUT NOT	ACCEPTED			
CONVENTIONAL						
FHA						
VA						
FSA/RHS						
		APPLICATIONS DENIED				
CONVENTIONAL						
FHA						
VA						
FSA/RHS						
		APPLICATIONS WITHDRAW	N			
CONVENTIONAL						
FHA						
VA						
FSA/RHS						
		FILES CLOSED FOR INCOMPLET	ENESS			
CONVENTIONAL						
FHA						
VA						
FSA/RHS						
		MEMO ITEM: SUBSET OF LOANS OR	IGINATED			
		LOANS SOLD				
		LUAINO OULU				
CONVENTIONAL						
FHA						
VA						
FSA/RHS						

DISCLOSURE SUMMARY TABLE B: LOAN PRICING INFORMATION FOR CONVENTIONAL LOANS BY INCIDENCE AND LEVEL, 2016

	HOME	PURCHASE	REFIN	IANCE	ł	HOME IMPROVEMEN	Т
PRICING INFORMATION	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
	1- TO 4-FAMILY	OWNER OCCUPIED DW	ELLINGS (EXCLUDES	MANUFACTURED HOMES)			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	16	2	18	2	7		NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	16	2	18	2	7		NA
		MANUFACTURED HOME	OWNER OCCUPIED [WELLINGS			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN							NA

_			on 1- to 4-Fa	amily and M	anuractured	Home Dwe	enings				Nonoco		Loan	s On	
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/		me Purchas		- 4 1	Refinar	ncings	Home Imp		Loans on For 5 o Fam	or More	Loans Columns	A, B, C	Manufactu Dwelling	red Home is From	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/		Conver				Loa				and		Columns A		
-	A		B	3	C	;	C		E	<u> </u>		=	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
A/DALLAS COUNTY/0501.00															
LOANS ORIGINATED			1	1600											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/DALLAS COUNTY/0507.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED			1	261											
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/DALLAS COUNTY/0508.03															
LOANS ORIGINATED			2	360			1	30							
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/DALLAS COUNTY/0508.09															
LOANS ORIGINATED			1	80							1	8	0		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/DALLAS COUNTY/0508.11															
LOANS ORIGINATED			1	216											
APPS APPROVED, NOT ACCEPTED			1	85											
APPS DENIED					1	140					1	14	Ō		
APPS WITHDRAWN													-		
FILES CLOSED FOR INCOMPLETENESS															
A/DALLAS COUNTY/0509.01															
LOANS ORIGINATED			1	123							1	12	3		
APPS APPROVED, NOT ACCEPTED			. 1	212									-		
APPS DENIED				212											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
FILES GLUSED FOR INCOMPLETENESS															

Page 1 of 11

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

Page 2 of 11

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

Loans on 1- to 4-Family and Manufactured Home Dwellings Nonoccupant Loans From Columns A, B, C and D Loans On Manufactured Home Dwellings From Columns A, B, C & D Home Purchase Loans Loans on Dwellings For 5 or More Families CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) Refinancings Home Improvement Loans FHA, FSA/RHS & VA Conventional А В С D Е F G Number \$000's IA/POLK COUNTY/0001.02 LOANS ORIGINATED 26 1 26 1 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS

IA/POLK COUNTY/0002.01 LOANS ORIGINATED 1 32 1 32 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS IA/POLK COUNTY/0005.00 LOANS ORIGINATED 4 654 4 654 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS IA/POLK COUNTY/0006.00 LOANS ORIGINATED 1 44 1 44 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS IA/POLK COUNTY/0007.02 LOANS ORIGINATED 1 126 1 126 APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS IA/POLK COUNTY/0008.01 LOANS ORIGINATED 1 90 1 90 APPS APPROVED, NOT ACCEPTED APPS DENIED

APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS

		Loans of	on 1- to 4-Fa	amily and M	anufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	Hor	ne Purchas			Refinar	cings	Home Imp		Loans on I For 5 o	r More	Nonoco Loans Columns	From	Loans Manufactur Dwelling	red Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conver				Loa		Fami		and		Columns A	, B, C & D	
-	A		B		C				E			F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
A/POLK COUNTY/0008.02															
LOANS ORIGINATED									2	333					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0008.03															
LOANS ORIGINATED			1	1868	1	98					2	196	6		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0009.02															
LOANS ORIGINATED					1	65					1	6	5		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0011.00															
LOANS ORIGINATED			1	61											
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	60											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0015.00															
LOANS ORIGINATED					1	14	Ļ				1	1	4		
APPS APPROVED, NOT ACCEPTED											-				
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0018.00															
LOANS ORIGINATED			1	31							1	3	1		
APPS APPROVED, NOT ACCEPTED				01											
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 3 of 11

		Loans of	on 1- to 4-Fa	amily and N	lanufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	Hor	ne Purchas	e Loans		Refinar	ncings	Home Imp		Loans on I For 5 o	More	Nonoco Loans Columns	From	Loan: Manufactu Dwelling	red Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F	RHS & VA	Conver				Loa		Fam	lies	and		Columns A	, B, C & D	
-	A		E		C				E		I		G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
VPOLK COUNTY/0019.00															
LOANS ORIGINATED					1	1512					1	151	2		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0021.00															
LOANS ORIGINATED			1	51	I						1	5	1		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0027.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED							1	338							
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0028.00															
LOANS ORIGINATED					1	45			2	876	1	4	5		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
APOLK COUNTY/0039.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	100							1	10			
APPS DENIED			1	100	,							10	,		
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0039.02															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED			1	80							1	8	`		
			1	80	,						1	8			
APPS DENIED															
APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 4 of 11

		Loans	on 1- to 4-Fa	amily and N	lanufactured	Home Dwe	llings				Nonoco	unant			
CENSUS TRACT OR COUNTY NAME AND	Ho	me Purcha	se Loans		- Refinar	cinas	Home Imp	rovement	Loans on For 5 o		Loans	From	Loan: Manufactu	red Home	
DISPOSITION OF APPLICATION 1/	FHA, FSA/	RHS & VA	Conve	ntional	Kennar	lolliys	Loa		Fam		Columns		Dwelling Columns A		
-	A		E	3	C		C)	E		I	F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IA/POLK COUNTY/0040.01															
LOANS ORIGINATED					3	413					1	54	4		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0041.00															
LOANS ORIGINATED					2	116					2	116	3		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0043.00															
LOANS ORIGINATED					7	355					7	355	5		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

1

3

1

40

135

64

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Page 5 of 11

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

IA/POLK COUNTY/0044.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED

APPS WITHDRAWN

APPS DENIED APPS WITHDRAWN

IA/POLK COUNTY/0045.01 LOANS ORIGINATED

IA/POLK COUNTY/0046.02 LOANS ORIGINATED

APPS DENIED

FILES CLOSED FOR INCOMPLETENESS

FILES CLOSED FOR INCOMPLETENESS

APPS APPROVED, NOT ACCEPTED

APPS APPROVED, NOT ACCEPTED

APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

Report Date: 06/28/2017

3

1

135

64

		Loans o	n 1- to 4-Fa	amily and M	Manufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND	Hor	ne Purchas	e Loans		- Refinar	icinas	Home Imp	provement	Loans on D For 5 or		Nonoco Loans Columns	From	Loan: Manufactu	red Home	
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F		Conver			-	Loa	ans	Fami		and	I D	Dwelling Columns A	, B, C & D	
-	A Number		E Number	3 \$000's	C Number		Number) \$000's	E Number	\$000's	Number	F\$000's	G Number	\$000's	
	Number	<i>\$</i> 0003	Number	<i>40003</i>	Number	φ0003	Number	<i>\\\</i> 0003	Number	φ0003	Number	40003	Number	ψ0003	
VPOLK COUNTY/0046.03															
LOANS ORIGINATED					4	204					4	20	4		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0047.01															
LOANS ORIGINATED					1	31					1	3	1		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0052.00															
LOANS ORIGINATED			1	5	3						1	5	3		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0053.00															
LOANS ORIGINATED									1	300					
APPS APPROVED, NOT ACCEPTED									'	300					
APPS DENIED															
APPS DENIED															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0102.03				404	0 3	0.47									
			1	10		847									
APPS APPROVED, NOT ACCEPTED			1	202											
APPS DENIED			1	34	5										
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0102.05															
LOANS ORIGINATED			1	7	9				1	168	1	7	9		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Page 6 of 11

		Loans	on 1- to 4-Fa	amily and M	anufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND	Ho	me Purcha	se Loans		Refina	ncinas	Home Imp	rovement		Dwellings or More	Nonoc Loans		Loans Manufactur	ed Home	
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conver	ntional	, conne	noingo	Loa			nilies	and		Dwelling: Columns A,	s ⊢rom B, C & D	
	A	\	E	3	(2)		E		F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
IA/POLK COUNTY/0102.09															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED			2	278											
APPS DENIED			1	79											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0104.04															
LOANS ORIGINATED							1	8	3						
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0104.05															
LOANS ORIGINATED			1	91							1	9	91		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0104.07															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	180	1								
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0104.08															
LOANS ORIGINATED					1	119)				1	1	9		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
IA/POLK COUNTY/0105.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	30							1	:	0		
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

Loans on 1- to 4-Family and Manufactured Home Dwellings

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

Page 7 of 11

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

		Loans	on 1- to 4-Fa	amily and N	lanufactured	Home Dw	ellings								
CENSUS TRACT OR COUNTY NAME AND	Hor	me Purchas	se Loans		- Refina	ncinas	Home Imp	rovement	Loans on I For 5 o		Nonoc Loans Columns	From	Loans Manufactur	ed Home	
DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F		Conver			,	Loa	ans	Fami		and	i D	Dwelling Columns A,		
-	A Number		E Number	\$000's	Number		Number) \$000's	E Number	\$000's	Number	F\$000's	G Number	\$000's	
A/POLK COUNTY/0107.02															
LOANS ORIGINATED									2	308					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0107.06															
LOANS ORIGINATED			1	218	1										
APPS APPROVED, NOT ACCEPTED			1	210	,										
APPS DENIED															
APPS DENIED APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0108.02															
LOANS ORIGINATED			1	6000) 1	61					2	606	1		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0108.03															
LOANS ORIGINATED									1	578					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0108.04															
LOANS ORIGINATED									1	8500					
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/POLK COUNTY/0110.01															
LOANS ORIGINATED			1	4	i 1	53	3				1	5	3		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 8 of 11

		Loans	on 1- to 4-Fa	amily and M	anufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	Hor	ne Purcha	se Loans		Refinar	cings	Home Imp	provement	Loans on I For 5 o	r More	Nonoc Loans Columns	From	Loan Manufactu Dwelling	red Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/F	RHS & VA	Conver	ntional			Loa	ans	Fam	ilies	and		Columns A		
_	A		E	3	C)	E			F		6	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
VPOLK COUNTY/0110.21															
LOANS ORIGINATED			1	104							1	10	4		
APPS APPROVED, NOT ACCEPTED					1	125									
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0110.25															
LOANS ORIGINATED			1	245											
APPS APPROVED, NOT ACCEPTED				243											
APPS DENIED APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0110.27															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED					1	188									
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0112.01															
LOANS ORIGINATED					1	23					1	2	3		
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0114.04															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED									2	860					
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
VPOLK COUNTY/0115.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED			1	160											
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

Page 9 of 11

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

		Loans	on 1- to 4-Fa	amily and N	lanufactured	Home Dwe	ellings								
CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/	Hor	me Purchas	se Loans		- Refinan	cings	Home Imp		Loans on For 5 o	r More	Nonoco Loans Columns	From	Loans Manufactur Dwelling	ed Home	
(STATE/COUNTY/TRACT NUMBER)	FHA, FSA/	RHS & VA	Conver	ntional			Loa	ans	Fam	ilies	and		Columns A		
_	A		E	3	C		C)	E		I	F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
A/POLK COUNTY/0117.01															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					2	605									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/WARREN COUNTY/0203.00															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED					1	590									
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/WARREN COUNTY/0204.00															
LOANS ORIGINATED					1	24									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
A/MADISON COUNTY/SMALL															
LOANS ORIGINATED					1	336									
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
/ISA/MD(TOTAL)															
LOANS ORIGINATED			23	11476	39	5169	3	164	10	11063	47	12401			
APPS APPROVED, NOT ACCEPTED			7	1118		313		338		860		80			
APPS DENIED			6	774	4 6	1555					3	270)		
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															
NVALID GEOGRAPHIC IDENTIFIERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Report Date: 06/28/2017

Page 10 of 11

DISCLOSURE TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA Page 11 of 11

											MS	SA/MD: 197	'80 - DES MC	INES-WES	T DES MOINES, IA
		Loans	on 1- to 4-Fa	mily and Ma	anufactured I	Home Dwe	ellings								
- DISPOSITION OF APPLICATIONS	Hor	me Purchas	se Loans		Deferes		Lines lass		Loans on For 5 o		Nonoc Loans	From	Loans Manufactur	ed Home	
-	FHA, FSA/	RHS & VA	Conver	ntional	Refinan	cings	Home Imp Loa	provement ans	Fam		Columns and		Dwelling Columns A		
-	A		B		С)	E			F	G		
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	
LOANS ORIGINATED			1	364	4	805	1	50	1	520	1	36	4		
APPS APPROVED, NOT ACCEPTED			5	1093											
APPS DENIED			4	410	2	178					2	42	3		
APPS WITHDRAWN					1	108									
FILES CLOSED FOR INCOMPLETENESS															
INVALID MSA/MD NUMBERS 2/															
LOANS ORIGINATED															
APPS APPROVED, NOT ACCEPTED															
APPS DENIED															
APPS WITHDRAWN															
FILES CLOSED FOR INCOMPLETENESS															

DISCLOSURE TABLE 3-1: LOANS SOLD, BY CHARACTERISTICS OF BORROWER AND OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED AND BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS AND PURCHASED LOANS), 2016

Page 1 of 1

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

											COMM	ERCIAL	INSURA	NCE CO,				
BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE	MAE	GINNIE	MAE	FREDD	IE MAC	FARMER	RMAC	SECU	PRIVATE BANK, SAVINGS SECURITI- ZATION ASSOC		CREDIT UNION,		OTHER PURCHASER				
-	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's								
BORROWER CHARACTERISTICS																		
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)	1	216																
RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	216																
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	216																
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN																		
80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN 120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/	1	216																
CENSUS TRACT CHARACTERISTICS 1	10/																	
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY 10-19% MINORITY	1	216																
20-49% MINORITY 50-79% MINORITY																		
80-100% MINORITY INCOME 12/ 13/																		
LOW INCOME MODERATE INCOME																		
MIDDLE INCOME UPPER INCOME	1	216																
	1																	
TOTAL 14/	1	216																

DISCLOSURE TABLE 3-2: PRICING INFORMATION FOR FIRST AND JUNIOR LIEN LOANS SOLD BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS ONLY), 2016

Page 1 of 2

INSTITUTION: 0000010408 - 1 F	IRST NATIO	NAL BANK, A	AMES IA											MSA/MD:	19780 - DE	ES MOINES-W	EST DES M	OINES, IA
PRICING INFORMATION	FAN	FANNIE MAE		GINNIE MAE		FREDDIE MAC		ER MAC	PRIN SECU ZAT	JRITI-	BANK, S BANK, O	ERCIAL SAVINGS R SAVING SOC	CREE MORTG	RANCE CO, DIT UNION, GAGE BK, OR ANCE CO	AFFILIATE			HER HASER
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #						
NO REPORTED PRICING DATA 15/	1																	
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE	AVERAGE P	RIME OFFE	R RATE: O	NLY INCLU	DES LOAN	S WITH API	R ABOVE T	HE THRESH	IOLD 16/									
1.50 - 1.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.00 - 2.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
2.50 - 2.99		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.00 - 3.49		NA		NA		NA		NA		NA		NA		NA		NA		NA
3.50 - 4.49																		
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN																		
MEDIAN																		
HOEPA LOANS 17/																		

DISCLOSURE TABLE 3-2: PRICING INFORMATION FOR FIRST AND JUNIOR LIEN LOANS SOLD BY TYPE OF PURCHASER (INCLUDES ORIGINATIONS ONLY), 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

Page 2 of 2

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

PRICING INFORMATION	FAN	NIE MAE	GINN	IIE MAE	FREDD	IE MAC	FARM	ER MAC	PRIN SECU ZAT	JRITI-	BANK, BANK, O	IERCIAL SAVINGS R SAVING SOC	CRED MORTG	RANCE CO, DIT UNION, GAGE BK, OR ANCE CO	AFF	ILIATE TUTION		THER CHASER
	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's	FIRST LIEN \$000's	JUNIOR LIEN \$000's										
NO REPORTED PRICING DATA 15/	216																	
REPORTED PRICING DATA																		
PERCENTAGE POINTS ABOVE	AVERAGE F	RIME OFFE	R RATE: O	NLY INCLU	DES LOAN	IS WITH APP	R ABOVE T	HE THRESH	IOLD 16/									
1.50 - 1.99		NA		NA		NA		NA										
2.00 - 2.49		NA		NA		NA		NA										
2.50 - 2.99		NA		NA		NA		NA										
3.00 - 3.49		NA		NA		NA		NA										
3.50 - 4.49																		
4.50 - 5.49																		
5.50 - 6.49																		
6.50 OR MORE																		
MEAN 30/																		
MEDIAN 31/																		
HOEPA LOANS 17/																		

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME	Page 1 of 2
DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	-

RACE AND GENDER 5/ 18/ 19/	Applica Receive	ations ed 20/		ans nated	Apps. App Not Act	roved But cepted	Applications Denied		Applica Withdr	tions awn		osed For
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	180			1	80	1	100				
MALE												
FEMALE	1	80			1	80						
JOINT (MALE/FEMALE)	1	100					1	100				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	22	4771	12	3089	6	1038	4	644				
MALE	3	281	1	4	2	277						
FEMALE	2	185	1	100	1	85						
JOINT (MALE/FEMALE)	17	4305	10	2985	3	676	4	644				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	12	8417	11	8387			1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME	Page 2 of 2
DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	-

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive			ans nated	Apps. App Not Ac		Applica Deni		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	121	1	61			1	60				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	121	1	61			1	60				
NOT HISPANIC OR LATINO (TOTAL)	22	4830	11	3028	7	1118	4	684				
MALE	3	281	1	4	2	277						
FEMALE	3	265	1	100	2	165						
JOINT (MALE/FEMALE)	16	4284	9	2924	3	676	4	684				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	8417	11	8387			1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	20	4650	11	3028	6	1038	3	584				
MALE	3	281	1	4	2	277						
FEMALE	2	185	1	100	1	85						
JOINT (MALE/FEMALE)	15	4184	9	2924	3	676	3	584				
OTHERS, INCLUDING HISPANIC (TOTAL)	4	301	1	61	1	80	2	160				
MALE												
FEMALE	1	80			1	80						
JOINT (MALE/FEMALE)	3	221	1	61			2	160				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	7	535	3	200	1	85	3	250				
50-79% OF MSA/MD MEDIAN	1	75			1	75						
80-99% OF MSA/MD MEDIAN	2	302			1	202	1	100				
100-119% OF MSA/MD MEDIAN	3	495			3	495						
120% OR MORE OF MSA/MD MEDIAN	12	3574	9	2889	1	261	2	424				
INCOME NOT AVAILABLE 6/	11	8387	11	8387								
TOTAL 14/	36	13368	23	11476	7	1118	6	774				

DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, Page 1 of 2 ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

RACE AND GENDER 5/ 18/ 19/	Applica Receiv	ations ed 20/		ans nated	Apps. App Not Act		Applications Denied		Applica Withdr	tions awn		losed For pleteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	16	3231	8	1363	2	313	6	1555				
MALE	4	950					4	950				
FEMALE	1	280					1	280				
JOINT (MALE/FEMALE)	11	2001	8	1363	2	313	1	325				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	31	3806	31	3806								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, Page 2 of 2 ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receive	ations ed 20/	Loa Origii		Apps. App Not Act	roved But cepted	Applications Denied		Applica Withdr	tions awn	Files Clo Incompl	osed For eteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	16	3231	8	1363	2	313	6	1555				
MALE	4	950					4	950				
FEMALE	1	280					1	280				
JOINT (MALE/FEMALE)	11	2001	8	1363	2	313	1	325				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	31	3806	31	3806								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	16	3231	8	1363	2	313	6	1555				
MALE	4	950					4	950				
FEMALE	1	280					1	280				
JOINT (MALE/FEMALE)	11	2001	8	1363	2	313	1	325				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	40					1	40				
50-79% OF MSA/MD MEDIAN	2	355	1	175			1	180				
80-99% OF MSA/MD MEDIAN	1	125			1	125						
100-119% OF MSA/MD MEDIAN	2	210	2	210								
120% OR MORE OF MSA/MD MEDIAN	7	2128	2	605	1	188	4	1335				
INCOME NOT AVAILABLE 6/	34	4179	34	4179								
TOTAL 14/	47	7037	39	5169	2	313	6	1555				

DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 1 of 2 RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

RACE AND GENDER 5/ 18/ 19/	Applica Receiv	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	4	502	3	164	1	338						
MALE	1	30	1	30								
FEMALE	2	346	1	8	1	338						
JOINT (MALE/FEMALE)	1	126	1	126								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 2 of 2 RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv			ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000'
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	4	502	3	164	1	338						
MALE	1	30	1	30								
FEMALE	2	346	1	8	1	338						
JOINT (MALE/FEMALE)	1	126	1	126								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	4	502	3	164	1	338						
MALE	1	30	1	30								
FEMALE	2	346	1	8	1	338						
JOINT (MALE/FEMALE)	1	126	1	126								
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	8	1	8								
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN	1	126	1	126								
120% OR MORE OF MSA/MD MEDIAN	2	368	1	30	1	338						
INCOME NOT AVAILABLE 6/												
TOTAL 14/	4	502	3	164	1	338						

DISCLOSURE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 1 of 2

RACE AND GENDER 5/ 18/ 19/	Applic Receiv	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	12	11923	10	11063	2	860						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

Page 2 of 2

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA								MSA/MD:	19780 - DES	MOINES-W	EST DES MO	DINES, IA
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applic Receiv	ations ed 20/		ans inated	Apps. App Not Ac	roved But cepted	Applic: Den	ations ied	Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	12	11923	10	11063	2	860						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/	12	11923	10	11063	2	860						
TOTAL 14/	12	11923	10	11063	2	860						

DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, Page 1 of 2 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

RACE AND GENDER 5/ 18/ 19/	Applica Receiv	ations ed 20/		ans nated	Apps. App Not Ac	roved But cepted	Applica Den	ations ied	Applica Withdr	tions awn		osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	2	180			1	80	1	100				
MALE												
FEMALE	1	80			1	80						
JOINT (MALE/FEMALE)	1	100					1	100				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	8	707	7	567			1	140				
MALE	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)	7	567	7	567								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	41	11864	40	11834			1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

DISCLOSURE TABLE 4-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, Page 2 of 2 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA								MSA/MD:	19780 - DES	MOINES-W	EST DES MO	DINES, IA
ETHNICITY, GENDER AND INCOME 7/ 18/ 19/	Applica Receiv	ations ed 20/		ans nated	Apps. App Not Ac		Applica Den		Applica Withdr			osed For leteness
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	10	887	7	567	1	80	2	240				
MALE	1	140					1	140				
FEMALE	1	80			1	80						
JOINT (MALE/FEMALE)	8	667	7	567			1	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	41	11864	40	11834			1	30				
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8	707	7	567			1	140				
MALE	1	140					1	140				
FEMALE												
JOINT (MALE/FEMALE)	7	567	7	567								
OTHERS, INCLUDING HISPANIC (TOTAL)	2	180			1	80	1	100				
MALE												
FEMALE	1	80			1	80						
JOINT (MALE/FEMALE)	1	100					1	100				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	30					1	30				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	100					1	100				
100-119% OF MSA/MD MEDIAN	2	206	1	126	1	80						
120% OR MORE OF MSA/MD MEDIAN	5	544	4	404			1	140				
INCOME NOT AVAILABLE 6/	42	11871	42	11871								
TOTAL 14/	51	12751	47	12401	1	80	3	270				

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME Page 1 of 3 DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INCOME, RACE AND ETHNICITY		ved 20/	Loa Origir		Apps. App Not Act	roved But cepted	Applica Deni	tions ed	Applic Witho	ations Irawn	Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE	6	505	2	200	1	85	2	220				
	0	505	3	200	1	65	2	220				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	30					1	30				
ETHNICITY 7/ HISPANIC OR LATINO	2	121	1	61			1	60				
NOT HISPANIC OR LATINO	4	384	2	139	1	85	1	160				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	30					1	30				
MINORITY STATUS 8/ WHITE NON-HISPANIC	4	384	2	139	1	85	1	160				
OTHERS, INCLUDING HISPANIC	2	121	1	61			1	60				
0-79% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	75			1	75						
2 OR MORE MINORITY RACES		75				15						
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR	1	75			1	75						
LATINO) ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	75			1	75						
	1	75			1	10						
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME Page 2 of 3 DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

	Applic	ations	Loa	ins	Apps. App	roved But	Applica	tions	Applic	ations	Files Clo	sed For
INCOME, RACE AND ETHNICITY (CONTINUED)		/ed 20/	Origin		Not Acc		Deni	ed	Withd		Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
30-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	100					1	100				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	202			1	202						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	302			1	202	1	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	202			1	202						
OTHERS, INCLUDING HISPANIC	1	100					1	100				
00-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	80			1	80						
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	415			2	415						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	495			3	495						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	2	415			2	415						
OTHERS, INCLUDING HISPANIC	1	80			1	80						

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME Page 3 of 3 DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

NCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origin		Apps. App Not Acc		Applica Deni		Applic Withd		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	12	3574	9	2889	1	261	2	424				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	3574	9	2889	1	261	2	424				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	3574	9	2889	1	261	2	424				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	36	13368	23	11476	7	1118	6	774				

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA Apps. Approved But Not Accepted Applications Denied Applications Withdrawn Files Closed For Incompleteness Applications Received 20/ Loans Originated INCOME, RACE AND ETHNICITY \$000's Number \$000's Number Number \$000's \$000's Number Number \$000's Number \$000's LESS THAN 50% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 1 40 1 40 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 40 40 1 1 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC 40 40 1 1 OTHERS, INCLUDING HISPANIC 50-79% OF MSA/MD MEDIAN RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE 175 2 355 180 1 1 2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE) RACE NOT AVAILABLE 6/ ETHNICITY 7/ HISPANIC OR LATINO NOT HISPANIC OR LATINO 2 355 1 175 1 180 JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/ MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC 2 355 1 175 1 180

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INCOME, RACE AND ETHNICITY (CONTINUED)	Applio Receiv	cations ved 20/	Loa Origir		Apps. App Not Ace	roved But cepted	Applica Deni	tions ed	Applic Witho	ations rawn	Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
30-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE	1	125			1	125						
2 OR MORE MINORITY RACES	-				-							
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	125			1	125						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC	1	125			1	125						
OTHERS, INCLUDING HISPANIC												
00-119% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	210	2	210								
2 OR MORE MINORITY RACES	-	210	-	210								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	_		_									
NOT HISPANIC OR LATINO	2	210	2	210								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	210	2	210								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

	Applic	ations	Loa	ns	Apps. App	roved But	Applica	itions	Applic	ations	Files Clo	sed For
COME, RACE AND ETHNICITY (CONTINUED)		/ed 20/	Origin		Not Act		Deni		Withd		Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	7	2128	2	605	1	188	4	1335				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	2128	2	605	1	188	4	1335				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	2128	2	605	1	188	4	1335				
OTHERS, INCLUDING HISPANIC												
OTAL 14/	47	7037	39	5169	2	313	6	1555				

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 1 of 3 INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

NCOME, RACE AND ETHNICITY		cations ved 20/	Loa Origir		Apps. App Not Ac		Applica Deni	itions ed	Applic Witho		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	8	1	8								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	8	1	8								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1	8	1	8								
50-79% OF MSA/MD_MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
UTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

Page 2 of 3

NCOME, RACE AND ETHNICITY (CONTINUED)	Applic Receiv	ations ved 20/	Loa Origir		Apps. Approved But Not Accepted		Applica Deni	itions ied	Applic Witho		Files Clo Incompl	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
0-99% OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR												
LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC												
00-119% OF MSA/MD MEDIAN												
00-119% OF MSAMID MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	126	1	126								
2 OR MORE MINORITY RACES	•	.20		.20								
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO		40-		10-								
NOT HISPANIC OR LATINO	1	126	1	126								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	126	1	126								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY Page 3 of 3 INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

NCOME, RACE AND ETHNICITY (CONTINUED)	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
NCOME, NACE AND ETHNICHT (CONTINUED)	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN	Hambor		Humbor	0000	Humbor	00000	Hambol		Humber		Hambol	
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	2	368	1	30	1	338						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	368	1	30	1	338						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	368	1	30	1	338						
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	4	502	3	164	1	338						

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

NCOME, RACE AND ETHNICITY	Applic	ations /ed 20/	Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed Fo	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
ESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	30					1	30				
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	30					1	30				
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
0-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016

INCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origir		Apps. App Not Ace		Applica Deni		Applic Witho	ations Irawn	Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
30-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	100					1	100				
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	100					1	100				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/ WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	100					1	100				
00-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	80			1	80						
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	1	126	1	126								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	206	1	126	1	80						
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/	4	400	4	400								
WHITE NON-HISPANIC	1	126	1	126								
OTHERS, INCLUDING HISPANIC	1	80			1	80						

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1-TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2016 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK AMES IA MSAMD: 19780 - DES MOINES IA

NCOME, RACE AND ETHNICITY (CONTINUED)		ations /ed 20/	Loa Origir		Apps. App Not Act		Applications Denied		Applications Withdrawn		Files Clo Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
20% OR MORE OF MSA/MD MEDIAN												
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE												
AMERICAN INDIAN/ALASKA NATIVE ASIAN												
ASIAN BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC ISLND												
WHITE	5	544	4	404			1	140				
2 OR MORE MINORITY RACES	0	044	-	+0+				140				
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/ HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	544	4	404			1	140				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	544	4	404			1	140				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	51	12751	47	12401	1	80	3	270				

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
--	-------------

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. App Not Ac	proved But cepted	Applica Denie	tions ed	Applica Withdra		Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	16	4121	8	2584	5	953	3	584				
10-19% MINORITY	8	2641	6	2526	1	85	1	30				
20-49% MINORITY	10	6453	8	6313	1	80	1	60				
50-79% MINORITY	2	153	1	53			1	100				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME	1	53	1	53								
MODERATE INCOME	10	2331	7	2091	1	80	2	160				
MIDDLE INCOME	12	8810	9	8307	2	473	1	30				
UPPER INCOME	13	2174	6	1025	4	565	3	584				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	53	1	53								
80-100% MINORITY		55		55								
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	1	1868	1	1868								
20-49% MINORITY	8	363	6	223	1	80	1	60				
50-79% MINORITY	1	100					1	100				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	6	2493	4	2020	2	473						
10-19% MINORITY	4	227	3	197			1	30				
20-49% MINORITY	2	6090	2	6090								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	10	1628	4	564	3	480	3	584				
10-19% MINORITY	3	546	2	461	1	85						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	36	13368	23	11476	7	1118	6	774				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
--	-------------

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loan Origina		Apps. App Not Ac	roved But cepted	Applica Denie		Applica Withdra	tions awn	Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	8	1831	5	936	1	125	2	770				
10-19% MINORITY	14	3005	10	2072	1	188	3	745				
20-49% MINORITY	24	1865	23	1825			1	40				
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	25	3160	24	3120			1	40				
MIDDLE INCOME	10	843	10	843								
UPPER INCOME	11	2698	4	870	2	313	5	1515				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	1814	6	1814								
20-49% MINORITY	19	1346	18	1306			1	40				
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	89	2	89								
10-19% MINORITY	3	235	3	235								
20-49% MINORITY	5	519	5	519								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME	6	1742	3	847	1	125	2	770				
LESS THAN 10% MINORITY				847 23								
10-19% MINORITY	5	956	1	23	1	188	3	745				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY		000	4	000								
SMALL COUNTY	1	336	1	336								
ALL OTHER TRACTS 21/												
TOTAL 14/	47	7037	39	5169	2	313	6	1555				

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLING CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	, BY Page 1 of 1
INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA	MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

	App	lications	Loa		Apps. Ap	proved But	Applica	Files Closed For				
TYPE OF CENSUS TRACT 10/	Rec	eived 20/	Origin		Not A	Not Accepted		ed	Applications Withdrawn		Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	38	2	38								
10-19% MINORITY												
20-49% MINORITY	2	464	1	126	1	338						
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME	1	338			1	338						
MODERATE INCOME												
MIDDLE INCOME	1	126	1	126								
UPPER INCOME	2	38	2	38								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	338			1	338						
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	1	126	1	126								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	2	38	2	38								
10-19% MINORITY	-	50	-	50								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
	4	502	3	164	1	338						
TOTAL 14/	4	502	5	104	i	550						

DISCLOSURE TABLE 7-5: DISPOSITION OF APPLICATIONS FOR LOANS ON DWELLINGS FOR 5 OR MORE FAMILIES, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
---	-------------

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AM	MES IA					MSA/MD: 19780 - DES MOINES-WEST D								
TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loai Origina		Apps. App Not Ac	proved But cepted	Applica Deni	ations ied	Applicat Withdra		Files Clos Incomple			
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's		
RACIAL/ETHNIC COMPOSITION 11/														
LESS THAN 10% MINORITY	6	9309	6	9309										
10-19% MINORITY	3	1438	1	578	2	860								
20-49% MINORITY	3	1176	3	1176										
50-79% MINORITY														
80-100% MINORITY														
INCOME CHARACTERISTICS 12/ 13/														
LOW INCOME														
MODERATE INCOME	1	300	1	300										
MIDDLE INCOME	9	10763	9	10763										
UPPER INCOME	2	860			2	860								
INCOME & RACIAL/ETHNIC COMP 11/12/13/														
LOW INCOME														
LESS THAN 10% MINORITY														
10-19% MINORITY														
20-49% MINORITY														
50-79% MINORITY														
80-100% MINORITY														
MODERATE INCOME														
LESS THAN 10% MINORITY														
10-19% MINORITY														
20-49% MINORITY	1	300	1	300										
50-79% MINORITY														
80-100% MINORITY														
MIDDLE INCOME														
LESS THAN 10% MINORITY	6	9309	6	9309										
10-19% MINORITY	1	578	1	578										
20-49% MINORITY	2	876	2	876										
50-79% MINORITY														
80-100% MINORITY														
UPPER INCOME														
LESS THAN 10% MINORITY														
10-19% MINORITY	2	860			2	860								
20-49% MINORITY	-	200			-	250								
50-79% MINORITY														
80-100% MINORITY														
SMALL COUNTY														
ALL OTHER TRACTS 21/														
	12	11923	10	11063	2	860								
TOTAL 14/	12	11923	10	11005	2	000								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2016	Page 1 of 1
---	-------------

TYPE OF CENSUS TRACT 10/	App Rece	lications eived 20/	Loar Origina		Apps. App Not Ac	roved But cepted	Applica Denie	ions ed	Applicat Withdra	tions awn	Files Clos Incomple	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												-
LESS THAN 10% MINORITY	4	371	4	371								
10-19% MINORITY	16	4307	14	4137			2	170				
20-49% MINORITY	29	7920	28	7840	1	80						
50-79% MINORITY	2	153	1	53			1	100				
80-100% MINORITY												
INCOME CHARACTERISTICS 12/13/												
LOW INCOME	1	53	1	53								
MODERATE INCOME	31	5326	29	5146	1	80	1	100				
MIDDLE INCOME	16	7105	15	7075			1	30				
UPPER INCOME	3	267	2	127			1	140				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY	1	53	1	53								
80-100% MINORITY		00		00								
MODERATE INCOME LESS THAN 10% MINORITY												
	7	2000	7	3682								
10-19% MINORITY		3682	22		1							
20-49% MINORITY	23	1544	22	1464	1	80		400				
50-79% MINORITY	1	100					1	100				
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	3	267	3	267								
10-19% MINORITY	7	462	6	432			1	30				
20-49% MINORITY	6	6376	6	6376								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	104	1	104								
10-19% MINORITY	2	163	1	23			1	140				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	51	12751	47	12401	1	80	3	270				

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLIN RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016	IGS, BY
--	---------

Page 1 of 1

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employr Histor		Credit Hi	story	Collatera	al	Insufficien Cash	nt	Unverifia Informat		Credit App. Incomplete	Mortga Insura Deni	nce	Other	Total /2	22
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number %	Number	%	Number %	Number	%
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN	1	100															1	100
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	1	25			1	25	1	25			1	25					4	100
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/	1	100															1	100
ETHNICITY 7/																		
HISPANIC OR LATINO							1	100									1	100
NOT HISPANIC OR LATINO	2	50			1	25					1	25					4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/	1	100															1	100
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	1	33			1	33					1	33					3	3 100
OTHERS, INCL. HISPANIC	1	50					1	50									2	2 100
GENDER 19/																		
MALE																		
FEMALE																		
JOINT (MALE/FEMALE)	2	40			1	20	1	20			1	20					5	5 100
GENDER NOT AVAILABLE 6/	1	100															1	100
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	2	67					1	33									3	3 100
50-79% OF MSA/MD MEDIAN																		
80-99% OF MSA/MD MEDIAN	1	100															1	100
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN					1	50					1	50					2	2 100
INCOME NOT AVAILABLE 6/																		

DISCLOSURE TABLE 8-3: RE GENDER AND INCOME OF A	SONS FOR DENIAL OF APPLICATIONS TO REFINANCE LOANS ON 1- TO 4-FAMILY AND P	MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY,
GENDER AND INCOME OF F	PLICANT, 2016	

Page '	1 of 1
--------	--------

APPLICANT CHARACTERISTICS	Debt-to- Ir Ratio		Employmer History		History	Collate	ral	Insufficie Cash		Unverifi Informa		Credit App Incomplet		Mortga Insura Denie	nce	Other	Total	22
	Number	%	Number	6 Numbe	r %	Number	r %	Number	%	Number	%	Number	%	Number	%	Number	% Number	- %
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN																		
BLACK OR AFRICAN AMERICAN																		
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE	3	38		2	25	3	38											8 10
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)																		
RACE NOT AVAILABLE 6/																		
ETHNICITY 7/																		
HISPANIC OR LATINO																		
NOT HISPANIC OR LATINO	3	38		2	25	3	38											8 10
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/																		
MINORITY STATUS 8/																		
WHITE NON-HISPANIC	3	38		2	25	3	38											8 10
OTHERS, INCL. HISPANIC																		
GENDER 19/																		
MALE	3	60			20	1	20											5 10
FEMALE						1	100											1 10
JOINT (MALE/FEMALE)					50	1	50											2 10
GENDER NOT AVAILABLE 6/																		
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN	1	50			50													2 10
50-79% OF MSA/MD MEDIAN	1	100																1 10
80-99% OF MSA/MD MEDIAN																		
100-119% OF MSA/MD MEDIAN																		
120% OR MORE OF MSA/MD MEDIAN	1	20			20	3	60											5 10
INCOME NOT AVAILABLE 6/																		

INSTITUTION: 0000010408 - 1 FIRST NATIONAL	BANK, AMES IA						MSA/I	MD: 19780 - DES M	IOINES-WEST	DES MOINES, IA
APPLICANT CHARACTERISTICS	Debt-to- Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit App. Incomplete	Mortgage Insurance Denied	Other	Total /22

DISCLOSURE TABLE 8-6: REASONS FOR DENIAL OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1- TO 4-FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2016

APPLICANT CHARACTERISTICS	Debt-to- In Ratic		Employm History	ient /	Credit Hi	story	Collateral	In	sufficie Cash	nt	Unverifial Informati		Credit App. Incomplete	Insura Deni	ince	Oth	er	Total /2	2
	Number	%	Number	%	Number	%	Number %	5 Nur	mber	%	Number	%	Number %	Number	%	Number	%	Number	%
RACE 5/																			
AMERICAN INDIAN/ALASKA NATIVE																			
ASIAN	1	100																1	100
BLACK OR AFRICAN AMERICAN																			
NATIVE HAWAIIAN/OTHER PACIFIC ISLND																			
WHITE							1 10)										1	100
2 OR MORE MINORITY RACES																			
JOINT (WHITE/MINORITY RACE)																			
RACE NOT AVAILABLE 6/	1	100																1	100
ETHNICITY 7/																			
HISPANIC OR LATINO																			
NOT HISPANIC OR LATINO	1	50					1 5)										2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																			
ETHNICITY NOT AVAILABLE 6/	1	100																1	100
MINORITY STATUS 8/																			
WHITE NON-HISPANIC							1 10)										1	100
OTHERS, INCL. HISPANIC	1	100																1	100
GENDER 19/																			
MALE							1 10)										1	100
FEMALE																			
JOINT (MALE/FEMALE)	1	100																1	100
GENDER NOT AVAILABLE 6/	1	100																1	100
INCOME 9/																			
LESS THAN 50% OF MSA/MD MEDIAN	1	100																1	100
50-79% OF MSA/MD MEDIAN																			
80-99% OF MSA/MD MEDIAN	1	100																1	100
100-119% OF MSA/MD MEDIAN																			
120% OR MORE OF MSA/MD MEDIAN							1 10)										1	100
INCOME NOT AVAILABLE 6/																			

Report Date: 06/28/2017

Page 1 of 1

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIO	NAL BANK, AMES 15/	IA								MOINES-WEST D	ES WOINES, IA
BORROWER OR CENSUS TRACT	NO REPORTED	REPORTED -	PERCENTAC	SE POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C		OANS WITH APR			HOEPA
CHARACTERISTICS	PRICING DATA #	PRICING DATA #	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	MEAN	MEDIAN	LOANS 17/
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	8										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	1										
NOT HISPANIC OR LATINO	7										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	7										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	6										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	1										
JOINT (MALE/FEMALE)	7										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5										
10-19% MINORITY	2										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1										
MIDDLE INCOME	2										
UPPER INCOME	5										

DISCLOSURE TABLE 11 - 3: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

Page 2 of 2

INSTITUTION: 0000010408 - 1 FIRST NATIO	15/		DEDCENTA		E AVERAGE PRIM			MSA/MI			
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 1 \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
ISLND											
WHITE	2800										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO	61										
NOT HISPANIC OR LATINO	2739										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2739										
OTHERS, INCLUDING HISPANIC	61										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	196										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2604										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE	100										
JOINT (MALE/FEMALE)	2700										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	2278										
10-19% MINORITY	461										
20-49% MINORITY	61										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	61										
MIDDLE INCOME	1818										
UPPER INCOME	921										

	15/		PERCENTAG	SE POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	ONLY INCLUDES L	OANS WITH APR	ABOVE THE TH	RESHOLD 16/	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA #	REPORTED - PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	HOEPA LOANS 17/ #
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY											
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											

DISCLOSURE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

MODERATE INCOME

MIDDLE INCOME UPPER INCOME

1

Report Date: 06/28/2017

Page 1 of 2

MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA

DISCLOSURE TABLE 11 - 4: PRICING INFORMATION FOR CONVENTIONAL HOME-PURCHASE LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

Page 2 of 2

INSTITUTION: 0000010408 - 1 FIRST NATIO	15/		MSA/MD: 19780 - DES MOINES-WEST DES MOINES, IA PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/									
BORROWER OR CENSUS TRACT	NO REPORTED	REPORTED -									HOEPA	
CHARACTERISTICS	PRICING DATA \$000's	PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	LOANS 17 \$000's	
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NATIVE HAWAIIAN/OTHER PACIFIC												
WHITE	4											
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4											
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4											
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	4											
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN												
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE	4											
FEMALE												
JOINT (MALE/FEMALE)												
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY	4											
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4											
MIDDLE INCOME												
UPPER INCOME												

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

INSTITUTION: 0000010408 - 1 FIRST NATION	15/		DEDOENT							MOINES-WEST DI	
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA	REPORTED - PRICING DATA	1.50 - 1.99	2.00 - 2.49	E AVERAGE PRIN 2.50 - 2.99	AE OFFER RATE: C 3.00 - 3.99	4.00 - 4.99	5 OR MORE	ABOVE THE TH MEAN	MEDIAN	HOEPA
CHARACTERISTICS	#	#	1.50 - 1.99 #	2.00 - 2.49 #	2.50 - 2.99 #	3.00 - 3.99 #	4.00 - 4.99 #	5 OR MORE #	WEAN	MEDIAN	LOANS 17 #
BORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	4										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	4										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/ WHITE NON-HISPANIC	4										
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/	1										
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	4										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	4										
10-19% MINORITY	4										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										

3

UPPER INCOME

Page 1 of 2

DISCLOSURE TABLE 11 - 7: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, FIRST LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016 Page 2 of 2

INSTITUTION: 0000010408 - 1 FIRST NATION	15/		DEDOENTA						D: 19780 - DES I		,
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	1.50 - 1.99 \$000's	2.00 - 2.49 \$000's	2.50 - 2.99 \$000's	<u>1E OFFER RATE: C</u> 3.00 - 3.99 \$000's	4.00 - 4.99 \$000's	5 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
ORROWER CHARACTERISTICS	\$000 S	3000 S	\$000 \$	\$000 S	\$000 S	\$000 S	\$000 S	\$000 S			\$000 S
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	1183										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1183										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
/INORITY STATUS 8/ WHITE NON-HISPANIC	1183										
OTHERS, INCLUDING HISPANIC	1100										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	175										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	186										
120% OR MORE OF MSA/MD MEDIAN	486										
INCOME NOT AVAILABLE 6/	336										
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	1183										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	1183										
10-19% MINORITY	1103										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	336										
UPPER INCOME	847										

DISCLOSURE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 1 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAC	E POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	NLY INCLUDES I	OANS WITH APR	ABOVE THE TH	RESHOLD 16/	- HOEPA
CHARACTERISTICS	PRICING DATA	PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	LOANS 17
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC ISLND											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	2										
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	2										
MINORITY STATUS 8/	1										
WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	I										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	2										
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/	2										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY	2										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	3										
UPPER INCOME											

DISCLOSURE TABLE 11 - 8: PRICING INFORMATION FOR CONVENTIONAL REFINANCING LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), BY Page 2 of 2 BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

	15/		PERCENTAGE POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/								
BORROWER OR CENSUS TRACT CHARACTERISTICS	NO REPORTED PRICING DATA \$000's	REPORTED - PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	24										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	359										
ETHNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	24										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	359										
MINORITY STATUS 8/ WHITE NON-HISPANIC	24										
OTHERS, INCLUDING HISPANIC											
INCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	24										
120% OR MORE OF MSA/MD MEDIAN											
INCOME NOT AVAILABLE 6/	359										
GENDER 19/ MALE											
FEMALE											
JOINT (MALE/FEMALE)	24										
GENDER NOT AVAILABLE 6/	359										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	24										
10-19% MINORITY											
20-49% MINORITY	359										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	383										
UPPER INCOME											

DISCLOSURE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), Page 1 of 2 BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

INSTITUTION: 0000010408 - 1 FIRST NATION	NAL BANK, AMES	IA						MSA/MD	: 19780 - DES N	MOINES-WEST D	ES MOINES, IA
BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED	PERCENTAG	E POINTS ABOV	E AVERAGE PRIM	E OFFER RATE: C	NLY INCLUDES	LOANS WITH APR A	ABOVE THE TH	RESHOLD 16/	- HOEPA
CHARACTERISTICS	PRICING DATA	PRICING DATA #	3.50 - 3.99 #	4.00 - 4.49 #	4.50 - 4.99 #	5.00 - 5.99 #	6.00 - 6.99 #	7 OR MORE #	MEAN	MEDIAN	LOANS 17/ #
ORROWER CHARACTERISTICS											
ACE 5/ AMERICAN INDIAN/ALASKA NATIVE ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	1										
2 OR MORE MINORITY RACES JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/ HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) ETHNICITY NOT AVAILABLE 6/											
IINORITY STATUS 8/ WHITE NON-HISPANIC OTHERS, INCLUDING HISPANIC	1										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN 50-79% OF MSA/MD MEDIAN 80-99% OF MSA/MD MEDIAN 100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN INCOME NOT AVAILABLE 6/	1										
ENDER 19/ MALE	1										
FEMALE JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/ ENSUS TRACT CHARACTERISTICS 10/											
ACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	1										

DISCLOSURE TABLE 11 - 10: PRICING INFORMATION FOR CONVENTIONAL HOME IMPROVEMENT LOANS, JUNIOR LIEN, 1- TO 4-FAMILY OWNER-OCCUPIED DWELLING (EXCLUDES MANUFACTURED HOMES), Page 2 of 2 BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2016

BORROWER OR CENSUS TRACT	15/ NO REPORTED	REPORTED -	PERCENTAG	GE POINTS ABOV	E AVERAGE PRIM	IE OFFER RATE: C	NLY INCLUDES	OANS WITH APR	ABOVE THE TH	RESHOLD 16/	
CHARACTERISTICS	PRICING DATA \$000's	PRICING DATA \$000's	3.50 - 3.99 \$000's	4.00 - 4.49 \$000's	4.50 - 4.99 \$000's	5.00 - 5.99 \$000's	6.00 - 6.99 \$000's	7 OR MORE \$000's	MEAN 30/	MEDIAN 31/	HOEPA LOANS 17 \$000's
SORROWER CHARACTERISTICS											
RACE 5/ AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NATIVE HAWAIIAN/OTHER PACIFIC											
WHITE	30										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
THNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	30										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
/INORITY STATUS 8/ WHITE NON-HISPANIC	30										
OTHERS, INCLUDING HISPANIC	30										
NCOME 9/ LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	30										
INCOME NOT AVAILABLE 6/	30										
INCOME NOT AVAILABLE 6/											
ENDER 19/											
MALE	30										
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/ CENSUS TRACT CHARACTERISTICS 10/											
ENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/ LESS THAN 10% MINORITY	30										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
NCOME CHARACTERISTICS 12/ 13/ LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME											
UPPER INCOME	30										

DISCLOSURE SUMMARY TABLE A1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016

	HOME	PURCHASE	REFIN	IANCE	ŀ	HOME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIE
		TOTAL A	PPLICATIONS 28/				
CONVENTIONAL	35	1	44	3	2	1	
FHA							
VA							
FSA/RHS							
		LOAN	S ORIGINATED				
CONVENTIONAL	22	1	36	3	1	1	
FHA							
VA							
FSA/RHS							
		APPLICATIONS APP	ROVED BUT NOT ACC	EPTED			
CONVENTIONAL	7		2		1		
FHA							
VA							
FSA/RHS							
		APPLIC	ATIONS DENIED				
CONVENTIONAL	6		6				
FHA							
VA							
FSA/RHS							
		APPLICAT	IONS WITHDRAWN				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		FILES CLOSED	FOR INCOMPLETENE	ss			
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

DISCLOSURE SUMMARY TABLE A1: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, 1- TO 4-FAMILY DWELLINGS (EXCLUDES MANUFACTURED HOMES), 2016

Page 2 of 2

TITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA					MSA/MD: 19780 - D	ES MOINES-WEST D	ES MOINES,
	HOME	PURCHASE	REFIN	IANCE	ŀ	OME IMPROVEMEN	т
LOAN TYPE	FIRST LIEN JUNIOR LIEN		FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEI
		MEMO ITEM: SUB	SET OF LOANS ORIGIN	IATED			
		PREAPPROVALS I	RESULTING IN ORIGINA	TIONS			
CONVENTIONAL			NA	NA	NA	NA	N
FHA			NA	NA	NA	NA	N
VA			NA	NA	NA	NA	N
FSA/RHS			NA	NA	NA	NA	N
		L	OANS SOLD				
CONVENTIONAL	1						
FHA							
VA							
FSA/RHS							

DISCLOSURE SUMMARY TABLE A3: DISPOSITION OF APPLICATIONS AND LOAN SALES BY LOAN TYPE, MULTIFAMILY HOUSING, 2016

Page 1 of 1

TITUTION: 0000010408 - 1 FIRST NATIONAL BANK, A						ES MOINES-WEST D	
	HOME	PURCHASE	REFINANC	E	ŀ	HOME IMPROVEMEN	Т
LOAN TYPE	FIRST LIEN	JUNIOR LIEN	FIRST LIEN JU	NIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEI
		TOTAL A	PPLICATIONS 28/				
CONVENTIONAL	8		4				
FHA							
VA							
FSA/RHS							
		LOAM	IS ORIGINATED				
CONVENTIONAL	8		2				
FHA							
VA							
FSA/RHS							
		APPLICATIONS APP	PROVED BUT NOT ACCEPTI	ED			
CONVENTIONAL			2				
FHA							
VA							
FSA/RHS							
		APPLI	CATIONS DENIED				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		APPLICA	TIONS WITHDRAWN				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		FILES CLOSED	FOR INCOMPLETENESS				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
		MEMO ITEM: SUB	SET OF LOANS ORIGINATEI	D			
		L	OANS SOLD				
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

DISCLOSURE SUMMARY TABLE B: LOAN PRICING INFORMATION FOR CONVENTIONAL LOANS BY INCIDENCE AND LEVEL, 2016

STITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES	S IA				MSA/MD: 19780 - D	ES MOINES-WEST D	ES MOINES,
	HOME	PURCHASE	REFI	ANCE	I	HOME IMPROVEMEN	т
PRICING INFORMATION	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
	1- TO 4-FAMILY	OWNER OCCUPIED D	WELLINGS (EXCLUDES	MANUFACTURED HOMES)			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	8	1	4	3		1	NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN	8	1	4	3		1	NA
		MANUFACTURED HOM	IE OWNER OCCUPIED I	DWELLINGS			
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE AVERAGE PRIME OFFER RATE: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/							NA
NOT HOEPA LOAN							NA

		Loans	on 1- to 4-Fa	amily and M	anufactured	Home Dwe	ellings						Loans	s On
CENSUS TRACT, COUNTY NAME OR STATE	Ho	me Purcha	se Loans		Refinan	cings	Home Impro	ovement	For 5 d	Dwellings or More	Loans	cupant From s A. B. C	Manufactu Dwelling	red Home g From
(STATE/COUNTY/TRACT NUMBER) 26/27/	FHA, FSA/ A	RHS & VA	Conve	entional	с		Loan D	IS	Fan	nilies		d D	Columns A G	
-	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number		Number	\$000's
IA/BLACK HAWK COUNTY/0022.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	115										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/BLACK HAWK COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	115										
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/BOONE COUNTY/SMALL														
LOANS ORIGINATED					2	259	1	50	1	520				
APPS APPROVED, NOT ACCEPTED			5	1093										
APPS DENIED														
APPS WITHDRAWN					1	108								
FILES CLOSED FOR INCOMPLETENESS														
IA/BOONE COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					2	259	1	50	1	520				
APPS APPROVED, NOT ACCEPTED			5	1093										
APPS DENIED														
APPS WITHDRAWN					1	108								
FILES CLOSED FOR INCOMPLETENESS														
IA/CERRO GORDO COUNTY/9507.00														
LOANS ORIGINATED			1	364							1	364		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/CERRO GORDO COUNTY/9509.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	153					1	153		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
FILES CLOSED FOR INCOMPLETENESS														

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

DISCLOSURE SUPPLEMENTAL TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 Page 1 of 4

Report Date: 06/28/2017

Loans on 1- to 4-Family and Manufactured Home Dwellings

DISCLOSURE SUPPLEMENTAL TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 Page 2 of 4
INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

_				amily and N	lanufactured	Home Dw	ellings				Nonoco	runant	Loans	
CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Hol FHA, FSA/ A	me Purchas RHS & VA		entional	- Refinan C		Home Impr Loar D		For 5	Dwellings or More nilies	Loans Columns and F	From A, B, C I D	Manufactu Dwelling Columns A	g From , B, C & D
=	Number	\$000's	Number	\$000's	Number		Number	\$000's	Number	\$000's	Number	\$000's		\$000's
IA/CERRO GORDO COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	364	ļ.						1	364		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	153	3				1	153		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/HAMILTON COUNTY/SMALL														
LOANS ORIGINATED					1	380)							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/HAMILTON COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					1	380)							
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/JASPER COUNTY/0403.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	25	5									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/JASPER COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			2	25	5									
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/RINGGOLD COUNTY/SMALL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	270)						1	270		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

DISCLOSURE SUPPLEMENTAL TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 Page 3 of 4 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

		Loans	on 1- to 4-Fa	amily and N	lanufactured	Home Dw	ellings						Loans	s On
CENSUS TRACT, COUNTY NAME OR STATE	Hor	me Purcha	se Loans		Refina	ncinas	Home Impr	ovement		Dwellings or More		From	Manufactu Dwelling	
AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	FHA, FSA/I A	RHS & VA	Conve B	entional 3	C	•	Loar D		Fan	nilies	Column: an F	d D	Columns A	, B, C & D
_	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IA/RINGGOLD COUNTY/COUNTY TOTAL														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED			1	270							1	270		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/WEBSTER COUNTY/0001.00														
LOANS ORIGINATED					1	166								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/WEBSTER COUNTY/COUNTY TOTAL														
LOANS ORIGINATED					1	166								
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IA/STATE TOTAL														
LOANS ORIGINATED			1	364	4	805	1	50	1	520) 1	364		
APPS APPROVED, NOT ACCEPTED			5	1093										
APPS DENIED			4	410	1	153					2	423		
APPS WITHDRAWN					1	108								
FILES CLOSED FOR INCOMPLETENESS														
PA/NORTHUMBERLAND COUNTY/0805.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	25								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
PA/NORTHUMBERLAND COUNTY/COUNTY TOTA	L													
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	25								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

DISCLOSURE SUPPLEMENTAL TABLE 1: DISPOSITION OF LOAN APPLICATIONS, BY LOCATION OF PROPERTY AND TYPE OF LOAN, 2016 Page 4 of 4 INSTITUTION: 0000010408 - 1 FIRST NATIONAL BANK, AMES IA

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

	Loans on 1- to 4-Family and Manufactured Home Dwellings												Loans	s On
CENSUS TRACT, COUNTY NAME OR STATE	Home Purchase Loans								Dwellings or More	Nonoco Loans		Manufactured Home Dwelling From		
AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	FHA, FSA/RHS & VA A		Conventional B		 Refinancings C 		Home Improvement Loans D		Families		Columns A, B, C and D F		Columns A, B, C & E	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
PA/STATE TOTAL														-
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED					1	25								
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
GRAND TOTAL														
LOANS ORIGINATED			1	364	4	805	1	50	1	520	1	364		
APPS APPROVED, NOT ACCEPTED			5	1093										
APPS DENIED			4	410	2	178					2	423		
APPS WITHDRAWN					1	108								
FILES CLOSED FOR INCOMPLETENESS														

Page 1 of 1

HOME MORTGAGE DISCLOSURE ACT INSTITUTION REGISTER SUMMARY FOR 2016

RESP ID: 0000010408-1

FIRST NATIONAL BANK, AMES IA

405 5TH ST AMES, IA 50010-0607

		TOTAL	TOTAL -		LO	AN TYPE		P	ROPERTY TY	PE	LOAN PURPOSE		
MSA/MD MSA/MD	MSA/MD Name	LARS	AMOUNT (\$000's)	CONV	FHA	VA	FSA/RHS	1 - 4 FAMILY	MANUF HOME	MULTI FAMILY	HOME PURCHASE	HOME IMPROVE	REFIN- ANCE
11180	AMES, IA	131	23561	131				122		9	60	25	46
19780	DES MOINES-WEST DES MOINES, IA	99	32830	99				87		12	44	4	51
	MSA/MD NOT AVAILABLE	19	3528	19				18		1	10	1	8
т	OTAL	249	59919	249	0	0	0	227	0	22	114	30	105