Community Reinvestment Act Public File

NORTHWEST BANK

*Commitment **you** can bank on.*

Member FDIC

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Section 1

Written Comments

Northwest Bank has not received any written comments during the current year or previous two calendar years from the public related to it's performance in helping to meet community credit needs.

Section 2

CRA Performance Evaluation

PUBLIC DISCLOSURE

June 8, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Northwest Bank
Certificate Number: 32647

705 North Grand Avenue
Spencer, Iowa 51301

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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

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INSTITUTION RATING

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

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

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

The following points summarize the bank's Lending Test, Investment Test, and Service Test performance.

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment area credit needs.
- A high percentage of loans are made in the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among business customers of different sizes and retail customers of different income levels.
- The institution has made a relatively high level of community development loans.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

The Investment Test is rated Low Satisfactory.

- The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits adequate responsiveness to credit and community economic development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

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

DESCRIPTION OF INSTITUTION

Northwest Bank is a full-service financial institution headquartered in Spencer, Iowa and operates 18 full-service offices in Iowa and Nebraska. The bank is owned by Northwest Financial Corp., a two-bank holding company in Arnolds Park, Iowa. The holding company also owns First National Bank in Creston, Creston, Iowa. Northwest Bank received a Satisfactory Community Reinvestment Act (CRA) rating at its prior FDIC Performance Evaluation, dated September 19, 2016, based on Interagency Large Institution Examination Procedures.

Northwest Bank offers a full line of loan products, including commercial, agricultural, home mortgage, and consumer loans, with a primary emphasis on commercial and home mortgage lending. The institution provides a wide variety of deposit products, including checking, savings, and money market deposit accounts, and certificates of deposit. The bank also offers investment advisory and trust services. Alternative banking delivery channels include internet and mobile banking, as well as services available at its 24 bank-owned ATMs.

According to the Consolidated Reports of Condition and Income (Reports of Condition) dated March 31, 2020, assets totaled $1,741,890,000 and included total loans of $1,425,427,000 and $1,449,987,000 in deposits. The following table details the loan portfolio composition, which has remained relatively consistent since the prior CRA evaluation.

Loan Portfolio Distribution as of 3/31/2020		
Loan Category	**$(000s)**	**%**
Construction and Land Development	94,901	6.7
Secured by Farmland	105,598	7.4
Secured by 1-4 Family Residential Properties	336,310	23.6
Secured by Multifamily (5 or more) Residential Properties	76,335	5.4
Secured by Nonfarm Nonresidential Properties	369,513	25.9
Total Real Estate Loans	**982,657**	**69.0**
Commercial and Industrial Loans	271,674	19.1
Agricultural Loans	119,126	8.3
Consumer Loans	28,603	2.0
Other Loans	23,367	1.6
Less: Unearned Income	(0)	(0.0)
Total Loans	**1,425,427**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit or community development needs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. Northwest Bank has designated four assessment areas that

compose its two rated areas; the State of Iowa and the State of Nebraska. The State of Iowa rated area includes the Nonmetropolitan Iowa, Des Moines Metropolitan, and Sioux City Metropolitan Assessment Areas. The State of Nebraska rated area is comprised of the Omaha Metropolitan Assessment Area. The overall geographic composition of these assessment areas has not changed since the prior evaluation. However, changes have occurred in the Nonmetropolitan Iowa and Sioux City Metropolitan Assessment Areas as a result of Plymouth County, Iowa being removed from the Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area in 2019. As such, for this evaluation Plymouth County will be included in the Iowa Nonmetropolitan Assessment Area for presentation purposes. Refer to the individual assessment area sections of this evaluation for additional information.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of Census Tracts**	**# of Branches**
Nonmetropolitan Iowa	Clay, Dickinson, Emmet, Humboldt, Kossuth, Lyon, Sioux, Plymouth, and Webster	51	10
Des Moines Metropolitan	Dallas* and Polk*	28	3
Sioux City Metropolitan	Woodbury	26	3
Omaha Metropolitan	Douglas* and Sarpy*	77	2
Source: Bank Records ***** *Denotes counties in which only a portion of the county is included in the assessment area.*			

In early 2020, severe acute respiratory syndrome coronavirus-2 began to spread in the United States causing portions of the population to come down with coronavirus disease (COVID-19). In order to slow the spread of the virus, the government imposed non-essential business closings at varying stages and for undetermined lengths of time, depending on the location and type of business. These unfortunate events have strained businesses' and families' finances, which led to opportunities for banks to work with those affected, including offering Paycheck Protection Program loans through the Small Business Administration. As of this evaluation date, information was not yet available to completely assess the economic or demographic impact of the pandemic on the assessment areas.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 19, 2016, to the current evaluation dated June 8, 2020. Examiners used Interagency Large Institution Examination Procedures to conduct the evaluation. These procedures include the Lending Test, Investment Test, and Service Test. Refer to the Appendices later in the evaluation for a description of the criteria used to evaluate the bank's performance under these tests.

Examiners conducted full-scope reviews for the Nonmetropolitan Iowa, Sioux City Metropolitan, and Omaha Metropolitan Assessment Areas. A limited-scope review was performed for the Des Moines Metropolitan Assessment Area. This decision was based, in part, on the amount of lending, deposits, or branches in each of the assessment areas, as well as the demographic

composition, and credit and community development needs and opportunities of the assessment areas. The bank's performance in the Nonmetropolitan Iowa Assessment Area was given more weight in this evaluation due to the greater branch presence and substantial amount of loan and deposit activity in the assessment area.

The following table depicts the bank's loan, deposit, and branch structure by assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Nonmetropolitan Iowa	651,623	49.0	854,163	66.6	10	55.6
Des Moines Metropolitan	374,023	28.2	191,593	14.9	3	16.7
Sioux City Metropolitan	95,993	7.2	84,705	6.6	3	16.7
Iowa Subtotal	**1,121,639**	**84.4**	**1,130,461**	**88.1**	**16**	**89.0**
Omaha Metropolitan	206,625	15.6	151,916	11.9	2	11.0
Nebraska Subtotal	**206,625**	**15.6**	**151,916**	**11.9**	**2**	**11.0**
Total	**1,328,264**	**100.0**	**1,282,377**	**100.0**	**18**	**100.0**
Source: Bank Records as of 9/30/2019						

Activities Reviewed

Consistent with Large Bank CRA evaluation procedures, examiners reviewed Northwest Bank's home mortgage, small business, and small farm loans to evaluate its CRA performance under the Lending Test. These loan products represent the institution's primary business lines and are central to its overall business strategy, as supported by Reports of Condition data and bank records.

Examiners analyzed Northwest Bank's home mortgage loans reported on its 2017, 2018, and 2019 Loan Application Registers (LAR) pursuant to the Home Mortgage Disclosure Act (HMDA). Examiners also reviewed the bank's small business and small farm loans reported on its CRA Loan Registers (LR) for the same timeframe. Examiners generally did not identify any trends during this period of time that materially affected conclusions. Therefore, this evaluation presents information for the most recent year for which aggregate data was available.

For the Assessment Area Concentration criterion, examiners presented all the home mortgage, small business, and small farm loans analyzed. For the Geographic Distribution and Borrower Profile criteria of the Lending Test, examiners presented all home mortgage, small business, and small farm loans located within the bank's assessment areas in 2018. The following table provides details on the loan universes and samples reviewed.

Loan Products Reviewed						
	Assessment Area Concentration		Geographic Distribution		Borrower Profile	
Loan Category	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Home Mortgage						
2017	1,391	245,283	--	--	--	--
2018	2,254	293,672	1,719	207,254	1,719	207,254
2019	2,780	426,431	--	--	--	--
Subtotal	**6,425**	**965,386**	**1,719**	**207,254**	**1,719**	**207,254**
Small Business						
2017	1,051	179,310	--	--	--	--
2018	1,096	195,771	771	120,167	771	120,167
2019	1,081	213,493	--	--	--	--
Subtotal	**3,228**	**588,574**	**771**	**120,167**	**771**	**120,167**
Small Farm						
2017	548	75,995	--	--	--	--
2018	696	99,805	640	90,567	640	90,567
2019	718	104,189	--	--	--	--
Subtotal	**1,962**	**279,989**	**640**	**90,567**	**640**	**90,567**
Source: HMDA LARs and CRA LRs 2017, 2018, and 2019						

Comparative 2015 American Community Survey (ACS) data and 2018 HMDA aggregate reported data were used to evaluate Northwest Bank's home mortgage lending; comparative 2018 D&B data and 2018 CRA aggregate small business and small farm data were used to evaluate Northwest Bank's small business and small farm lending. Although examiners compared the bank's lending performance to both the aggregate lending and demographic data, they placed more weight on comparisons to aggregate data. This is because the aggregate lending data is typically a better indicator of market conditions and loan demand than demographic data. Furthermore, while the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of individuals, businesses, and farms served.

When arriving at overall conclusions for the Lending Test, examiners placed slightly more emphasis on home mortgage lending due to the higher level of activity during the review period. Small business lending received the next level of emphasis. However, based on the significant volume of small business lending compared to home mortgage lending in the Omaha Metropolitan Assessment Area, more emphasis was placed on small business lending when drawing conclusions for the State of Nebraska. Small farm loans received the least weight during the evaluation, due to the overall lower volume of small farm loans in the Des Moines Metropolitan and Omaha Metropolitan Assessment Areas to draw meaningful conclusions.

Examiners also reviewed community development loans, investments, and services, as well as innovative and/or flexible lending practices from the prior evaluation date to the current evaluation date. Qualifying investments purchased prior to this evaluation that remain outstanding were included in the review.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Northwest Bank demonstrated high satisfactory performance under the Lending Test. Conclusions regarding the bank's overall lending performance are consistent with the conclusions for the State of Iowa and the State of Nebraska rated areas.

Lending Activity

Northwest Bank's lending activity reflects excellent responsiveness to assessment area credit needs. The bank has extended a large portion of its deposit base to meet the credit needs of its assessment areas. Specifically, net loans and leases represent 97.1 percent of the bank's deposits and 80.8 percent of total assets as of the March 31, 2020 Reports of Condition. Both of these ratios are consistent with the prior evaluation when net loans and leases represented 96.9 percent of deposits and 82.0 percent of total assets as of June 30, 2016. According to 2018 aggregate data for the combined assessment areas, the bank ranked 2nd out of 460 lenders, by number, for originating and purchasing home mortgage loans; 8th out of 136 lenders for small business loans; and 1st out of 41 lenders for small farm loans.

In addition to reported activity, Northwest Bank also assists borrowers by originating long-term, fixed-rate home mortgage loans which are sold to investors. The bank originated and sold 3,882 home mortgage secondary market loans totaling $696.6 million since the prior evaluation through the end of 2019. These loans are not reflected in the bank's ratios since the loans are sold to investors, but they are included on the bank's LARs.

Assessment Area Concentration

A high percentage of the home mortgage, small business, and small farm loans reviewed were located within the bank's assessment areas, reflecting reasonable performance. The following table provides details by product.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage										
2017	979	70.4	412	29.6	1,391	168,307	68.6	76,976	31.4	245,283
2018	1,719	76.3	535	23.7	2,254	207,254	70.6	86,418	29.4	293,672
2019	2,065	74.3	715	25.7	2,780	290,398	68.1	136,033	31.9	426,431
Subtotal	**4,763**	**74.1**	**1,662**	**25.9**	**6,425**	**665,959**	**69.0**	**299,427**	**31.0**	**965,386**
Small Business										
2017	760	72.3	291	27.7	1,051	117,613	65.6	61,697	34.4	179,310
2018	771	70.3	325	29.7	1,096	120,167	61.4	75,604	38.6	195,771
2019	745	68.9	336	31.1	1,081	127,384	59.7	86,109	40.3	213,493
Subtotal	**2,276**	**70.5**	**952**	**29.5**	**3,228**	**365,164**	**62.0**	**223,410**	**38.0**	**588,574**
Small Farm										
2017	505	92.2	43	7.8	548	68,907	90.7	7,088	9.3	75,995
2018	640	92.0	56	8.0	696	90,567	90.7	9,238	9.3	99,805
2019	656	91.4	62	8.6	718	94,430	90.6	9,759	9.4	104,189
Subtotal	**1,801**	**91.8**	**161**	**8.2**	**1,962**	**253,904**	**90.7**	**26,085**	**9.3**	**279,989**
Total	**8,840**	**76.1**	**2,775**	**23.9**	**11,615**	**1,285,027**	**70.1**	**548,922**	**29.9**	**1,833,949**
Source: 1/1/2017 - 12/31/2019 Bank Data *Due to rounding, totals may not equal 100.0*										

Geographic Distribution

Considering demographic and economic information, aggregate performance data, branch locations, and market competition from surrounding institutions, Northwest Bank's geographic distribution of loans reflects an overall adequate penetration throughout the assessment areas. Overall, home mortgage, small business, and small farm lending performance in low- and moderate-income census tracts is generally consistent throughout the rated areas.

Borrower Profile

Considering demographics, including the percentage of families below the poverty level, aggregate performance data, and market competition from surrounding institutions, Northwest Bank's distribution of borrowers reflects good penetration among retail customers of different income levels and business and farm customers of different sizes. Lending to low- and moderate-income borrowers and business and farm customers with gross annual revenues of $1 million or less is generally consistent throughout the rated areas.

Innovative or Flexible Lending Practices

Northwest Bank makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs. Although limited, the loan programs in use are considered flexible. These programs include home mortgage, agriculture, and commercial products offered in partnership with local, state, and federal loan programs. Many of these loan programs require

extra effort by bank personnel compared to conventional loans, ultimately assisting borrowers who might not otherwise qualify for credit. The following table summarizes the flexible loan program volume since the last evaluation.

Innovative or Flexible Lending Programs										
Type of Program	**Q4 2016**		**2017**		**2018**		**2019**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Small Business Admin (SBA)	7	1,906	18	2,234	21	4,976	26	10,098	72	19,214
Farmer Mac (FAMC)	0	0	9	5,413	0	0	0	0	9	5,413
Federal Housing Admin (FHA)	3	522	16	2,218	27	3,996	45	6,736	91	13,472
Veterans Administration (VA)	7	1,490	13	2,260	22	3,744	23	4,777	65	12,271
USDA Rural Development	17	1,787	37	3,702	36	4,419	39	4,411	129	14,319
Iowa Finance Authority (IFA)*	8	696	23	2,346	43	4,410	89	8,845	163	16,297
Totals	**42**	**6,401**	**116**	**18,173**	**149**	**21,545**	**222**	**34,867**	**529**	**80,986**
*Source: Bank Records; *IFA programs are done in conjunction with FHA/VA/USDA*										

The loan programs offered by Iowa Finance Authority are specific to low- and moderate-income individuals. These programs include first time homebuyer grants, interest free down payment loans of up to five percent of the sales price, and repeat homebuyer program assistance for qualified borrowers. Northwest Bank also offers internal programs such as the "First Time Homebuyer Savings Account" which offers a tax benefit for borrowers looking to save money to use towards the purchase of their first home in Iowa; and a home mortgage financing program for low- and moderate-income borrowers in the bank's Metropolitan Statistical Areas. However, due to a high level of competition and availability of other affordable loan products within these markets, the bank's program has had little use.

Community Development Loans

Northwest Bank has made a relatively high level of community development loans during the evaluation period. During the review period, Northwest Bank originated or renewed 185 community development loans totaling $180 million, which is a significant increase from the prior evaluation when the bank originated or renewed 22 community development loans totaling $22 million. The majority of community development loans originated within the bank's assessment areas were located in the Nonmetropolitan Iowa Assessment Area. However, conclusions regarding the bank's overall community development lending performance are consistent with the conclusions throughout the rated areas.

Northwest Bank's community development loans represent 12.8 percent of the bank's net loans and 10.4 percent of total assets, as of March 31, 2020. These ratios were calculated including $79 million of Payment Protection Program loans the bank facilitated. Examiners compared these ratios to three other large financial institutions with similar operations and assessment area characteristics that had CRA evaluations during the review period. These institutions had ratios of 4.3 percent to 33.9 percent of net loans, and 3.5 percent to 21.7 percent of total assets. While Northwest Bank's ratios exceed the ratios of two of the comparable institutions, those institutions

were evaluated prior to the implementation of the Paycheck Protection Program and therefore, did not have the option to participate in the program during their evaluation periods.

The following tables illustrate the bank's community development lending by rated area and activity year for each community development purpose. In addition, the tables include community development loans that were originated to entities that serve a broader regional or nationwide area. Although these loans did not directly benefit the bank's assessment areas, they received consideration because the bank has been responsive to the credit needs of its assessment areas. Further details regarding community development loans are provided in the discussion of performance in each assessment area.

Community Development Lending by Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Iowa	74	13,217	3	4,617	14	40,264	1	8,300	**92**	**66,398**
Nebraska	1	61	0	0	9	33,381	0	0	**10**	**33,442**
Regional Activities*	59	27,045	4	7,523	18	41,037	0	0	**81**	**75,605**
Nationwide Activities*	0	0	0	0	2	4,767	0	0	**2**	**4,767**
Total	**134**	**40,323**	**7**	**12,140**	**43**	**119,449**	**1**	**8,300**	**185**	**180,212**
*Source: Bank Records; * Not a rated area*										

Community Development Lending by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2016*	0	0	0	0	1	7,331	0	0	**1**	**7,331**
2017	35	11,212	6	10,659	1	2,600	1	8,300	**43**	**32,771**
2018	52	9,175	1	1,481	5	25,366	0	0	**58**	**36,022**
2019	43	13,886	0	0	6	11,327	0	0	**49**	**25,213**
Year-to-Date 2020	4	6,050	0	0	30	72,825	0	0	**34**	**78,875**
Total	**134**	**40,323**	**7**	**12,140**	**43**	**119,449**	**1**	**8,300**	**185**	**180,212**
*Source: Bank Records; *Partial year data since prior evaluation*										

The following are examples of regional and nationwide community development loans.

- In 2019, the bank originated a $2.6 million loan to an entity to purchase a 60-unit apartment building, providing affordable housing for low- and moderate-income individuals.
- In 2018, the bank provided $12 million in funding to help construct a business, thus creating 72 new jobs for low- and moderate-income individuals.
- In 2017, the bank provided a $2.7 million loan as part of an $8 million project to construct a new community center that provides numerous amenities for low- and moderate-income individuals.

INVESTMENT TEST

Northwest Bank demonstrated low satisfactory performance under the Investment Test. Conclusions regarding the bank's overall investment performance are consistent with the conclusions for the State of Iowa and State of Nebraska rated areas.

Investment and Grant Activity

Northwest Bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are routinely not provided by private investors. Northwest Bank received consideration for 687 qualified investments and donations totaling $21.4 million funded since the prior evaluation, as well as qualifying investments purchased prior to this evaluation that are still outstanding as of the date of this evaluation. The bank has nearly doubled its community development investments since the prior evaluation, with the most improvement seen in the Omaha Metropolitan Assessment Area.

As of March 31, 2020, Northwest Bank's qualified investment volume represents 18.0 percent of total securities and 1.4 percent of total assets. This qualified investment performance is comparable to the performance of the three similarly situated institutions. Specifically, comparable bank ratios of qualified investments to total securities ranged from 7.4 percent to 13.9 percent, and the ratios of qualified investments to total assets ranged from 0.6 percent to 1.9 percent. The following tables illustrate the bank's qualified investments by rated area and activity year for each community development purpose. Further details regarding qualified investments and grants are provided in the discussion of performance in each assessment area.

Community Development Qualified Investments by Rated Area										
Rated Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Iowa	34	2,064	284	212	63	5,233	244	7,202	**625**	**14,711**
Nebraska	14	8,224	41	558	0	0	17	12	**72**	**8,794**
Total	**48**	**10,288**	**325**	**770**	**63**	**5,233**	**261**	**7,214**	**697**	**23,505**
Source: Bank Records										

Qualified Investments by Year										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	10	2,122	**10**	**2,122**
2016*	1	1,549	0	0	0	0	2	850	**3**	**2,399**
2017	4	5,173	0	0	6	2,203	6	855	**16**	**8,231**
2018	1	1,500	1	529	5	2,908	10	3,180	**17**	**8,117**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	2	2,031	0	0	0	0	0	0	**2**	**2,031**
Subtotal	**8**	**10,253**	**1**	**529**	**11**	**5,111**	**28**	**7,007**	**48**	**22,900**
Qualified Grants & Donations	40	35	324	241	52	122	233	207	**649**	**605**
Total	**48**	**10,288**	**325**	**770**	**63**	**5,233**	**261**	**7,214**	**697**	**23,505**
*Source: Bank Records; *Partial year data since prior evaluation*										

Responsiveness to Credit and Community Development Needs

Northwest Bank exhibits adequate responsiveness to credit and community economic development needs of its areas. The bank displayed its commitment to community development through investments to organizations that have a qualified community development purpose and help provide affordable housing, revitalize or stabilize low- and moderate-income geographies, and promote economic development. Additionally, qualified donations have been made to organizations that provide community development services targeted to low- and moderate-income individuals, and revitalize and stabilize designated disaster areas, which assists in ensuring that these community development organizations have sustained funding.

Community Development Initiatives

Overall, the institution rarely uses innovative and/or complex investments to support community development initiatives. The majority of the bank's investments are comprised of local bond issues and donations to community groups. These investments are not innovative or complex. The bank does occasionally use more innovative and/or complex investments in its Des Moines Metropolitan and Omaha Metropolitan Assessment Areas.

In the Des Moines Assessment Area, the bank participates in an investment pool of mortgage loans, via the Neighborhood Finance Corporation, designated to revitalize and stabilize low- and moderate- income geographies. In the Omaha Metropolitan Assessment Area, Northwest Bank individually selects low- and moderate-income borrower mortgage backed security loans to support affordable housing.

SERVICE TEST

Northwest Bank demonstrated high satisfactory performance under the Service Test. Conclusions regarding the bank's overall service performance are consistent with the conclusions for the State of Iowa and the State of Nebraska rated areas.

Accessibility of Delivery Systems

Northwest Bank's delivery systems are reasonably accessible to essentially all portions of its assessment areas. The delivery systems include 18 traditional branch offices and 24 ATMs. Northwest Bank is also a member of the MoneyPass Program; a program developed to assist community financial institutions in providing customers with a broad base of surcharge-free ATM locations nationwide. The branch locations are full-service, offering loan and deposit products as well as retail services. Two of the branches are located in moderate-income census tracts and one is located in a low-income census tract.

Northwest Bank also offers alternative delivery systems to help compensate for any immediate lack of access to banking facilities. The electronic systems include mobile and internet banking. Mobile banking is available for customers with smart phones to access account information, transfer funds, make loan payments, pay third parties, and complete deposits. The bank also operates a transactional website that provides general information on its products and services as well as allows individuals to open accounts, and complete transactions using online banking services. Online banking capabilities include viewing account information, making transfers, scheduling loan payments, paying third parties, and credit score monitoring.

Changes in Branch Locations

Northwest Bank's changes in branch locations have generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income census tracts or to low- and moderate-income individuals. Since the last examination, the bank closed one drive-up facility located in a moderate-income geography and relocated one office from a middle- to an upper-income geography, in the State of Iowa. Considering the close proximity of the remaining banking offices and availability of alternative delivery systems, the closure generally did not adversely affect the accessibility of delivery systems.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies or individuals. Operating hours and services do not vary significantly from branch-to-branch and are comparable to other local financial institutions within the assessment areas. Nearly all offices offer extended hours through drive-up windows or weekend hours on Saturday. Northwest Bank offers a wide variety of deposit, loan, and investment products, as well as other services, at all full-service office locations. These services meet the needs of the bank's various market areas.

Community Development Services

Northwest Bank provides a relatively high level of community development services. The bank received consideration for 249 community development services totaling more than 2,500 hours, indicating the bank's strong commitment to helping the communities in which it serves. The largest portion of qualified community development services involve community services targeted to low- and moderate-income individuals. The vast majority of qualifying community development services involves various bank officers and employees using their financial expertise in key positions (e.g., board members or finance committee members).

Since the prior evaluation, Northwest Bank implemented a Volunteer Time Off program that

enables bank staff to provide these services using paid hours as representatives of the bank. The bank's level of community services has increased greatly since the prior evaluation when the bank received consideration for 31 community development services. Northwest Bank's level of community development services compared to three other large institutions, which reported providing technical or financial services between 127 and 289 times during recent evaluation periods. The following tables detail the bank's qualified community development services by rated area and activity year. Further details regarding community development services are provided in the discussion of performance in each assessment area.

Community Development Services by Rated Area					
Rated Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Iowa	18	132	19	32	**201**
Nebraska	10	33	5	0	**48**
Total	**28**	**165**	**24**	**32**	**249**
Source: Bank Records					

Community Development Services by Year					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2016*	2	9	1	1	**13**
2017	4	38	11	1	**54**
2018	12	60	3	13	**88**
2019	6	45	6	13	**70**
Year-to-Date 2020	4	13	3	4	**24**
Total	**28**	**165**	**24**	**32**	**249**
*Source: Bank Records; *Partial year data since prior evaluation*					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices that were inconsistent with helping to meet community credit needs during this evaluation.

STATE OF IOWA

CRA RATING FOR STATE OF IOWA: SATISFACTORY

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IOWA

The majority of Northwest Bank's operations are in the State of Iowa. Specifically, 16 of the bank's 18 offices are located within the three Iowa assessment areas. The assessment areas include the Nonmetropolitan Iowa Assessment Area, which encompasses several rural counties throughout northwestern Iowa; the Sioux City Metropolitan Assessment Area, which is part of the Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area; and the Des Moines Metropolitan Assessment Area, which is part of the Des Moines-West Des Moines Iowa Metropolitan Statistical Area. Detailed descriptions of the bank's individual assessment areas in the State of Iowa, as well as its operations in each area are provided later in the evaluation.

SCOPE OF EVALUATION – IOWA

Examiners evaluated the bank's CRA performance for the State of Iowa through full-scope reviews of the Nonmetropolitan Iowa and Sioux City Metropolitan Assessment Areas, and a limited-scope review for the Des Moines Metropolitan Assessment Area, as described in the overall Scope for the institution section. Overall bank conclusions were greatly influenced by the performance within this state since most of the bank's activities occur within the State of Iowa. In addition, significantly greater weight was given to overall conclusions derived from the Nonmetropolitan Iowa Assessment Area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IOWA

LENDING TEST

Northwest Bank demonstrated high satisfactory performance under the Lending Test in the State of Iowa. The bank's cumulative lending performance in the Iowa assessment areas supports this conclusion. Furthermore, performance is consistent for all three assessment areas within the State of Iowa.

Lending Activity

The bank's lending activity reflects excellent responsiveness in meeting the credit needs of the State of Iowa assessment areas. Supporting details are provided in the specific assessment area discussions.

Geographic Distribution

The geographic distribution of loans reflects an overall adequate penetration throughout the Iowa assessment areas. Adequate performance in the Nonmetropolitan Iowa and Des Moines Metropolitan Assessment Areas and good performance in the Sioux City Metropolitan Assessment Area supports this conclusion.

Borrower Profile

The distribution of borrowers reflects an overall good penetration among retail customers of different income levels and business and farm customers of different sizes. Good performance in the Nonmetropolitan Iowa, Sioux City Metropolitan, and Des Moines Metropolitan Assessment Areas supports this conclusion.

Community Development Loans

Overall, Northwest Bank has made a relatively high level of community development loans in the Iowa assessment areas. The volume of community development loans has increased significantly since the prior evaluation, partly due to $46 million in Paycheck Protection Program loans originated in the evaluation period. A relatively high level of community development loans were originated in the Nonmetropolitan Iowa and Des Moines Metropolitan Assessment Areas, while an adequate level of community development loans were originated in the Sioux City Metropolitan Assessment Area, where no Paycheck Protection Program loans were originated.

Community Development Lending by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nonmetropolitan Iowa	58	6,886	2	3,481	10	29,159	1	8,300	71	47,826
Sioux City Metropolitan	9	4,690	1	1,136	0	0	0	0	10	5,826
Des Moines Metropolitan	7	1,641	0	0	4	11,105	0	0	11	12,746
Total	**74**	**13,217**	**3**	**4,617**	**14**	**40,264**	**1**	**8,300**	**92**	**66,398**
Source: Bank Records										

INVESTMENT TEST

Northwest Bank demonstrated low satisfactory performance under the Investment Test in the State of Iowa. Consistent performance throughout the Iowa assessment areas under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this rating.

Investment and Grant Activity

Northwest Bank made an adequate level of community development investments in the Iowa assessment areas. Community development investment activity, by dollar volume, has more than doubled since the prior evaluation. Details of the investments by assessment area and activity are shown in the following table.

Community Development Qualified Investments by Assessment Area										
Assessment Area	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Nonmetropolitan Iowa	4	2	130	77	46	109	186	4,140	366	4,328
Sioux City Metropolitan	13	10	82	45	14	5,115	5	7	114	5,177
Des Moines Metropolitan	17	2,052	72	91	3	9	53	3,054	145	5,206
Total	**34**	**2,064**	**284**	**213**	**63**	**5,233**	**244**	**7,201**	**625**	**14,711**
Source: Bank Records										

Responsiveness to Credit and Community Development Needs

Northwest Bank exhibits an adequate responsiveness to credit and community development needs of its Iowa assessment areas. This is primarily supported by the bank's investments in economic development and revitalization efforts in moderate-income or underserved geographies, which are stated needs in the communities.

Community Development Initiatives

Northwest Bank rarely uses innovative and/or complex investments to support community development initiatives, consistent with discussion at the institution level.

SERVICE TEST

Northwest Bank demonstrated high satisfactory performance under the Service Test in the State of Iowa. Performance under Community Development Services and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems

The bank provides delivery systems that are reasonably accessible to essentially all of the Iowa assessment areas and is consistent with the institution's overall performance discussed previously.

Changes in Branch Locations

The changes in branch locations in two of the Iowa assessment areas have generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. Additional details and conclusions are presented in assessment area sections.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the Iowa assessment areas, particularly low- and moderate-income geographies or individuals. Service hours and loan and deposit product offerings are consistent with discussion at the institution level.

Community Development Services

Northwest Bank provided a relatively high level of community development services in the State of Iowa assessment areas. The bank's level of community services has increased greatly since

the prior evaluation, indicative of the bank's commitment to support its communities. Details are provided in the following table by assessment area and activity.

Community Development Services by Assessment Area					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
Nonmetropolitan Iowa	7	82	11	17	**117**
Sioux City Metropolitan	5	12	3	1	**21**
Des Moines Metropolitan	6	38	5	14	**63**
Total	**18**	**132**	**19**	**32**	**201**
Source: Bank Records					

NONMETROPOLITAN IOWA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMETROPOLITAN IOWA

The Nonmetropolitan Iowa Assessment Area is comprised of Clay, Dickinson, Emmet, Humboldt, Kossuth, Lyon, Plymouth, Sioux, and Webster counties. Plymouth County was previously part of the Sioux City Metropolitan Assessment Area; however, it was removed from the Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area in 2019. As such, Plymouth County is currently included as part of the bank's Nonmetropolitan Iowa Assessment Area. While the presentation of information for this assessment area includes Plymouth County, the analysis of the bank's performance prior to 2019 was reviewed using data that excluded Plymouth County. The bank operates 10 full-service branches in this assessment area, two of which are located in moderate-income census tracts.

Economic and Demographic Data

The Nonmetropolitan Iowa Assessment area is comprised of 8 moderate-income, 31 middle-income, and 12 upper-income census tracts. Plymouth County, which is an addition to this assessment area since 2019, accounts for 1 moderate-income, 3 middle-income, and 2 upper-income census tracts. The assessment area also includes 11 underserved middle-income census tracts located in the Kossuth and Sioux counties.

The area has experienced a mixture of changes in the tract income designations since the prior evaluation. According to 2010 U.S. Census Bureau data, the area previously included 1 low-income, 3 moderate-income, 39 middle-income, and 2 upper-income. The population has also increased by approximately 25 thousand with the inclusion of Plymouth County and the number of businesses and farms has increased proportionally.

The assessment area is predominantly dependent upon agricultural production, as well as commercial and retail sectors. Service industries represent the largest portion of all businesses in the area at 32.3 percent; followed by agriculture, forestry, and fishing at 17.5 percent; and retail trade at 11.3 percent. According to management, some of the major employers in the area

include Tyson, Polaris, and Hillshire, along employers in the healthcare industry and school systems. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area Assessment Area: Nonmetropolitan Iowa						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	51	0.0	15.7	60.8	23.5	0.0
Population by Geography	176,755	0.0	13.4	60.1	26.5	0.0
Housing Units by Geography	83,133	0.0	12.4	60.2	27.4	0.0
Owner-Occupied Units by Geography	53,896	0.0	9.8	61.4	28.8	0.0
Occupied Rental Units by Geography	17,523	0.0	22.2	55.9	21.9	0.0
Vacant Units by Geography	11,714	0.0	9.7	60.8	29.5	0.0
Businesses by Geography	15,325	0.0	13.2	62.3	24.4	0.0
Farms by Geography	3,247	0.0	2.5	77.8	19.7	0.0
Family Distribution by Income Level	47,587	16.6	17.4	23.0	42.9	0.0
Household Distribution by Income Level	71,419	21.6	15.8	18.5	44.1	0.0
Median Family Income – Nonmetropolitan Iowa		$61,681	Median Housing Value			$124,055
			Median Gross Rent			$599
			Families Below Poverty Level			7.0%

Source: 2015 ACS Census and 2019 D&B Data.
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

The 2018 FFIEC-estimated median family income figures for Nonmetropolitan Iowa were used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories for various years throughout the evaluation period.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2017 ($63,900)	<$31,950	$31,950 to <$51,120	$51,120 to <$76,680	≥$76,680
2018 ($67,800)	<$33,900	$33,900 to <$54,240	$54,240 to <$81,360	≥$81,360
2019 ($66,900)	<$33,450	$33,450 to <$53,520	$53,520 to <$80,280	≥$80,280

Source: FFIEC

Competition

The Nonmetropolitan Iowa Assessment Area is highly competitive in the financial services market. According to the June 30, 2019 FDIC Deposit Market Share data, there were 50 financial institutions operating 121 branches within the assessment area. Of these institutions, Northwest Bank ranked 1st in the market, with a deposit market share of 13.1 percent. In addition, aggregate data for 2018, reveals that 212 lenders reported 3,809 home mortgage loans, 58 lenders reported 2,220 small business loans, and 27 lenders reported 1,197 small farm loans in this assessment area.

Community Contacts

Examiners referenced a recent community contact interview that was conducted with a representative from a local university outreach program familiar with assessment area needs. The contact noted that the counties in the area have different demographics based on their population and job opportunities. Sioux County has two mid-sized towns with manufacturing businesses. Most of the other counties are more rural and rely more heavily on the agriculture economy. The contact stated the local economy is strong and stable in the area even though the agricultural economy has struggled due to low commodity prices in the last several years. The lower commodity prices have mostly affected farmers who are solely dependent on farm income.

The local manufacturing businesses have been strong and many of them are currently looking to expand their operations. The area has a shortage of affordable housing rental/apartment options for young professionals looking to move into the area, which prevents many of the local manufacturing companies from expanding due to the limited affordable housing stock. The city government in Sioux Center has started some initiatives to provide more affordable housing; however, the smaller communities do not have the capability or resources available to take on these initiatives. Regarding community development, the contact indicated that there are plenty of opportunities for local financial institutions to work with the community and respond to its needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural loans, commercial loans, and home mortgage loans are all primary credit needs in the assessment area. As indicated by the community contact, community development needs and opportunities exist, including projects to increase affordable housing stock. Additionally, there are opportunities associated with revitalization and stabilization projects for the areas underserved middle-income geographies, as well as moderate-income geographies.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NONMETROPOLITAN IOWA

LENDING TEST

Northwest Bank demonstrated high satisfactory performance under the Lending Test in the Nonmetropolitan Iowa Assessment Area. Lending Activity, Geographic Distribution, Borrower Profile, and Community Development Loans combined performance primarily supports this conclusion.

Lending Activity

Northwest Bank's lending activity in the Nonmetropolitan Iowa Assessment Area reflects excellent responsiveness to area's credit needs. In 2018, the bank originated or purchased 1,129 home mortgage loans, 393 small business loans, and 453 small farm loans, totaling $239,739,000 in this assessment area. An analysis of the most recent year of available aggregate data showed Northwest Bank was the leading lender in the assessment area, and impressively ranked first in market share for home mortgage, small business, and small farm lending.

Geographic Distribution

Northwest Bank's overall geographic distribution of loans reflects adequate penetration throughout the Nonmetropolitan Iowa Assessment Area, with particular emphasis placed on the bank's record of lending in moderate-income census tracts. The bank's adequate home mortgage, small business, and small farm lending performance supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans demonstrates adequate penetration throughout the assessment area. The bank originated 76 home mortgage loans in 2018, or 6.7 percent of its home mortgage loans, by number, in moderate-income census tracts, which reasonably compares to aggregate lending data at 8.6 percent.

Geographic Distribution of Home Mortgage Loans

Assessment Area: Nonmetropolitan Iowa

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	9.2	8.6	76	6.7	4,182	3.5
Middle	65.7	61.3	719	63.7	80,692	67.3
Upper	25.1	30.1	334	29.6	35,073	29.2
Totals	**100.0**	**100.0**	**1,129**	**100.0**	**119,947**	**100.0**

Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0

Small Business Loans

The geographic distribution of small business loans demonstrates adequate penetration throughout the assessment area. The bank originated 54 small business loans, or 13.7 percent of its small business loans, by number, in moderate-income census tracts, which reasonably compares to aggregate lending data at 13.1 percent.

Geographic Distribution of Small Business Loans Assessment Area: Nonmetropolitan Iowa						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	11.3	13.1	54	13.7	10,409	21.1
Middle	66.6	64.7	248	63.1	29,407	59.7
Upper	22.1	22.2	91	23.2	9,455	19.2
Totals	**100.0**	**100.0**	**393**	**100.0**	**49,271**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Farm Loans

The geographic distribution of small farm loans demonstrates adequate penetration throughout the assessment area. According to 2018 D&B data, only 2.0 percent of the assessment area farms are located in moderate-income census tracts. Northwest Bank originated 2 small farm loans, or 0.4 percent of its small farm loans, by number, in moderate-income census tracts, which reasonably compares to aggregate lending data at 0.7 percent.

Geographic Distribution of Small Farm Loans Assessment Area: Nonmetropolitan Iowa						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	2.0	0.7	2	0.4	95	0.1
Middle	79.3	81.8	371	81.9	58,533	83.0
Upper	18.7	17.5	80	17.7	11,893	16.9
Totals	**100.0**	**100.0**	**453**	**100.0**	**70,521**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Borrower Profile

The distribution of borrowers overall reflects good penetration among individuals of different income levels and businesses and farms of different sizes in this assessment area. Northwest Bank's adequate home mortgage lending, and excellent small business and small farm lending performance supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels, including low- and moderate-income borrowers. As shown in the table below, Northwest Bank's home mortgage lending performance reasonably compares to

aggregate data for both low- and moderate-income borrowers and exceeds the percentage of moderate-income families in the assessment area, according to the 2015 ACS data.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Nonmetropolitan Iowa						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	17.2	10.1	107	9.5	5,632	4.7
Moderate	17.5	24.4	249	22.1	18,331	15.3
Middle	23.3	21.4	271	24.0	24,400	20.3
Upper	42.0	32.4	450	39.9	66,079	55.1
Not Available	0.0	11.6	52	4.6	5,505	4.6
Totals	**100.0**	**100.0**	**1,129**	**100.0**	**119,947**	**100.0**
Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; 2018 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown in the following table, Northwest Bank originated 73.0 percent of its small business loans in this assessment area, by number, to businesses with gross annual revenues of $1 million or less, exceeding the aggregate data at 53.1 percent. Furthermore, the bank's performance reasonably compared with demographic data, which indicated that 79.0 percent of the assessment area's businesses reported gross annual revenues of $1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Nonmetropolitan Iowa						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	79.0	53.1	287	73.0	24,407	49.5
>1,000,000	7.0	--	103	26.2	24,724	50.2
Revenue Not Available	14.0	--	3	0.8	140	0.3
Totals	**100.0**	**100.0**	**393**	**100.0**	**49,271**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0*						

Small Farm Loans

The distribution of small business loans reflects excellent penetration among farms of different sizes. As shown in the following table, Northwest Bank originated 69.3 percent of its small farm loans in this assessment area, by number, to farms with gross annual revenues of $1 million or less, exceeding the aggregate data at 49.0 percent. The bank's performance lagged demographic data, which indicated that 97.5 percent of the assessment area's farms reported gross annual revenues of $1 million or less.

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Nonmetropolitan Iowa						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	97.5	49.0	314	69.3	43,851	62.2
>1,000,000	1.7	--	138	30.5	26,621	37.7
Revenue Not Available	0.8	--	1	0.2	49	0.1
Totals	**100.0**	**100.0**	**453**	**100.0**	**70,521**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0*						

Community Development Loans

Northwest Bank made a relatively high level of community development loans in the Nonmetropolitan Iowa Assessment Area. Performance in this assessment area has increased significantly since the prior evaluation. Specifically, at the prior evaluation, the bank received consideration for $9 million in community development loans. Northwest Bank displayed a diverse commitment to all community development lending activities in this assessment area. The following are examples of community development loans in the assessment area.

- In 2017 and 2018, the bank provided $3.5 million in loans as a participant in a $16 million project to finance a hospital addition serving an underserved middle-income geography.
- In 2017, the bank originated a $9 million loan for a business expansion, helping to support the creation of 130 new jobs for low- and moderate-income individuals.
- In 2017, the bank was the lead in an $8.3 million participation loan to refinance tax-exempt hospital bonds that helped revitalize and stabilize an underserved middle-income geography.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2016*	0	0	0	0	0	0	0	0	**0**	**0**
2017	12	1,497	1	2,000	1	2,600	1	8,300	**15**	**14,397**
2018	29	3,000	1	1,481	2	10,992	0	0	**32**	**15,473**
2019	16	1,534	0	0	1	2,800	0	0	**17**	**4,334**
Year-to-Date 2020	1	855	0	0	6	12,767	0	0	**7**	**13,622**
Total	**58**	**6,886**	**2**	**3,481**	**10**	**29,159**	**1**	**8,300**	**71**	**47,826**
*Source: Bank Data; *Partial year data since prior evaluation*										

INVESTMENT TEST

Northwest Bank demonstrated low satisfactory performance under the Investment Test based on its resources and available opportunities in the Nonmetropolitan Iowa Assessment Area.

Performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

Investment and Grant Activity

Northwest Bank has an adequate level of qualified community development investments and grants in the Nonmetropolitan Iowa Assessment Area. These investments were primarily bonds to support higher education facilities in underserved middle-income census tracts. The following table details the qualified investments and grants within the assessment area.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	5	888	**5**	**888**
2016*	0	0	0	0	0	0	2	850	**2**	**850**
2017	0	0	0	0	0	0	6	855	**6**	**855**
2018	0	0	0	0	0	0	9	1,430	**9**	**1,430**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**0**	**0**	**0**	**0**	**0**	**0**	**22**	**4,023**	**22**	**4,023**
Qualified Grants & Donations	4	2	130	77	46	109	164	117	**344**	**305**
Total	**4**	**2**	**130**	**77**	**46**	**109**	**186**	**4,140**	**366**	**4,328**
*Source: Bank Data; *Partial year data since prior evaluation*										

Responsiveness to Credit and Community Development Needs

Northwest Bank exhibits adequate responsiveness to the credit and community economic development needs of this assessment area, consistent with the bank's overall performance. The significant majority of the bank's community development investments in this area were to organizations that revitalize or stabilize moderate-income geographies or underserved middle-income geographies.

Community Development Initiatives

Northwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Nonmetropolitan Iowa Assessment Area. The bank's investments are primarily comprised of local bond issues and donations to community groups.

SERVICE TEST

Northwest Bank demonstrated high satisfactory performance under the Service Test in the Nonmetropolitan Iowa Assessment Area. Performance under Community Development Services and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to essentially all portions of the Nonmetropolitan Iowa Assessment Area and are consistent with the institution's overall performance discussed previously.

Changes in Branch Locations

During the evaluation period, the bank closed one drive-up branch that was located in a moderate-income census tract in Le Mars. Considering the close proximity of the remaining office in the moderate-income census tract in Le Mars, the limited services offered by the closed office, and the availability of alternative delivery systems, the closure has generally not adversely affected the accessibility of delivery systems, particularly in moderate-income geographies and/or to low- and moderate-income individuals.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly in moderate-income geographies and/or low- and moderate-income individuals. Service hours and loan and deposit product offerings are consistent with discussion at the institution level.

Community Development Services

Northwest Bank provided a relatively high level of community development services in the Nonmetropolitan Iowa Assessment Area, with 117 qualifying services and extensive hours. Bank staff taught financial literacy classes, served as board members, and provided financial advisement to several qualified organizations that directly benefit low- and moderate-income persons in the community. The following are specific examples of some of these services.

- Multiple bank employees served as board and/or committee members for an organization that provides affordable housing for low- and moderate-income individuals. In addition, a bank officer provided guidance on mortgage loan application reviews for the organization.
- A bank member serves on the Board of Directors and teaches small business finance classes for an organization that promotes economic development in low- and moderate-income communities.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2016*	1	5	1	0	**7**
2017	2	17	5	0	**24**
2018	4	34	2	8	**48**
2019	0	20	2	5	**27**
Year-to-Date 2020	0	6	1	4	**11**
Total	**7**	**82**	**11**	**17**	**117**
*Source: Bank Data; *Partial year data since prior evaluation*					

SIOUX CITY METROPOLITAN AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SIOUX CITY METROPOLITAN AREA

The Sioux City Metropolitan Assessment Area is comprised solely of Woodbury County. Prior to 2019, Plymouth County was part of the Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area and included in this assessment area; however, in 2019 the county was removed from the Metropolitan Statistical Area and became part of the Nonmetropolitan Iowa Assessment Area. While the information for this assessment area is presented to exclude Plymouth County, the analysis of the bank's performance prior to 2019 was reviewed using data that included Plymouth County. The bank operates two branches in this assessment area, one of which is located in a low-income census tract.

Economic and Demographic Data

The Sioux City Metropolitan Assessment Area is comprised of 2 low-, 7 moderate-, 8 middle-, 8 upper-income census tracts, and 1 tract where income classification is not available, based on 2015 ACS data. This is a change from the 2010 U.S. Census, when the assessment area included Plymouth County and the income designations were 1 low-, 6 moderate-, 18 middle-, 6 upper-income census tracts, and 1 tract where income classification was not available. The population of the area has seen little change from the 2010 U.S. Census and housing prices remain flat.

The assessment area is predominantly dependent upon commercial and retail sectors. Service industries represent the largest portion of all businesses in the area at 38.5 percent, followed by retail trade at 14.2 percent. According to management, some of the major employers in the area include Alorica Inc., Mercy Medical Center, and the Hard Rock Hotel & Casino Sioux City.

The 2018 FFIEC-estimated median family income figures for the Sioux City Iowa-Nebraska-South Dakota Metropolitan Statistical Area were used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories for various years throughout the evaluation period.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2017 ($63,400)	<$31,700	$31,700 to <$50,720	$50,720 to <$76,080	≥$76,080
2018 ($66,800)	<$33,400	$33,400 to <$53,440	$53,440 to <$80,160	≥$80,160
2019 ($64,900)	<$32,450	$32,450 to <$51,920	$51,920 to <$77,880	≥$77,880
Source: FFIEC				

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

Demographic Information of the Assessment Area Assessment Area: Sioux City Metropolitan						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	26	7.7	26.9	30.8	30.8	3.8
Population by Geography	102,530	5.0	23.5	33.9	37.6	0.0
Housing Units by Geography	41,488	5.7	22.1	34.5	37.7	0.0
Owner-Occupied Units by Geography	26,098	1.6	17.8	33.8	46.8	0.0
Occupied Rental Units by Geography	12,558	13.6	29.2	37.5	19.6	0.0
Vacant Units by Geography	2,832	8.5	29.1	27.8	34.6	0.0
Businesses by Geography	7,193	22.5	13.9	23.0	40.7	0.0
Farms by Geography	449	3.8	5.6	33.4	57.2	0.0
Family Distribution by Income Level	25,533	22.1	18.7	22.7	36.6	0.0
Household Distribution by Income Level	38,656	25.3	18.0	18.4	38.3	0.0
Median Family Income - Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area		$59,402	Median Housing Value			$102,663
			Median Gross Rent			$657
			Families Below Poverty Level			10.8%

Source: 2015 ACS Census and 2019 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

Competition

The Sioux City Metropolitan Assessment Area is moderately competitive in the financial services market. According to the June 30, 2019 FDIC Deposit Market Share data, there were 24 financial institutions operating 51 branches within the assessment area. Of these institutions, Northwest Bank ranked 10th in the market, with a deposit market share of 3.4 percent. In addition, 2018 aggregate data reveals 186 lenders reported 3.248 home mortgage loans, 52 lenders reported 1,435 small business loans, and 13 lenders reported 635 small farm loans in this assessment area.

Community Contacts

Examiners referenced a recent community contact interview that was conducted with a representative from an economic development corporation familiar with assessment area needs. The contact stated the local economy is strong with new businesses opening and existing businesses expanding. The contact also commented on the demographic trends in Sioux City. Overall population remains stagnant with slow growth related to the employment opportunities in area. Businesses are primarily concentrated in the food processing industry with large

employers such as Tyson, Wells, and Blue Bunny. These large employers are supported by smaller businesses that produce ice cream cones for Wells or shipping boxes for the meat packing plants final products. These jobs tend to be lower paying and are partially responsible for the average wages in the area lagging similarly-sized cities. As a result, population growth has trailed other similarly-sized cities and overall demographics have shifted to a larger portion of the population being comprised of minority residents.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that commercial loans and home mortgage loans are the primary credit needs in the assessment area. In addition, community development needs and opportunities exist, including economic development, revitalization and stabilization of low- and moderate-income geographies, and to a lesser extent, affordable housing initiatives.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SIOUX CITY METROPOLITAN AREA

LENDING TEST

Northwest Bank demonstrated high satisfactory performance under the Lending Test in the Sioux City Metropolitan Assessment Area. Lending Activity, Geographic Distribution, Borrower Profile, and Community Development Loans combined performance supports this conclusion.

Lending Activity

Lending activity in the Sioux City Metropolitan Assessment Area reflects excellent responsiveness to area's credit needs. In 2018, the bank originated or purchased 257 home mortgage loans, 82 small business loans, and 178 small farm loans, totaling $61,660,000 in this assessment area. Northwest Bank ranked 2nd for home mortgage loans, 8th for small business loans, and 2nd for small farm loans amongst all lenders reporting data in the assessment area.

Geographic Distribution

Northwest Bank's overall geographic distribution of loans reflects good penetration throughout the Sioux City Metropolitan Assessment Area, with particular emphasis placed on the bank's record of lending in low- and moderate-income census tracts. The bank's good small business and small farm lending performance primarily supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans demonstrates adequate penetration throughout the assessment area. Northwest Bank originated 0.4 percent of its home mortgage loans, by number, in low-income census tracts, and 19.8 percent in moderate-income census tracts, which reasonably compares to aggregate lending data at 1.2 percent and 15.5 percent, respectfully.

Geographic Distribution of Home Mortgage Loans Assessment Area: Sioux City Metropolitan						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	1.2	1.2	1	0.4	72	0.2
Moderate	18.9	15.5	51	19.8	4,924	16.3
Middle	38.0	35.7	74	28.8	6,550	21.7
Upper	41.9	47.6	131	51.0	18,673	61.8
Totals	**100.0**	**100.0**	**257**	**100.0**	**30,218**	**100.0**
Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; 2018 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Business Loans

The geographic distribution of small business loans demonstrates good penetration throughout the assessment area. As shown in the table below, Northwest Bank's small business lending performance reasonably compared with aggregate lending data in low-income census tracts and exceeded aggregate data in moderate-income census tracts.

Geographic Distribution of Small Business Loans Assessment Area: Sioux City Metropolitan						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	16.8	16.8	12	14.6	2,558	19.9
Moderate	18.5	20.0	28	34.1	5,238	40.8
Middle	30.7	30.6	21	25.6	1,470	11.5
Upper	34.0	32.5	21	25.6	3,568	27.8
Totals	**100.0**	**100.0**	**82**	**100.0**	**12,834**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Farm Loans

The geographic distribution of small farm loans demonstrates good penetration throughout the assessment area. According to 2018 D&B data, only 1.3 percent of the assessment area farms are located in low-income census tracts and 5.1 percent are located in moderate-income census tracts. Northwest Bank did not originate any small farm loans in the low-income census tracts, compared to aggregate data at 0.2 percent. However, Northwest Bank's performance in the moderate-income census tracts exceeded both aggregate data and the percentage of farms in these tracts.

Geographic Distribution of Small Farm Loans Assessment Area: Sioux City Metropolitan						
Tract Income Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	1.3	0.2	0	0.0	0	0.0
Moderate	5.1	2.5	12	6.7	583	3.1
Middle	62.0	71.5	116	65.2	14,202	76.3
Upper	31.6	25.9	50	28.1	3,823	20.5
Totals	**100.0**	**100.0**	**178**	**100.0**	**18,608**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Borrower Profile

The distribution of borrowers overall reflects good penetration among individuals of different income levels and businesses and farms of different sizes in this assessment area. Northwest Bank's good home mortgage and small farm lending performance primarily supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects good penetration among borrowers of different income levels, including low- and moderate-income borrowers. As shown in the table below, Northwest Bank's home mortgage lending performance mirrors aggregate data for low-income borrowers and exceeds both aggregate data the percentage of moderate-income families in the assessment area, according to the 2015 ACS data.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Sioux City Metropolitan						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	20.2	8.6	22	8.6	1,571	5.2
Moderate	18.3	21.7	67	26.1	6,555	21.7
Middle	22.3	22.8	55	21.4	6,130	20.3
Upper	39.2	33.2	107	41.6	14,772	48.9
Not Available	0.0	13.8	6	2.3	1,191	3.9
Totals	**100.0**	**100.0**	**257**	**100.0**	**30,218**	**100.0**
Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; 2018 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Business Loans

The distribution of small business loans reflects adequate penetration among businesses of different sizes. As shown in the following table, Northwest Bank originated 50.0 percent of its

small business loans in this assessment area, by number, to businesses with gross annual revenues of $1 million or less, slightly exceeding the aggregate data at 47.4 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Sioux City Metropolitan						
Gross Revenue Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	78.4	47.4	41	50.0	2,950	23.0
>1,000,000	6.9	--	37	45.1	9,629	75.0
Revenue Not Available	14.7	--	4	4.9	255	2.0
Totals	**100.0**	**100.0**	**82**	**100.0**	**12,834**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0*						

Small Farm Loans

The distribution of small farm loans reflects good penetration among farms of different sizes. As shown in the following table, Northwest Bank originated 80.3 percent of its small farm loans in this assessment area, by number, to farms with gross annual revenues of $1 million or less, exceeding the aggregate data at 64.2 percent.

Distribution of Small Farm Loans by Gross Annual Revenue Category Assessment Area: Sioux City Metropolitan						
Gross Revenue Level	**% of Farms**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	97.4	64.2	143	80.3	13,949	75.0
>1,000,000	1.5	--	35	19.7	4,659	25.0
Revenue Not Available	1.1	--	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**178**	**100.0**	**18,608**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data; "--" data not available. *Due to rounding, totals may not equal 100.0*						

Community Development Loans

Northwest Bank made an adequate level of community development loans in the Sioux City Metropolitan Assessment Area. Performance in this assessment area has increased since the prior evaluation when the bank received consideration for one affordable housing loan, totaling $1.4 million. Northwest Bank continues to support affordable housing activities, which is a primary need of the assessment area. In 2017, the bank made a $2.5 million loan as part of a Low Income Housing Tax Credit Program initiative to rehabilitate a 24-unit apartment complex in a moderate-income census tract.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2016*	0	0	0	0	0	0	0	0	**0**	**0**
2017	6	4,094	1	1,136	0	0	0	0	**7**	**5,230**
2018	1	128	0	0	0	0	0	0	**1**	**128**
2019	2	468	0	0	0	0	0	0	**2**	**468**
Year-to-Date 2020	0	0	0	0	0	0	0	0	**0**	**0**
Total	**9**	**4,690**	**1**	**1,136**	**0**	**0**	**0**	**0**	**10**	**5,826**
*Source: Bank Data; *Partial year data since prior evaluation*										

INVESTMENT TEST

Northwest Bank demonstrated low satisfactory performance under the Investment Test based on its resources and available opportunities in the Sioux City Metropolitan Assessment Area. Performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

Investment and Grant Activity

Northwest Bank has an adequate level of qualified community development investments and grants in the Sioux City Metropolitan Assessment Area. These investments include a combination of bonds to support job training programs for low- and moderate-income jobs, economic development projects focused on the low- and moderate-income census tracts in the Sioux City downtown area, and infrastructure projects to improve sewer and water quality. The following table details the qualified investments and grants within the assessment area.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	0	0	**0**	**0**
2016*	0	0	0	0	0	0	0	0	**0**	**0**
2017	0	0	0	0	6	2,203	0	0	**6**	**2,203**
2018	0	0	0	0	5	2,908	0	0	**5**	**2,908**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**0**	**0**	**0**	**0**	**11**	**5,111**	**0**	**0**	**11**	**5,111**
Qualified Grants & Donations	13	10	82	45	3	4	5	7	**103**	**66**
Total	**13**	**10**	**82**	**45**	**14**	**5,115**	**5**	**7**	**114**	**5,177**
*Source: Bank Data; *Partial year data since prior evaluation*										

Responsiveness to Credit and Community Development Needs

Northwest Bank exhibits good responsiveness to credit and community economic development needs throughout the Sioux City Metropolitan Assessment Area. This is evidenced through the

bank's investments that support economic development, a primary need of the area.

Community Development Initiatives
Northwest Bank rarely uses innovative and/or complex investments to support community development initiatives in the Sioux City Metropolitan Assessment Area. The bank's investments are primarily comprised of local bond issues and donations to community groups.

SERVICE TEST
Northwest Bank demonstrated low satisfactory performance under the Service Test in the Sioux City Metropolitan Assessment Area. Performance under Community Development Services and Accessibility of Delivery Systems primarily supports this conclusion.

Accessibility of Delivery Systems
The bank's delivery systems are reasonably accessible to essentially all portions of the Sioux City Metropolitan Assessment Area and are consistent with the institution's overall performance discussed previously.

Changes in Branch Locations
The bank did not open or close any offices in the Sioux City Metropolitan Assessment Area during the evaluation period.

Reasonableness of Business Hours and Services
Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Service hours and loan and deposit product offerings are consistent with discussion at the institution level.

Community Development Services
Northwest Bank provided an adequate level of community development services in the Sioux City Metropolitan Assessment Area. The bank received consideration for 21 instances of community development services in this assessment area since the prior evaluation. Examples of these services include bank staff teaching financial literacy classes, serving as board members, and providing financial advice to organizations that help rehabilitate substance abuse offenders.

DES MOINES METROPOLITAN AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN DES MOINES METROPOLITAN AREA

The Des Moines Metropolitan Assessment Area includes two non-contiguous areas of the Des Moines-West Des Moines Iowa Metropolitan Statistical Area, comprised of portions of Dallas and Polk counties. Of the 28 census tracts, 1 is moderate-income, 12 are middle-income, and 15 are upper-income. The bank has three offices that account for 28.2 percent of total loans, 14.9 percent of total deposits, and 16.7 percent of the bank's branches. The bank's West Des Moines branch is located in a middle-income census tract relatively close to the moderate-income census tract. The below table shows demographic information for the assessment area.

Demographic Information of the Assessment Area Assessment Area: Des Moines Metropolitan						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	28	0.0	3.6	42.9	53.6	0.0
Population by Geography	163,207	0.0	2.3	36.5	61.2	0.0
Housing Units by Geography	66,747	0.0	2.4	39.0	58.6	0.0
Owner-Occupied Units by Geography	45,836	0.0	1.1	35.4	63.4	0.0
Occupied Rental Units by Geography	17,962	0.0	5.4	47.0	47.6	0.0
Vacant Units by Geography	2,949	0.0	3.4	45.5	51.1	0.0
Businesses by Geography	17,571	0.0	2.8	41.7	55.5	0.0
Farms by Geography	467	0.0	2.6	31.3	66.2	0.0
Family Distribution by Income Level	43,714	11.5	14.4	21.2	53.0	0.0
Household Distribution by Income Level	63,798	14.4	13.9	18.7	53.0	0.0
Median Family Income - Des Moines-West Des Moines, Iowa Metropolitan Statistical Area		$75,653	Median Housing Value			$204,506
			Median Gross Rent			$938
			Families Below Poverty Level			3.8%

Source: 2015 ACS Census and 2019 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

The assessment area is predominantly dependent upon commercial and retail sectors. Service industries represent the largest portion of all businesses in the area at 43.5 percent; followed by finance, insurance, and real estate at 13.0 percent; and retail trade at 11.0 percent. According to management, some of the major employers in the area include Wells Fargo, Mercy Medical Center, Nationwide Insurance, and John Deere.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

LENDING TEST

Northwest Bank's lending performance in the Des Moines Metropolitan Assessment Area is consistent with the institution's performance in the full-scope assessment areas in the State of Iowa. The quantitative analysis performed under the limited-scope review did not reveal concerns.

Lending Activity

Northwest Bank's lending activity in the Des Moines Metropolitan Assessment Area reflects excellent responsiveness to area's credit needs. In 2018, the bank originated or purchased 226

home mortgage loans, 161 small business loans, and 3 small farm loans, totaling $70,602,000 in this assessment area.

Geographic Distribution

Northwest Bank's geographic distribution of loans reflects adequate penetration throughout the Des Moines Metropolitan Assessment Area, with particular emphasis placed on the bank's record of lending in the area's one moderate-income census tract. The bank's adequate home mortgage and small business lending performance primarily supports this conclusion. Examiners placed more emphasis on the bank's home mortgage and small business loan activity when arriving at this conclusion because of the limited number of small farm loans.

Home Mortgage Loans

The geographic distribution of home mortgage loans demonstrates adequate penetration throughout the assessment area. Northwest Bank did not originate or purchase any of its 226 HMDA reportable home mortgage loans in the moderate-income census tract of the assessment area; however, aggregate data indicates aggregate lending performance in these tracts is also low, at 0.8 percent. Furthermore, only 73 home mortgage loans were originated in this tract in 2018, with a majority of the lenders reporting no loans in this tract.

Small Business Loans

The geographic distribution of small business loans demonstrates adequate penetration throughout the assessment area. Northwest Bank originated 1 of its 161 small business loans, or 0.6 percent, by number, in the moderate-income census tract, which slightly lagged aggregate lending data at 2.5 percent.

Small Farm Loans

Northwest Bank only originated three small farm loans throughout the assessment area in 2018, all of which were originated in upper-income census tracts. Due to the low volume of loans, examiners were unable to draw meaningful conclusions regarding the geographic distribution of small farm in this assessment area.

Borrower Profile

Northwest Bank has an adequate penetration of lending to individuals of different income levels and to businesses of different revenue sizes in the Des Moines Metropolitan Assessment Area. The bank's adequate home mortgage and good small business lending performance primarily supports this conclusion. Examiners placed more emphasis on the bank's home mortgage and small business loan activity when arriving at this conclusion because of the limited number of small farm loans.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among borrowers of different income levels, including low- and moderate-income borrowers. Northwest Bank originated 4.0 percent of its home mortgage loans, by number, to low-income borrowers, which reasonably compares to the aggregate data at 4.3 percent. Northwest Bank's lending performance to moderate-income borrowers at 11.9 percent, is somewhat below aggregate data at 16.6 percent.

Small Business Loans
The distribution of small business loans reflects good penetration among businesses of different sizes. Northwest Bank originated 65.2 percent of its small business loans in this assessment area, by number, to businesses with gross annual revenues of $1 million or less, exceeding the aggregate data at 49.0 percent.

Small Farm Loans
Northwest Bank only originated three small farm loans throughout the assessment area in 2018, all of which were originated to farms with gross annual revenues of less than $1 million. Due to the low volume of loans, examiners were unable to draw meaningful conclusions regarding the distribution of small farm loans among farms of different sizes in this assessment area.

Community Development Lending
Northwest Bank made a relatively high level of community development loans in the Des Moines Metropolitan Assessment Area during the evaluation period, as shown in the table below.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2016*	0	0	0	0	0	0	0	0	**0**	**0**
2017	1	82	0	0	0	0	0	0	**1**	**82**
2018	5	1,536	0	0	0	0	0	0	**5**	**1,536**
2019	1	22	0	0	1	1,258	0	0	**2**	**1,280**
Year-to-Date 2020	0	0	0	0	3	9,848	0	0	**3**	**9,848**
Total	**7**	**1,640**	**0**	**0**	**4**	**11,106**	**0**	**0**	**11**	**12,746**
*Source: Bank Data; *Partial year data since prior evaluation*										

INVESTMENT TEST
Northwest Bank's investment performance in the Des Moines Metropolitan Assessment Area is consistent with the institution's performance in the full-scope assessment areas in the State of Iowa. The quantitative analysis performed under the limited-scope review did not reveal concerns.

Investment and Grant Activity
Northwest Bank made an adequate level of community development investments in the Des Moines Metropolitan Assessment Area during the evaluation period, as shown in the table below. The bank more than doubled its investment activity, by dollar volume, since the prior evaluation.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	5	1,234	**5**	**1,234**
2016*	0	0	0	0	0	0	0	0	**0**	**0**
2017	0	0	0	0	0	0	0	0	**0**	**0**
2018	0	0	0	0	0	0	1	1,750	**1**	**1,750**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	2	2,031	0	0	0	0	0	0	**2**	**2,031**
Subtotal	**2**	**2,031**	**0**	**0**	**0**	**0**	**6**	**2,984**	**8**	**5,015**
Qualified Grants & Donations	15	22	72	91	3	8	47	70	**137**	**191**
Total	**17**	**2,053**	**72**	**91**	**3**	**8**	**53**	**3,054**	**145**	**5,206**
*Source: Bank Data; *Partial year data since prior evaluation*										

SERVICE TEST

Northwest Bank's service performance in the Des Moines Metropolitan Assessment Area is consistent with the institution's performance in full-scope assessment areas in the State of Iowa. The quantitative analysis performed under the limited-scope review did not reveal concerns. Products, services, and business hours are similar to those offered within the full-scope assessment area.

Accessibility of Delivery Systems

The bank has three traditional branch offices and three ATMs in its Des Moines Metropolitan Assessment Area, all of which are located in middle- and upper-income census tracts. Overall, the branch and ATM distribution is reasonably accessible to essentially all portions of the assessment area.

Changes in Branch Locations

Northwest Bank constructed a new branch office in Ankeny and closed an existing branch office in Ankeny, in the Des Moines Metropolitan Assessment Area during the evaluation period. The relocation of the Ankeny branch has generally not adversely affected the accessibility of the bank's delivery systems, particularly in the area's moderate-income geography and/or to low- and moderate-income individuals. The new Ankeny branch office is located in an upper-income census tract. The branch office that closed was located in a middle-income census tract, approximately a mile and a half south of the new location.

Community Development Services

Northwest Bank employees performed a relatively high level of community development services in the Des Moines Assessment Area during the evaluation period, as shown in the table below.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2016*	0	1	0	0	**1**
2017	0	8	2	1	**11**
2018	4	9	0	5	**18**
2019	0	15	3	8	**26**
Year-to-Date 2020	2	5	0	0	**7**
Total	**6**	**38**	**5**	**14**	**63**
*Source: Bank Data; *Partial year data since prior evaluation*					

STATE OF NEBRASKA

CRA RATING FOR STATE OF NEBRASKA: SATISFACTORY

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEBRASKA

Northwest Bank has designated one assessment area in the State of Nebraska. The Omaha Metropolitan Assessment Area includes the central and western portions of Omaha in Douglas County, and the northern portion of Sarpy County in Nebraska. Both counties are part of the Omaha-Council Bluffs Nebraska-Iowa Metropolitan Statistical Area. The bank operates two full-service branches in this assessment area. The Omaha office is in a middle-income census tract and the La Vista office is in an upper-income census tract; however, both offices are one census tract away from moderate-income tracts.

Economic and Demographic Data

The Omaha Metropolitan Assessment Area is comprised of 8 moderate-, 34 middle-, and 35 upper-income census tracts, based on 2015 ACS data. This is a change from the 2010 U.S. Census, when the income designations were 1 low-, 3 moderate-, 34 middle-, and 39 upper-income tracts. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area Assessment Area: Omaha Metropolitan						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	77	0.0	10.4	44.2	45.5	0.0
Population by Geography	297,082	0.0	9.1	42.0	48.9	0.0
Housing Units by Geography	118,095	0.0	9.6	46.2	44.2	0.0
Owner-Occupied Units by Geography	79,752	0.0	8.1	39.5	52.4	0.0
Occupied Rental Units by Geography	33,818	0.0	13.3	61.4	25.3	0.0
Vacant Units by Geography	4,525	0.0	7.5	50.0	42.6	0.0
Businesses by Geography	24,546	0.0	6.9	48.7	44.4	0.0
Farms by Geography	739	0.0	4.6	41.3	54.1	0.0
Family Distribution by Income Level	78,966	11.7	15.3	21.5	51.5	0.0
Household Distribution by Income Level	113,570	14.2	14.3	18.0	53.4	0.0
Median Family Income - Omaha-Council Bluffs, Nebraska-Iowa Metropolitan Statistical Area		$73,632	Median Housing Value			$184,935
			Median Gross Rent			$900
			Families Below Poverty Level			3.9%

Source: 2015 ACS Census and 2019 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

The 2018 FFIEC-estimated median family income figures for the Omaha-Council Bluffs, Nebraska-Iowa Metropolitan Statistical Area were used to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories for various years throughout the evaluation period.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2017 ($75,000)	<$37,500	$37,500 to <$60,000	$60,000 to <$90,000	≥$90,000
2018 ($81,300)	<$40,650	$40,650 to <$65,040	$65,040 to <$97,560	≥$97,560
2019 ($86,100)	<$43,050	$43,050 to <$68,880	$68,880 to <$103,320	≥$103,320
Source: FFIEC				

The assessment area is predominantly dependent upon commercial and retail sectors. Service industries represent the largest portion of all businesses in the area at 42.1 percent, followed by retail trade at 11.8 percent, and finance, insurance, and real estate at 10.3 percent. According to

management, some of the major employers in the area include Offutt Air Force Base, Allegiant Health, Omaha Public Schools, Union Pacific, First National Bank of Omaha, and Mutual of Omaha.

Competition

The Omaha Metropolitan Assessment Area is highly competitive in the financial services market. According to the June 30, 2019 FDIC Deposit Market Share data, there were 45 financial institutions operating 125 branches within the assessment area. Of these institutions, Northwest Bank ranked 13th in the market, with a deposit market share of 1.4 percent. In addition, aggregate data for 2018 reveals that 287 lenders reported 13,122 home mortgage loans, and 100 lenders reported 13,107 small business loans in this assessment area.

Community Contacts

Examiners referenced a recent community contact interview that was conducted with a representative from a housing organization familiar with assessment area needs. The contact stated the local economy is strong and stable in the area, with new businesses and expansions in both northern and southern Omaha. Affordable housing remains an issue in Omaha. There is not enough affordable housing in the area to accommodate homebuyers and renters and inventory remains very low. The majority of developments being built are high end and prices continue to rise. As a result, the contact felt lower-income individuals need more specific programs to address the affordable housing shortage. Regarding community development, the contact indicated that there are plenty of opportunities for local financial institutions to work with the community and respond to its needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, competition indicators, and demographic and economic data, examiners determined that home mortgage and small business loans are the primary credit needs in the Omaha Metropolitan Assessment Area. Community development needs and opportunities include affordable housing, revitalization or stabilization of moderate-income geographies, and economic development.

SCOPE OF EVALUATION – NEBRASKA

Examiners evaluated the bank's CRA performance for the State of Nebraska through a full-scope review of its sole assessment area in this state. Refer to the overall Scope for the institution section for additional details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NEBRASKA

LENDING TEST

Northwest Bank demonstrated low satisfactory performance under the Lending Test in the Omaha Metropolitan Assessment Area. Lending Activity, Geographic Distribution, Borrower Profile, and Community Development Loans combined performance supports this conclusion.

Lending Activity

Lending activity in the Omaha Metropolitan Assessment Area reflects excellent responsiveness to area's credit needs. In 2018, the bank originated or purchased 107 home mortgage loans, 135 small business loans, and 6 small farm loans, totaling $45,988,000 in this assessment area. Northwest Bank ranked 30th, with 0.8 percent of the home mortgage loan market share and 13th, with 1.6 percent of the small business loan market share in the assessment area.

Geographic Distribution

Northwest Bank's overall geographic distribution of loans reflects adequate penetration throughout the Omaha Metropolitan Assessment Area, with particular emphasis placed on the bank's record of lending in moderate-income census tracts. The bank's adequate small business lending performance primarily supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans demonstrates poor penetration throughout the assessment area, with particular emphasis on lending in the assessment area's moderate-income census tracts. As shown in the following table, Northwest Bank only originated one home mortgage loan in the moderate-income census tracts of the assessment area, representing 0.9 percent of the bank's home mortgage loans in the assessment area. This performance lags both aggregate data at 6.4 percent, and the percentage of owner-occupied housing units in moderate-income census tracts at 8.1, according to the 2015 ACS data. Considering the bank's branch locations relative to the moderate-income census tracts in the assessment area, the geographic distribution of home mortgage loans is poor.

Geographic Distribution of Home Mortgage Loans

Assessment Area: Omaha Metropolitan

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low	0.0	0.0	0	0.0	0	0.0
Moderate	8.1	6.4	1	0.9	108	0.7
Middle	39.5	36.7	38	35.5	5,051	32.7
Upper	52.4	56.8	68	63.6	10,311	66.7
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**107**	**100.0**	**15,470**	**100.0**

Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; 2018 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0

Small Business Loans

The geographic distribution of small business loans demonstrates adequate penetration throughout the assessment area. Northwest Bank originated 3.7 percent of its small business loans, by number, in moderate-income census tracts, which reasonably compares to aggregate lending data at 4.9 percent.

Geographic Distribution of Small Business Loans Assessment Area: Omaha Metropolitan						
Tract Income Level	**% of Businesses**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	7.1	4.9	5	3.7	854	2.9
Middle	50.2	49.0	86	63.7	19,726	66.8
Upper	42.6	46.1	44	32.6	8,964	30.3
Totals	**100.0**	**100.0**	**135**	**100.0**	**29,544**	**100.0**
Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Farm Loans

Northwest Bank only originated six small farm loans throughout the assessment area in 2018, all of which were originated in upper-income census tracts. Due to the low volume of loans, examiners were unable to draw meaningful conclusions regarding the geographic distribution of small farm in this assessment area.

Borrower Profile

The distribution of borrowers overall reflects adequate penetration among individuals of different income levels and businesses and farms of different sizes in this assessment area. Northwest Bank's adequate small business lending performance primarily supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects poor penetration among borrowers of different income levels, including low- and moderate-income borrowers. As shown in the table below, Northwest Bank's performance lagged aggregate data for both low- and moderate-income borrowers. Furthermore, the bank's performance significantly lagged the percentage of low- and moderate-income families in the assessment area, according to the 2015 ACS data.

Distribution of Home Mortgage Loans by Borrower Income Level Assessment Area: Omaha Metropolitan						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	11.7	4.8	1	0.9	35	0.2
Moderate	15.3	17.6	9	8.4	1,214	7.8
Middle	21.5	23.3	21	19.6	3,202	20.7
Upper	51.5	40.9	66	61.7	9,863	63.8
Not Available	0.0	13.4	10	9.3	1,156	7.5
Totals	**100.0**	**100.0**	**107**	**100.0**	**15,470**	**100.0**
Source: 2015 ACS Census; 1/1/2018 - 12/31/2018 Bank Data; 2018 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0*						

Small Business Loans

The distribution of small business loans reflects adequate penetration among businesses of different sizes. As shown in the following table, Northwest Bank originated 48.9 percent of its small business loans in this assessment area, by number, to businesses with gross annual revenues of $1 million or less, slightly exceeding the aggregate data at 46.9 percent.

Distribution of Small Business Loans by Gross Annual Revenue Category

Assessment Area: Omaha Metropolitan

Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	$(000s)	%
<=$1,000,000	79.8	46.9	66	48.9	10,178	34.5
>1,000,000	8.2	--	67	49.6	19,191	65.0
Revenue Not Available	12.0	--	2	1.5	175	0.6
Totals	**100.0**	**100.0**	**135**	**100.0**	**29,544**	**100.0**

Source: 2018 D&B Data; 1/1/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data; "--" data not available.
Due to rounding, totals may not equal 100.0

Small Farm Loans

Northwest Bank only originated six small farm loans throughout the assessment area in 2018, all of which were originated to farms with gross annual revenues of $1 million or less. Due to the low volume of loans, examiners were unable to draw meaningful conclusions regarding the distribution of small farm loans to farms of different sizes in this assessment area.

Community Development Loans

The institution has made a relatively high level of community development loans. During the evaluation period, the bank originated or renewed ten community development loans totaling $33 million that benefited this assessment area. As shown in the following table, these loans primarily served to promote economic development. One such example is a loan the bank originated in 2016 for a company to establish a headquarters in Omaha. As a result, over 500 new jobs were created, a majority of which earned low- and moderate-income wages. Additionally, in 2020 the bank originated approximately $24 million in loans under the Paycheck Protection Program. The level of community development lending has increased significantly from the prior evaluation when the bank did not originate any community development loans in the area.

Community Development Lending										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
2016*	0	0	0	0	1	7,331	0	0	**1**	**7,331**
2017	0	0	0	0	0	0	0	0	**0**	**0**
2018	1	62	0	0	2	2,366	0	0	**3**	**2,428**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	0	0	0	0	6	23,684	0	0	**6**	**23,684**
Total	**1**	**62**	**0**	**0**	**9**	**33,381**	**0**	**0**	**10**	**33,443**
*Source: Bank Data; *Partial year data since prior evaluation*										

INVESTMENT TEST

Northwest Bank demonstrated low satisfactory performance under the Investment Test based on its resources and available opportunities in the Omaha Metropolitan Assessment Area. Performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

Investment and Grant Activity

Northwest Bank has an adequate level of qualified community development investments and grants in the Omaha Metropolitan Assessment Area. As shown in the following table, management promoted community development through investments and donations that primarily promoted affordable housing. Specifically, the bank invested nearly $7 million in mortgage-backed securities where a majority of the borrowers were low- or moderate-income. Furthermore, the bank invested $1.5 million in Habitat for Humanity affordable housing projects.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	0	0	**0**	**0**
2016*	1	1,549	0	0	0	0	0	0	**1**	**1,549**
2017	4	5,173	0	0	0	0	0	0	**4**	**5,173**
2018	1	1,500	1	529	0	0	0	0	**2**	**2,029**
2019	0	0	0	0	0	0	0	0	**0**	**0**
Year-to-Date 2020	0	0	0	0	0	0	0	0	**0**	**0**
Subtotal	**6**	**8,222**	**1**	**529**	**0**	**0**	**0**	**0**	**7**	**8,751**
Qualified Grants & Donations	8	2	40	29	0	0	17	12	**65**	**43**
Total	**14**	**8,224**	**41**	**558**	**0**	**0**	**17**	**12**	**72**	**8,794**
*Source: Bank Data; *Partial year data since prior evaluation*										

Responsiveness to Credit and Community Development Needs

Northwest Bank exhibits adequate responsiveness to credit and community economic development needs throughout the Omaha Metropolitan Assessment Area. This is evidenced

through the bank's investments that support affordable housing, a primary need of the area.

Community Development Initiatives
The bank occasionally uses innovative and/or complex investments to support community development initiatives in this assessment area through its use of mortgage-backed securities.

SERVICE TEST
Northwest Bank demonstrated high satisfactory performance under the Service Test in the Omaha Metropolitan Assessment Area. Performance under Community Development Services and Reasonableness of Business Hours and Services primarily supports this conclusion.

Accessibility of Delivery Systems
Northwest Bank provides delivery systems that are reasonably accessible to essentially all portions of the Omaha Metropolitan Assessment Area and is consistent with the institution's overall performance discussed previously.

Changes in Branch Locations
The bank did not open or close any offices in the Omaha Metropolitan Assessment Area during the evaluation period.

Reasonableness of Business Hours and Services
Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly moderate-income geographies and/or low- and moderate-income individuals. Service hours and loan and deposit product offerings are consistent with discussion at the institution level.

Community Development Services
Northwest Bank provided a relatively high level of community development services in the Omaha Metropolitan Assessment Area. With 48 qualifying services and extensive hours, the bank has increased its performance greatly since the prior evaluation, evidencing the bank's strong commitment to support its local community organizations. Bank staff taught financial literacy classes, served as board members, and provided financial advisement to several qualified organizations that directly benefit low- and moderate-income individuals in the community.

Community Development Services					
Activity Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Totals**
	#	#	#	#	#
2016*	1	3	0	0	**4**
2017	2	9	2	0	**13**
2018	4	13	0	0	**17**
2019	3	8	1	0	**12**
Year-to-Date 2020	0	0	2	0	**2**
Total	**10**	**33**	**5**	**0**	**48**
*Source: Bank Data; *Partial year data since prior evaluation*					

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

1) The dollar amount of qualified investments;
2) The innovativeness or complexity of qualified investments;
3) The responsiveness of qualified investments to available opportunities; and
4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

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

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

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

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

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

SCOPE OF EVALUATION

SCOPE OF EVALUATION			
TIME PERIOD REVIEWED	**Lending Test:** HMDA and CRA reported data from January 1, 2017, through December 31, 2019. Community Development Loans from September 19, 2016, to June 8, 2020. **Investment Test:** September 19, 2016, to June 8, 2020 (includes investments made prior to the current evaluation period that are still outstanding). **Services Test:** September 19, 2016, to June 8, 2020.		
FINANCIAL INSTITUTION		**PRODUCTS REVIEWED**	
Northwest Bank		Home Mortgage Loans Small Business Loans Small Farm Loans Community Development Activities	
AFFILIATES	**AFFILIATE RELATIONSHIP**	**PRODUCTS REVIEWED**	
The First National Bank in Creston	Common Ownership	None	
Northwest Financial Corporation	Holding Company	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EVALUATION			
ASSESSMENT AREA	**TYPE OF EXAMINATION**	**BRANCHES VISITED**	**OTHER INFORMATION**
Des Moines Metropolitan AA	Limited-Scope	None	Reviewed one community contact made in previous 12 months.
Sioux City Metropolitan AA	Full-Scope	None	Reviewed one community contact made in previous 12 months.
Iowa Non Metropolitan AA	Full-Scope	None	Reviewed one community contact made in previous 12 months.
Omaha Metropolitan AA	Full-Scope	None	Reviewed one community contact made in previous 12 months.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Iowa	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Nebraska	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

GLOSSARY

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

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

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

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

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

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

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

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

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional

financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

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

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

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

(1) An unemployment rate of at least 1.5 times the national average;

(2) A poverty rate of 20 percent or more; or

(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX B

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Iowa	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Nebraska	Low Satisfactory	Substantial Non-Compliance	Low Satisfactory	Needs To Improve

APPENDIX C

The FFIEC has adopted a standard set of data tables, sequentially numbered 1 to 14, for use in a Large Bank CRA Public Evaluation. Any tables not included in this PE were excluded because the institution has not originated or purchased any loans in the relevant category during the period under review or did not elect to report consumer loan data.

Table 1. Lending Volume

LENDING VOLUME		Geography: NORTHWEST BANK					**Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015					
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$ (000's)	#	$(000's)	
Full Review:												
Northwest Bank Iowa Non-MSA	59.79	673	101,765	414	47,413	418	60,853	0	0	1,505	210,031	63.56
Northwest Bank Omaha MSA	9.10	115	22,396	114	23,099	0	0	0	0	229	45,495	9.78
Northwest Bank Sioux City MSA	17.08	204	27,128	102	12,884	124	12,230	0	0	430	52,242	12.33
Limited Review:												
Northwest Bank Des Moines MSA	14.03	243	53,512	106	21,764	4	353	0	0	353	75,629	14.33
Combined Review:												

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.
*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.
Displayed numbers may not total 100.00 percent due to rounding.

LENDING VOLUME				Geography: NORTHWEST BANK					**Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015			
Northwest Bank Iowa AAs Combined	90.90	1,120	182,405	622	82,061	546	73,436	0	0	2,288	337,902	90.22
Northwest Bank Nebraska AAs Combined	9.10	115	22,396	114	23,099	0	0	0	0	229	45,495	9.78
Northwest Bank All AAs Combined	100.00	1,235	204,801	736	105,160	546	73,436	0	0	2,517	383,397	100.00

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	386	53.99	0.48	0.52	5.39	4.14	87.85	88.86	6.28	6.48	0.48	5.57	84.32	9.62
Northwest Bank Omaha MSA	76	10.63	0.27	0.00	2.29	1.31	38.64	35.53	58.80	63.16	0.09	1.44	37.27	61.20
Northwest Bank Sioux City MSA	118	16.50	0.19	0.00	12.04	5.08	58.10	48.31	29.67	46.61	0.33	8.93	56.30	34.44
Limited Review:														
Northwest Bank Des Moines MSA	135	18.88	1.31	1.48	1.71	0.00	26.84	21.48	70.14	77.04	0.83	1.05	26.15	71.97
Combined Review:														
Northwest Bank Iowa AAs Combined	639	89.37	0.68	0.63	5.99	3.44	58.86	67.14	34.47	28.79	0.68	3.28	41.61	54.43

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Displayed numbers may not total 100.00 percent due to rounding.

Northwest Bank Nebraska AAs Combined	76	10.63	0.26	0.00	2.29	1.31	38.64	35.53	58.80	63.16	0.09	1.44	37.27	61.20
Northwest Bank All AAs Combined	715	100.00	0.52	0.56	4.58	3.22	51.18	63.77	43.72	32.45	0.40	2.40	39.55	57.65

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	26	61.91	0.48	0.00	5.39	0.00	87.84	96.15	6.28	3.85	0.00	9.66	81.82	8.52
Northwest Bank Omaha MSA	0	0.00	0.26	0.00	2.29	0.00	38.64	0.00	58.80	0.00	0.42	1.90	37.32	60.36
Northwest Bank Sioux City MSA	12	28.57	0.19	0.00	12.04	0.00	58.10	50.00	29.67	50.00	0.25	9.48	57.61	32.67
Limited Review:														
Northwest Bank Des Moines MSA	4	9.52	1.31	0.00	1.71	0.00	26.84	50.00	70.14	50.00	0.74	0.37	28.86	70.02
Combined Review:														
Northwest Bank Iowa AAs Combined	42	100.00	0.68	0.00	5.99	0.00	58.86	78.57	34.47	21.43	0.45	5.12	47.58	46.86
Northwest Bank Nebraska AAs Combined	0	0.00	0.26	0.00	2.29	0.00	38.64	0.00	58.80	0.00	0.42	1.90	37.32	60.36
Northwest Bank All AAs Combined	42	100.00	0.52	0.00	4.58	0.00	51.18	78.57	43.72	21.43	0.44	3.64	42.86	53.06

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Displayed numbers may not total 100.00 percent due to rounding.

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	261	54.60	0.48	0.00	5.39	3.07	87.84	89.66	6.28	7.28	0.24	4.98	87.76	7.02
Northwest Bank Omaha MSA	39	8.16	0.26	0.00	2.29	0.00	38.64	23.08	58.80	76.92	0.17	1.17	31.59	67.07
Northwest Bank Sioux City MSA	74	15.48	0.19	0.00	12.04	5.41	58.10	50.00	29.67	44.59	0.08	6.91	54.42	38.58
Limited Review:														
Northwest Bank Des Moines MSA	104	21.76	1.31	0.00	1.71	0.00	26.84	18.27	70.14	81.73	0.69	0.63	24.70	73.97
Combined Review:														
Northwest Bank Iowa AAs Combined	439	91.84	0.68	0.00	5.99	2.73	58.86	66.06	34.47	31.21	0.48	2.81	43.84	52.88
Northwest Bank Nebraska AAs Combined	39	8.16	0.26	0.00	2.29	0.00	38.64	23.08	58.80	76.92	0.17	1.17	31.59	67.07
Northwest Bank All AAs Combined	478	100.00	0.52	0.00	4.58	2.51	51.18	62.55	43.72	34.94	0.33	2.00	37.79	59.89

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Displayed numbers may not total 100.00 percent due to rounding.

Table 5a. Geographic Distribution of Multifamily (MF) Loans

Geographic Distribution: MULTIFAMILY | Geography: NORTHWEST BANK | **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	0	0.00	4.39	0.00	7.19	0.00	81.71	0.00	6.71	0.00	5.56	11.11	83.33	0.00
Northwest Bank Omaha MSA	0	0.00	2.96	0.00	18.34	0.00	49.69	0.00	29.01	0.00	0.00	19.05	52.38	28.57
Northwest Bank Sioux City MSA	0	0.00	7.16	0.00	19.66	0.00	55.93	0.00	17.25	0.00	17.39	17.39	47.83	17.39
Limited Review:														
Northwest Bank Des Moines MSA	0	0.00	6.05	0.00	13.32	0.00	35.27	0.00	45.36	0.00	9.38	3.13	40.63	46.88
Combined Review:														
Northwest Bank Iowa AAs Combined	0	0.00	5.90	0.00	13.25	0.00	50.62	0.00	30.22	0.00	10.96	9.59	53.42	26.03
Northwest Bank Nebraska AAs Combined	0	0.00	2.96	0.00	18.34	0.00	49.69	0.00	29.01	0.00	0.00	19.05	52.38	28.57
Northwest Bank All AAs Combined	0	0.00	4.48	0.00	15.72	0.00	50.17	0.00	29.63	0.00	8.51	11.70	53.19	26.60

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Multi Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement, and Refinances.

Displayed numbers may not total 100.00 percent due to rounding.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	414	56.25	3.98	3.14	3.72	6.76	87.67	83.82	4.62	6.28	4.80	3.45	86.29	5.46
Northwest Bank Omaha MSA	114	15.49	0.53	0.00	4.75	6.14	45.26	54.39	49.46	39.47	6.48	14.57	40.55	38.41
Northwest Bank Sioux City MSA	102	13.86	1.61	0.00	23.12	32.35	48.27	46.08	27.01	21.57	1.71	26.98	46.68	24.63
Limited Review:														
Northwest Bank Des Moines MSA	106	14.40	3.54	0.94	8.78	4.72	30.25	42.45	57.43	51.89	7.58	14.69	39.38	38.35
Combined Review:														
Northwest Bank Iowa AAs Combined	622	84.51	3.23	2.25	10.41	10.61	55.48	70.58	30.88	16.56	6.48	14.04	48.27	31.21
Northwest Bank Nebraska AAs Combined	114	15.49	0.53	0.00	4.75	6.14	45.26	54.39	49.46	39.47	6.48	14.57	40.55	38.41
Northwest Bank All AAs Combined	736	100.00	2.22	1.90	8.28	9.92	51.63	68.07	37.88	20.11	6.48	14.29	44.66	34.57

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data – D&B (2015).

Displayed numbers may not total 100.00 percent due to rounding.

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	418	76.56	0.46	0.00	0.56	0.48	94.46	96.17	4.52	3.35	0.19	0.28	96.62	2.91
Northwest Bank Omaha MSA	0	0.00	0.30	0.00	2.67	0.00	39.56	0.00	57.48	0.00	3.52	2.82	54.23	39.44
Northwest Bank Sioux City MSA	124	22.71	0.00	0.00	2.56	0.00	75.43	61.29	22.00	38.71	0.00	0.00	84.52	15.48
Limited Review:														
Northwest Bank Des Moines MSA	4	0.73	3.04	0.00	1.87	0.00	27.63	0.00	67.45	100.00	0.56	2.81	69.10	27.53
Combined Review:														
Northwest Bank Iowa AAs Combined	546	100.00	0.55	0.00	1.15	0.37	84.64	87.55	13.66	12.09	0.17	0.45	90.17	9.21
Northwest Bank Nebraska AAs Combined	0	0.00	0.30	0.00	2.67	0.00	39.56	0.00	57.48	0.00	3.52	2.82	54.23	39.44
Northwest Bank All AAs Combined	546	100.00	0.52	0.00	1.32	0.37	79.69	87.55	18.47	12.09	0.41	0.62	87.53	11.43

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data – D&B (2015).

Displayed numbers may not total 100.00 percent due to rounding.

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families ***	% BANK Loans ****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	386	53.99	15.72	7.55	19.33	25.52	25.00	26.04	39.95	40.89	9.21	25.16	24.03	41.60
Northwest Bank Omaha MSA	76	10.63	11.18	6.67	13.58	21.33	22.75	25.33	52.48	46.67	5.79	20.22	27.16	46.83
Northwest Bank Sioux City MSA	118	16.50	19.16	7.69	18.54	29.06	22.89	29.06	39.41	34.19	11.17	29.95	23.73	35.15
Limited Review:														
Northwest Bank Des Moines MSA	135	18.88	10.79	7.41	11.91	17.78	21.89	26.67	55.40	48.15	4.68	19.62	29.39	46.31
Combined Review:														
Northwest Bank Iowa AAs Combined	639	89.37	15.07	7.55	16.60	24.53	23.33	26.73	45.00	41.19	6.69	22.54	27.40	43.38
Northwest Bank Nebraska AAs Combined	76	10.63	11.18	6.67	13.58	21.33	22.75	25.33	52.48	46.67	5.79	20.22	27.16	46.83
Northwest Bank All AAs Combined	715	100.00	13.54	7.45	15.41	24.19	23.10	26.58	47.95	41.77	6.27	21.45	27.28	45.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by BANK.

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	26	61.90	15.72	19.23	19.33	7.69	25.00	23.08	39.95	50.00	8.28	24.85	24.85	42.01
Northwest Bank Omaha MSA	0	0.00	11.18	0.00	13.58	0.00	22.75	0.00	52.48	0.00	6.28	13.00	22.97	57.75
Northwest Bank Sioux City MSA	12	28.57	19.16	8.33	18.54	33.33	22.89	16.67	39.41	41.67	12.06	17.96	27.08	42.90
Limited Review:														
Northwest Bank Des Moines MSA	4	9.52	10.79	0.00	11.91	0.00	21.89	25.00	55.40	75.00	2.96	12.25	24.51	60.28
Combined Review:														
Northwest Bank Iowa AAs Combined	42	100.00	15.07	14.29	16.60	14.29	23.33	21.43	45.00	50.00	7.06	16.32	25.48	51.15
Northwest Bank Nebraska AAs Combined	0	0.00	11.18	0.00	13.58	0.00	22.75	0.00	52.48	0.00	6.28	13.00	22.97	57.75
Northwest Bank All AAs Combined	42	100.00	13.54	14.29	15.41	14.29	23.10	21.43	47.95	50.00	6.70	14.76	24.30	54.24

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

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

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Northwest Bank Iowa Non-MSA	261	54.60	15.72	5.18	19.33	21.51	25.00	24.70	39.95	48.61	6.80	20.78	22.83	49.58
Northwest Bank Omaha MSA	39	8.16	11.18	5.71	13.58	20.00	22.75	11.43	52.48	62.86	4.95	13.96	24.29	56.79
Northwest Bank Sioux City MSA	74	15.48	19.16	6.85	18.54	16.44	22.89	19.18	39.41	57.53	9.43	20.36	24.03	46.18
Limited Review:														
Northwest Bank Des Moines MSA	104	21.76	10.79	1.94	11.91	4.85	21.89	33.01	55.40	60.19	3.70	13.34	24.58	58.38
Combined Review:														
Northwest Bank Iowa AAs Combined	439	91.84	15.07	4.68	16.60	16.63	23.33	25.76	45.00	52.93	5.56	16.42	24.09	53.94
Northwest Bank Nebraska AAs Combined	39	8.16	11.18	5.71	13.58	20.00	22.75	11.43	52.48	62.86	4.95	13.96	24.29	56.79
Northwest Bank All AAs Combined	478	100.00	13.54	4.76	15.41	16.88	23.10	24.68	47.95	53.68	5.27	15.24	24.18	55.30

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.3% of loans originated and purchased by BANK.

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of $1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	$100,000 or less	>$100,000 to $250,000	>$250,000 to $1,000,000	All	Rev$ 1 Million or Less
Full Review:									
Northwest Bank Iowa Non-MSA	414	56.25	77.57	81.16	72.22	15.46	12.32	2,358	1,171
Northwest Bank Omaha MSA	114	15.49	76.52	57.89	54.39	17.54	28.07	11,700	5,556
Northwest Bank Sioux City MSA	102	13.86	75.67	62.75	63.73	21.57	14.71	1,439	618
Limited Review:									
Northwest Bank Des Moines MSA	106	14.40	76.97	65.09	50.00	25.47	24.53	9,677	4,519
Combined Review:									
Northwest Bank Iowa AAs Combined	622	84.51	76.88	75.40	67.04	18.17	14.79	13,474	6,308
Northwest Bank Nebraska AAs Combined	114	15.49	76.52	57.89	54.39	17.54	28.07	11,700	5,556
Northwest Bank All AAs Combined	736	100.00	76.74	72.69	65.08	18.07	16.85	25,174	11,864

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of $1 million or less as a percentage of all businesses (Source D&B - 2015).

**** Small loans to businesses with revenues of $1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.41% of small loans to businesses originated and purchased by the bank.

Displayed numbers may not total 100.00 percent due to rounding.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: NORTHWEST BANK **Evaluation Period**: JANUARY 1, 2015 TO DECEMBER 31, 2015

Assessment Area:	Total Small Loans to Farms		Farms With Revenues of $1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	$100,000 or less	>$100,000 to $250,000	>$250,000 to $500,000	All	Rev$ 1 Million or Less
Full Review:									
Northwest Bank Iowa Non-MSA	418	76.56	98.39	70.57	55.26	24.64	20.10	1,066	566
Northwest Bank Omaha MSA	0	0.00	96.44	0.00	0.00	0.00	0.00	143	103
Northwest Bank Sioux City MSA	124	22.71	98.42	95.97	74.19	14.52	11.29	549	361
Limited Review:									
Northwest Bank Des Moines MSA	4	0.73	96.02	100.00	75.00	25.00	0.00	181	92
Combined Review:									
Northwest Bank Iowa AAs Combined	546	100.00	98.21	76.56	59.71	22.34	17.95	1,796	1,019
Northwest Bank Nebraska AAs Combined	0	0.00	96.44	0.00	0.00	0.00	0.00	143	103
Northwest Bank All AAs Combined	546	100.00	98.02	76.56	59.71	22.34	17.95	1,939	1,122

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Farms with revenues of $1 million or less as a percentage of all farms (Source D&B - 2015).

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

Displayed numbers may not total 100.00 percent due to rounding.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: NORTHWEST BANK **Evaluation Period**: As of September 19, 2016

Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Bran-ches	% of Rated Area Bran-ches in AA	Location of Branches by Income of Geographies (%)				# of Branch Open-ings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Northwest Bank Iowa Non-MSA	63.56	11	55.00	9.09	0.00	81.82	9.09	0	3	0	0	- 3	0	0.95	7.34	85.69	6.02
Northwest Bank Omaha MSA	9.78	2	10.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.63	3.95	39.39	56.03
Northwest Bank Sioux City MSA	12.33	4	20.00	0.00	25.00	50.00	25.00	0	1	- 1	0	0	0	1.31	17.09	56.08	25.52
Limited Review:																	
Northwest Bank Des Moines MSA	14.33	3	15.00	0.00	0.00	33.33	66.67	0	0	0	0	0	0	2.42	2.75	27.71	67.12
Combined Review:																	
Northwest Bank Iowa AAs Combined	90.22	18	90.00	5.56	5.56	66.66	22.22	0	4	-1	0	-3	0	1.57	8.66	56.85	32.92
Northwest Bank Nebraska AAs Combined	9.78	2	10.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.63	3.95	39.39	56.03
Northwest Bank All AAs Combined	100.00	20	100.00	5.00	5.00	60.00	30.00	0	4	-1	0	-3	0	1.20	6.78	49.89	42.13

Displayed numbers may not total 100.00 percent due to rounding.

Table 14. Distribution of Branch and ATM Delivery System

DISTRIBUTION OF BRANCH and ATM DELIVERY SYSTEM	Geography: NORTHWEST BANK	**Evaluation Period**: As of September 19, 2016

Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of BANK Bran-ches	% of Total Bank Bran-ches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	# of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Northwest Bank Iowa Non-MSA	63.56	11	55.00	9	0	82	9	15	62.50	1	1	12	1	0.95	7.34	85.69	6.02
Northwest Bank Omaha MSA	9.78	2	10.00	0	0	0	100	2	8.33	0	0	0	2	0.63	3.95	39.39	56.03
Northwest Bank Sioux City MSA	12.33	4	20.00	0	25	50	25	4	16.67	0	1	2	1	1.31	17.09	56.08	25.52
Limited Review:																	
Northwest Bank Des Moines MSA	14.33	3	15.00	0	0	33	67	3	12.50	0	0	1	2	2.42	2.75	27.71	67.12
Combined Review:																	
Northwest Bank Iowa AAs Combined	90.22	18	90.00	6	6	66	22	22	91.67	1	2	15	4	1.57	8.66	56.85	32.92
Northwest Bank Nebraska AAs Combined	9.78	2	10.00	0	0	0	100	2	8.33	0	0	0	2	0.63	3.95	39.39	56.03
Northwest Bank All AAs Combined	100.00	20	100.00	5	5	60	30	24	100.00	1	2	15	6	1.20	6.78	49.89	42.13

Displayed numbers may not total 100.00 percent due to rounding.

APPENDIX D

GLOSSARY

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

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

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

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

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

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

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms;
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or
(5) Enable or facilitate projects or activities that address needs regarding foreclosed or abandoned residential properties in designated target areas.

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

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

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

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

Community Development Loan: A loan that

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

Family Income: Includes the income of all members of a family that are age 15 and older.

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

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

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

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

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Home Mortgage Loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

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

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

Nonmetropolitan Area: All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

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

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

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

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

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

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

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

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

Section 3

Branches & Hours of Operation

NORTHWEST BANK - BRANCH LOCATIONS

BRANCH	ADDRESS	CITY	STATE	ZIP	COUNTY	MSA/MD	CENSUS TRACT	OPENED/CLOSED DATE [PREVIOUS 2 YEARS]
Algona	204 E State St	Algona	IA-19	50511	Kossuth (109)	NA	9504.00	--
Ames	213 Duff Ave, Suite 3	Ames	IA-19	50010	Story (169)	11180	0010.00	July 27th, 2020 (Opened)
Ankeny Blvd	911 N Ankeny Blvd	Ankeny	IA-19	50023	Polk (153)	19780	0102.09	--
Ankeny Oralabor	1005 SW Oralabor Rd	Ankeny	IA-19	50023	Polk (153)	19780	0102.03	May 29th, 2020 (Opened)
Arnolds Park	46 N Highway 71	Arnolds Park	IA-19	51331	Dickinson (059)	NA	4511.00	--
Estherville	1 N 6th St	Estherville	IA-19	51334	Emmet (063)	NA	0704.00	--
Fort Dodge Main	10 N 29th St	Fort Dodge	IA-19	50501	Webster (187)	NA	0001.00	--
Fort Dodge Downtown	723 1st Ave S	Fort Dodge	IA-19	50501	Webster (187)	NA	0007.00	--
Humboldt	801 Sumner Ave	Humboldt	IA-19	50548	Humboldt (091)	NA	9704.00	--
La Vista	9719 Giles Rd, Suite 100	LaVista	NE-31	68128	Sarpy (153)	36540	0106.16	--
Le Mars Main	111 Central Ave NW	Le Mars	IA-19	51031	Plymouth (149)	43580	9702.00	--
Milford	1802 Okoboji Ave	Milford	IA-19	51351	Dickinson (059)	NA	4508.00	--
Omaha	14320 Arbor St	Omaha	NE-31	68144	Douglas (055)	36540	0074.06	--
Sioux Center	242 North Main Ave	Sioux Center	IA-19	51250	Sioux (167)	NA	0707.00	--
Sioux City Sunnybrook	5801 Sunnybrook Dr	Sioux City	IA-19	51106	Woodbury (193)	43580	0021.01	--
Sioux City Hamilton	818 West 7th St	Sioux City	IA-19	51103	Woodbury (193)	43580	0015.00	--
Spencer Main	705 Grand Ave	Spencer	IA-19	51301	Clay (041)	NA	0803.00	--
Spencer South (ITM only)	825 S Grand Ave	Spencer	IA-19	51301	Clay (041)	NA	0802.00	--
Spirit Lake	1008 18th St	Spirit Lake	IA-19	51360	Dickinson (059)	NA	4505.00	--
West Des Moines	5700 Universtiy Ave, Suite 100	West Des Moines	IA-19	50266	Polk (153)	19780	0111.13	--

Corporate Office	1607 W 18th St	Spencer	IA-19	51301	Clay (041)	NA	0803.00	March 18th, 2020 (Opened)
Administration Building	101 W 5th Street	Spencer	IA-19	51301	Clay (041)	NA	0803.00	April 30th, 2019 (Closed)
Le Mars South	1321 Hawkeye Ave SW	Le Mars	IA-19	51031	Plymouth (149)	43580	9702.00	May 9th 2020 (Closed)
Operations Center	505 2nd Ave W	Spencer	IA-19	51301	Clay (041)	NA	0803.00	July 31st, 2020 (Closed)

Need to find an ATM? Search nationwide with our ATM locators. Simply look for MoneyPass® logo.

Filter by: Bank Locations

Bank ATM

Search:

CITY	CONTACT	ADDRESS	LOBBY HOURS	DRIVE-UP HOURS
Algona Bank + ATM	P 515-295-7271	204 E State St Algona, IA 50511 Map/Directions	Monday - Friday 8:30 AM - 4:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:30 AM - 5:30 PM Saturday 8:30 AM - 12:00 PM
Ames Bank + ATM	P 515-598-1350 F 515- 233-7183	213 Duff Avenue, Suite 3 Ames, IA 50010 Map/Directions	Monday - Friday 8:30 AM - 4:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	No ATM or Drive-up Available
Ankeny Bank + ATM	P 515-963-5040 F 515-963-5060	1005 SW Oralabor Rd. Ankeny, IA 50023 Map/Directions	Monday - Friday 9:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 7:30 AM - 6:00 PM Saturday 9:00 AM - 12:00 PM **>> Live Banker Available <<** Monday - Friday 7:30 AM - 6:00 PM Saturday 8:00 AM - 12:00 PM

CITY	CONTACT	ADDRESS	LOBBY HOURS	DRIVE-UP HOURS
Ankeny 🏛 + 💵	P 515-963-8033 F 515-963-8164	911 N Ankeny Blvd Ankeny, IA 50023 Map/Directions	Monday - Friday 9:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM >> **Schedule An Appointment** << Limited Lobby Access	Monday - Friday 7:30 AM - 6:00 PM Saturday 9:00 AM - 12:00 PM
Arnolds Park 🏛 + 💵	P 712-332-5636 F 712-332-7433	46 US-71 Arnolds Park, IA 51331 Map/Directions	Monday - Friday 9:00 AM - 4:30 PM Saturday - 9:00 AM - 12:00 PM (Memorial Day - Labor Day) **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:30 AM - 5:30 PM Saturday 8:30 AM - 12:00 PM
Estherville 🏛 + 💵	P 712-362-4400	1 N. 6th Street Estherville, IA 51334 Map/Directions	Monday - Friday 9:00 AM - 4:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM **>> Live Banker Available <<** Monday - Friday 7:30 AM - 6:00 PM Saturday 8:00 AM - 12:00 PM
Fort Dodge 🏛 + 💵	P 515-955-3331	10 N 29th St Fort Dodge, IA 50501 Map/Directions	Monday - Friday 8:00 AM - 4:30 PM >> **Schedule An Appointment** << Limited Lobby Access	Monday - Friday 8:00 AM - 5:30 PM Saturday 8:30 AM - 12:00 PM
Fort Dodge 🏛 + 💵	P 515-573-1900	723 1st Avenue S. Fort Dodge, IA 50501 Map/Directions	Monday - Friday 8:00 AM - 4:30 PM >> **Schedule An Appointment** << Limited Lobby Access	Monday - Friday 8:00 AM - 5:00 PM

CITY	CONTACT	ADDRESS	LOBBY HOURS	DRIVE-UP HOURS
Humboldt 🏛 + 💵	P 515-332-1840	801 Sumner Ave Humboldt, IA 50548 Map/Directions	Monday - Thursday 8:30 AM - 4:00 PM Friday 8:30 AM - 5:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:15 AM - 5:30 PM Saturday 8:15 AM - 12:00 PM
La Vista 🏛 + 💵	P 402-537-0300 F 402-537-0303	9719 Giles Rd La Vista, NE 68128 Map/Directions	Monday - Friday 8:00 AM - 5:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 7:30 AM - 6:00 PM Saturday 9:00 AM - 1:00 PM
Le Mars 🏛 + 💵	P 712-546-7811	111 Central Avenue NW Le Mars, IA 51031 Map/Directions	Monday - Friday 8:30 AM - 4:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	**>> Live Banker Available Via Drive-Up <<** Monday - Friday 7:30 AM - 6:00 PM Saturday 8:00 AM - 12:00 PM
Milford 🏛 + 💵	P 712-338-2411	1802 Okoboji Ave Milford, IA 51351 Map/Directions	Monday - Friday 9:00 AM - 4:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:30 AM - 5:30 PM Saturday 8:30 AM - 12:00 PM
Omaha 🏛 + 💵	P 402-334-0300 F 402-334-6728	14320 Arbor St Omaha, NE 68144 Map/Directions	Monday - Friday 8:00 AM - 5:30 PM >> **Schedule An Appointment** << Limited Lobby Access	Monday - Friday 7:30 AM - 6:00 PM Saturday 9:00 AM - 1:00 PM
Sioux Center 🏛 + 💵	P 712-722-2791	242 North Main Avenue Sioux Center, IA 51250 Map/Directions	Monday, Tuesday, Thursday Friday 9:00 AM - 4:00 PM Wednesday 9:00 AM - 5:30 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday, Tuesday, Thursday 8:00 AM - 4:00 PM Wednesday 8:00 AM - 5:30 PM Friday 8:00 AM - 5:00 PM Saturday 8:00 AM - 11:30 AM

CITY	CONTACT	ADDRESS	LOBBY HOURS	DRIVE-UP HOURS
Sioux City 🏛 + 💵	P 712-252-2943	818 West 7th Street Sioux City, IA 51103 Map/Directions	Monday - Friday 9:00 AM - 5:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM
Sioux City 🏛 + 💵	P 712-224-4000	5801 Sunnybrook Drive Sioux City, IA 51106 Map/Directions	Monday - Friday 9:00 AM - 5:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM
Spencer 🏛 + 💵	P 712-580-4100	825 S Grand Ave Spencer, IA 51301 Map/Directions		**>> Live Banker Available Via Drive-Up <<** Monday - Friday 7:30 AM - 6:00 PM Saturday 8:00 AM - 12:00 PM
Spencer 🏛 + 💵	P 712-262-2202	705 Grand Avenue Spencer, IA 51301 Map/Directions	Monday - Thursday 9:00 AM - 4:30 PM Friday 9:00 AM - 5:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:00 AM - 5:30 PM Saturday 8:00 AM - 12:00 PM
Spirit Lake 🏛 + 💵	P 712-336-1034 F 712-336-5019	1008 18th St Spirit Lake, IA 51360 Map/Directions	Monday - Friday 9:00 AM - 4:30 PM Saturday 9:00 AM - 12:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 8:30 AM - 5:30 PM Saturday 8:30 AM - 12:00 PM
West Des Moines 🏛 + 💵	P 515-974-4400 F 515-974-4401	5700 University Ave West Des Moines, IA 50266 Map/Directions	Monday - Friday 9:00 AM - 5:00 PM Saturday 9:00 AM - 12:00 PM **>> Schedule An Appointment <<** Limited Lobby Access	Monday - Friday 7:30 AM - 6:00 PM Saturday 9:00 AM - 12:00 PM

Section 4

Services

NORTHWEST BANK CHECKING

CHOOSE YOUR REWARDS

If you carry a high balance...

COMPASS REWARDS ACCOUNT

One account per social social security number.

Here's what you need:

- ✓ $10 minimum balance to open
- ✓ e-Statement (Paper statements are available for $10/statement cycle; e-Statement is required to earn 3.04% APY[1])
- ✓ Minimum of 12 debit card purchases (post and settled per statement cycle)
- ✓ Access your Online or Mobile Banking Account at least one time per statement cycle

Here's what you'll get:

- ✓ No Monthly Maintenance Fee
- ✓ Earn up to 3.04% APY[1] on balances up to $25,000
- ✓ Eligible for Compass Savings Account

If you use your Debit Card...

COMPASS CASH ACCOUNT

Here's what you need:

- ✓ $10 minimum balance to open
- ✓ e-Statement (Paper statements are available for $10/statement cycle)
- ✓ Access your Online or Mobile Banking Account at least one time per statement cycle

Here's what you'll get:

- ✓ No Monthly Maintenance Fee
- ✓ 1.50% Cash Back on Debit Card purchases.[2] Earn up to $8 per statement cycle
- ✓ Eligible for Compass Savings Account

You are eligible for the...

COMPASS SAVINGS ACCOUNT

One Compass Savings Account allowed per qualifying checking account.

Here's what you need:

- ✓ $1 minimum balance to open
- ✓ Must have a Compass Rewards or a Compass Cash Account

Here's what you'll get:

- ✓ Earn a competitive rate on balances up to $20,000. See a banker for rate details!

A BANKING RELATIONSHIP WITH EXTRA PERKS

COMPASS RELATIONSHIP ACCOUNT

Here's what you need:

- ✓ $10 minimum to open
- ✓ $50,000 total consumer relationship (a combination of your personal deposit and loan accounts) each statement cycle. A $10 fee per statement cycle will be imposed if consumer relationship is not met.

Here's what you'll get:

- ✓ Tiered Interest Rate Structure
- ✓ Free 1st Box of Standard Checks
- ✓ Free Paper Statement Available

AN ACCOUNT WITH NO OVERDRAFT FEES

COMPASS DIGITAL ACCOUNT

Here's what you need:

- ✓ $10 minimum to open
- ✓ e-Statement (Paper statements are available for $2/statement cycle)
- ✓ No Paper Checks

Here's what you'll get:

- ✓ No Monthly Maintenance Fee
- ✓ No Overdraft Fees (Overdraft Privilege[3] not available)

GET THE BASICS

COMPASS FREE ACCOUNT

Here's what you need:

- ✓ $10 minimum to open

Here's what you'll get:

- ✓ No Monthly Maintenance Fee
- ✓ Available Add on: Debit Card Available
  - 12 debit card purchases or more per statement cycle - No Charge[4]
  - Less than 12 debit card purchases per statement cycle - $2.00 Charge[4]
- ✓ Free Paper Statement Available

NORTHWEST BANK SAVINGS

SAVINGS FOR HIGH BALANCES

MONEY MARKET SAVINGS[5]

Limited to 6 debit transactions per statement cycle.

Here's what you need:

- ✓ $1,000 minimum balance to open
- ✓ $7.50 Monthly Maintenance Fee Waived When:
  - Total relationship balance of $15,000 or more in loans, deposits or a combination with Northwest Bank or
  - Minimum daily balance of $1,000 is maintained in this account

Here's what you'll get:

- ✓ Interest increases with higher balances
- ✓ Checks available

STATEMENT SAVINGS

Here's what you need:

- ✓ $1 minimum balance to open
- ✓ $2.00 Monthly Maintenance Fee Waived When:
  - Average daily balance for the month is above $50

Here's what you'll get:

- ✓ Free ATM Card available

YOUNG SAVERS

STUDENT SAVINGS

Here's what you need:

- ✓ Available for students under age 23

Here's what you'll get:

- ✓ Free ATM Card Available

TREASURE SEEKERS SAVINGS

Here's what you need:

- ✓ Available for children 10 and younger

Here's what you'll get:

- ✓ Grab as much pirate loot as you can...
  - Each time you bring in a deposit of $5 or more. Plus, an extra grab once during the month of your birthday

CREATE A SAFETY NET

HEALTH SAVINGS ACCOUNT (HSA)

Must meet IRS eligiblity requirements.
Excess Transacations: N/A

Here's what you need:

- ✓ $3.00 Monthly Maintenance Fee Waived When:
  - Minimum daily balance of $10,000 is maintained in this account
  - Or, you hold any additional deposit or loan account with Northwest Bank

Here's what you'll get:

- ✓ Free HSA Debit Card and Checks
- ✓ BillPay is available

FIRST TIME HOMEBUYER SAVINGS

Here's what you need:

- ✓ $1 minimum balance to open
- ✓ $2.00 Monthly Maintenance Fee Waived When:
  - When average daily balance for the month is above $50

Here's what you'll get:

- ✓ Available for qualifying Iowa residents towards the purchase of a first home.
- ✓ Provides tax benefits

Earns Interest
Online/Mobile Banking
Overdraft Privilege Available[4]

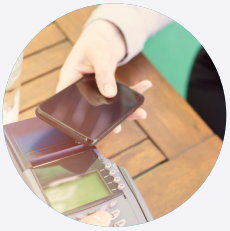
All Accounts: Policies, account features, and rates subject to change without notice. Products and pricing may vary by location. Other fees may apply. 1. Balances $25,000 and under will receive an interest rate of 3.00% when account requirements are met. Portion of balance over $25,000 will receive an interest rate of 0.10% resulting in 3.04% - 1.57% Annual Percentage Yield (APY). 1.57% APY based on a $50,000 balance. APY varies based on account balance. Higher balances will have a lower APY. If one of the account requirements are not met, you will receive 0.01% APY on your balance. One account per Taxpayer Identification Number. 2. Earn 1.50% cash back, up to $8, on debit card purchases that post and settle to your account during your statement cycle. 3. With this service, we may pay overdrafts for any type of transaction each business day, authorized from your account, at our discretion. We do not guarantee we will always authorize and pay any type of transaction if you have not opted-in. We will charge you a fee up to $32 for each overdraft. 4. Debit Card fee of $2 will be assessed each statement cycle if fewer than 12 debit card POS (Point of Sale) transactions, excluding ATM transactions, post and settle to the account during your statement cycle. 5. Limited to 6 debit transactions per statement cycle. Each debit transaction you complete during your statement cycle that exceeds 6 will be assessed a $5.00 fee. All debit transaction types will be subject to the 6 debit transactions per statement cycle, including in-person debit transactions completed at any Northwest Bank location. Refer to separate Fee Schedule for fees that apply to other services. Member FDIC.

We know that life gets busy. Simplify it.

STAY IN TOUCH WITH YOUR DEBIT CARD

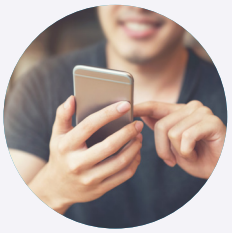
Sign-up for Northwest Bank's Card Secure. Receive a variety of email or text transaction alerts that you determine. Utilize Transaction Control - if your card is ever stolen or goes missing you can block (or unblock) your card with a quick tap of a button. www.Bank-Northwest.com/CardSecure. **DOWNLOAD TODAY!**
TO REPORT POTENTIAL DEBIT CARD FRAUD CONTACT US AT 1-800-678-4105.
FOR AFTER HOURS CONTACT THE CARD PROCESSING CENTER AT 1-800-472-3272.

MOBILE WALLETS



There's no need to dig for your cards - you can pay quickly and easily with the device that's already in your hand. Shop easily everywhere. In stores. On the web. Within apps.

GET MOVING WITH ZELLE®!



Say hello to a fast way to send and receive money to your friends and family, right from your Northwest Bank mobile app. We partnered with Zelle so you can easily send money to almost anyone you know and trust.[1]

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. 1. Must have a bank account in the U.S. to use Zelle.

AN EXCEPTIONAL HOME LOAN EXPERIENCE

Vist our online mortgage center at www.NorthwestMortgageCenter.com and apply online with no fees or commitement. Get pre-approved before you shop for a home. Search: "Northwest Bank Mortgage." **DOWNLOAD OUR APP TODAY!**

CALL FOR YOUR COMPLETE INSURANCE REVIEW

1.844.445.9276 | www.NorthwestBankInsurance.com
The more policies you have the more you'll save! So, feel free to request quotes on multiple policy types.

AUTO | HOME | RENTAL | BOAT | RV | PET | BUSINESS

Insurance Products are not insured by FDIC or any Federal Government Agency; are not a deposit of, or guaranteed by the Bank or any Bank Affiliate; and may go down in value.

NORTHWEST BANK
*Commitment **you** can bank on.*

Follow Us

1.800.678.4105 | info@bank-northwest.com | www.Bank-Northwest.com

MEMBER FDIC

Auto Loans

We lend money for new and used cars, boats, RVs, motorcycles, snowmobiles and more. Start your application today!

Home Improvement Loans

If you're remodeling or adding on to your home, we can help you do it right with competitive rates and terms. Visit our Online Mortgage Center today!

Home Equity Loans/Lines of Credit

We will show you how to use the equity in your home for home improvements, a college education or even a new car! Start your application today!

Mortgage Loans

Northwest Bank offers a wide range of mortgage alternatives for home or real estate buyers. We offer adjustable-rate loans with rate ceilings for added assurance and fixed-rate mortgages with various terms on single family homes. FHA and VA Loans also are available. Visit our Online Mortgage Center today!

Student Loans

If you would like to find more information on student loans click here.

Questions? We are here to assist! Give us a call or stop by today for your personal rate quote.

All fields marked with * are required.

NORTHWEST BANK

*Commitment **you** can bank on.*

*At **Northwest Bank**, commitment is built on a personal relationship. With more than 300 talented employees, we are ready to help you reach your dreams. Our team is committed to giving you superior customer service and innovative products so you can prosper.*

We are proud to be a vital part of the heartland, and a vital part of your financial well-being. At any of our locations, you can turn to a bank that knows you. Financial services, competitive rates, and online banking to make your life easier – that's Northwest Bank.

www.Bank-Northwest.com

BUSINESS SAVINGS ACCOUNTS

	OPENING BALANCE	MONTHLY SERVICE CHARGE	IN PERSON WITHDRAWALS[1]	INTEREST EARNED	INTERNET BANKING
BUSINESS SAVINGS	$2,500	$5[2]	Unlimited	Tiered interest rates	Free

BUSINESS SWEEP

	OPENING BALANCE	MONTHLY SERVICE FEE	WITHDRAWAL LIMITS	INTEREST EARNED
COMMERCIAL SWEEP* The Commercial Investment Sweep & Borrow Sweep are products that give your business greater flexibility and efficiency with your available funds. Ask a Treasury Management Specialist for more details.	None	Varies based on product	None	Tiered interest rates

1. Some transaction limitations may apply. Refer to account disclosure for more details.
2. Monthly service fee waived when average daily balance of $2,500 is maintained.

Products and pricing may vary by location.

*The Commercial Investment Sweep Account is NOT FDIC insured. The account is secured by pledged treasuries and agencies owned by the bank. Ask a Treasury Management Specialist for details.

1/16B

NORTHWEST BANK

MEMBER FDIC 1/16B EQUAL HOUSING LENDER

BUSINESS CHECKING ACCOUNTS

	MONTHLY SERVICE CHARGE	MONTHLY TRANSACTION FEES	EARNINGS CREDIT/ INTEREST PAID	DEBIT CARD	BUSINESS ONLINE	TREASURY SERVICES	CHECK IMAGES
COMMERCIAL ANALYSIS Designed for businesses with higher transaction volumes. This account features easy-to-read monthly statements. Fees may be assessed for services used and can be offset, with earnings credit.	Varies based on use	Per item	Earnings credit to offset fees	First debit card free[5]	Varies based on use	See Treasury Management Specialist	Free
COMMERCIAL ANALYSIS WITH INTEREST Designed for businesses with higher transaction volumes. This account features easy-to-read monthly statements.	Varies based on use	Per item	Interest paid	First debit card free[5]	Varies based on use	See Treasury Management Specialist	Free
CHOICE Designed for businesses with higher transactions. You have the "choice" to choose one additional Treasury Service with this account.	$10.00[1]	First 150 total items free[3]	None	First debit card free[5]	Varies based on use	Option to add one Treasury Service at a fixed $25 per month	Free
SIMPLE Designed for Sole Proprietors and Small Businesses with low transactions. This account offers a low monthly maintenance fee and a FREE Debit Card.	$7.50[2]	First 50 total items free[3]	None	First debit card free[5]	Varies based on use	NA	Free
COMMUNITY Designed for Not-for-Profit Organizations with fewer than 100 deposited items per month.	$7.50[4]	None	Interest paid	First debit card free[5]	Varies based on use	NA	Free

1. Monthly service charge waived when daily balance of $2,500 is maintained in the account or when a combined balance of $25,000 in deposits and loans with Northwest Bank is maintained
2. Monthly service charge waived when daily balance of $500 is maintained in the account or when a combined balance of $10,000 in deposits and loans with Northwest Bank is maintained
3. $0.25 per item over. Total items included all debits, credits, and deposited items that post to your account montly.
4. Monthly service charge waived when daily balance of $500 is maintained
5. $5.00 per month for any additional debit card

Policies and account features subject to change without notice. Products and pricing may vary by location.

BUSINESS ONLINE

Business Online is an online account management resource for businesses. It is a sophisticated, flexible and easy to use funds management tool designed to help streamline your day-to-day business operations in a secure manner. Access your business accounts online anytime from anywhere.

Free, no obligation demo!

Let one of our Bankers show you how easy it is to manage your cash in "real-time" and simplify your daily operations.

ACH Origination

ACH Origination provides electronic transfer of funds for either direct deposit or direct debits.

Self-Serve Functionality

Business Online provides permission controlled employee access. You control the accounts and cash management tools your employees have access to.

Real-Time Funds Management

Make immediate and accurate decisions based on real-time information, including account balances, cash position, maturity date, payment amount and accrued interest.

Account Access and Transaction History

Review internal and external payments, current business day activity, previous account activity, current and prior 18 month's statements.

Check Imaging Enabled

Search and view check images online.

Stop Item Management

Apply your own stop payments on your transactions.

Originate Repetitive Domestic Wires

Enjoy the convenience of originating repetitive domestic wires through your Business Online to save you time and money.

e-Alerts

Numerous alerts available for easy account management.

NORTHWEST BANK

MEMBER FDIC 6/14B EQUAL HOUSING LENDER

BUSINESS BANKING SERVICES

Merchant Services

We make it easy for you to accept virtually any credit or debit card, including MasterCard®, VISA®, American Express®, Discover® and more.

Remote Deposit Capture

Deposit checks from your customers by utilizing a desktop scanner that connects to your PC and the internet. Making your deposits couldn't be easier!

Anytime Access Payroll Cards

Northwest Bank's Anytime Access Payroll Card is a reloadable prepaid debit card that works for your employees like a checkless account with no credit approvals required. Use everywhere Debit MasterCard® is accepted.

Corporate Credit Card

Credit cards can work harder for your business. Utilizing a Corporate Credit Card can simplify expense account billing, reimbursement and accounting.

Business Debit Card

Having direct access to the business checking account provides convenience when making purchases, accessing cash and scheduling travel arrangements. Emergency Cash Service and Emergency Card Replacement Service is available.

Employee Benefits

Special accounts and benefits are available through Northwest Bank's Advantage Banking program.

- *Checking/Savings*
- *Traditional/Roth IRA*
- *Consumer/Mortgage Loans*
- *Health Savings Accounts*

Commercial Sweep*

Commercial Investment Sweep provides liquidity with increased earnings opportunities for your cash reserves. The Commercial Borrow Sweep gives automatic access to your operating line to keep your business moving freely.

*The Commercial Investment Sweep Account is NOT FDIC insured. The account is secured by pledged treasuries and agencies owned by the bank. Ask a Treasury Management Specialist for details.

NORTHWEST BANK

MEMBER FDIC 6/14B EQUAL HOUSING LENDER

BUSINESS LOANS

For your business to be successful, you need easy access to capital for operations and expansion. We offer a wide variety of loan products designed with you in mind.

- *Lines of Credit*
- *Equipment Financing*
- *Inventory Financing*
- *Real Estate Financing*
- *Real Estate Development Loans*
- *Investment Property Financing*
- *Construction Loans*
- *Agriculture Loans*
- *SBA Guaranteed Loans*

NORTHWEST BANK

MEMBER FDIC 12/11B EQUAL HOUSING LENDER

FEE SCHEDULE

The following fees may be assessed against your account.

ACH origination (Electronic Transfers).....ask for details
Account closing within 60 days of opening.....$20.00
Account research.....$25.00 per hour ($25.00 min.)
Card fees:
- Business debit card.....$5.00 per card per month
- Bus Card emergency replacement.....$100.00
- Bus Card emergency cash service.....$50.00
- Replacement (ATM/any Debit).....$15.00

Cashier's check.....$3.00 each
Certified check.....$7.00 each
Check images (mailed, when available).....$2.00 per month
Coin counting and wrapping (non-customer).....$5.00
Coin orders.....$0.10 per roll
Collection items (incoming).....$20.00 each
Commercial Sweep Transfer Account.....$50.00 per month
Counter Checks .....$1.00 each
Credit card merchant program.....quote
Currency order.....$2.00 per $1000
Deposit Bags: zipper without lock.....$3.00
zipper with lock (9" X 16").....$20.00
Business Online Service.....quote
Fax machine transmission.....$5.00 per page
Foreign currency orders.....quote
Garnishments/Levies/Other legal processes.....$50.00
Lock Box (not Safe Deposit Box)(not all locations).....quote
Night Depository Box access:
- 1 locked bag, 1 box key.....$20.00
- Additional box key.....$3.00 each
- Lost box key.....$20.00 each

Non-sufficient funds (NSF) return item.....$32.00 each return
A non-sufficient funds item may be created by checks, electronic means (ATM, PC, ACH, etc.) or in-person withdrawal. The fee is assessed each time an item is presented for payment and returned unpaid due to insufficient funds in the account.
Overdraft (debit or check paid).....$32.00 each
An overdraft item may be created by checks, electronic means (ATM, PC, ACH, etc.) or in-person withdrawal.
Photocopies.....$0.25 each
Returned deposited items.....$7.00 each
Safe Deposit Box (not all locations).....quote
Statement copy.....$1.00 per page
Stop payments.....$32.00 per order
Undeliverable mail fee.....$2.00 per item
Wire transfers:
- Domestic incoming.....$10.00
- Foreign incoming.....$20.00+fees
- Domestic outgoing.....$20.00
- Foreign outgoing.....$40.00+fees

Effective 03/31/2020

Products and pricing may vary by location. Additional products/services may be available and the pricing will be assessed on a quote basis. Please contact your banking representative for further information.

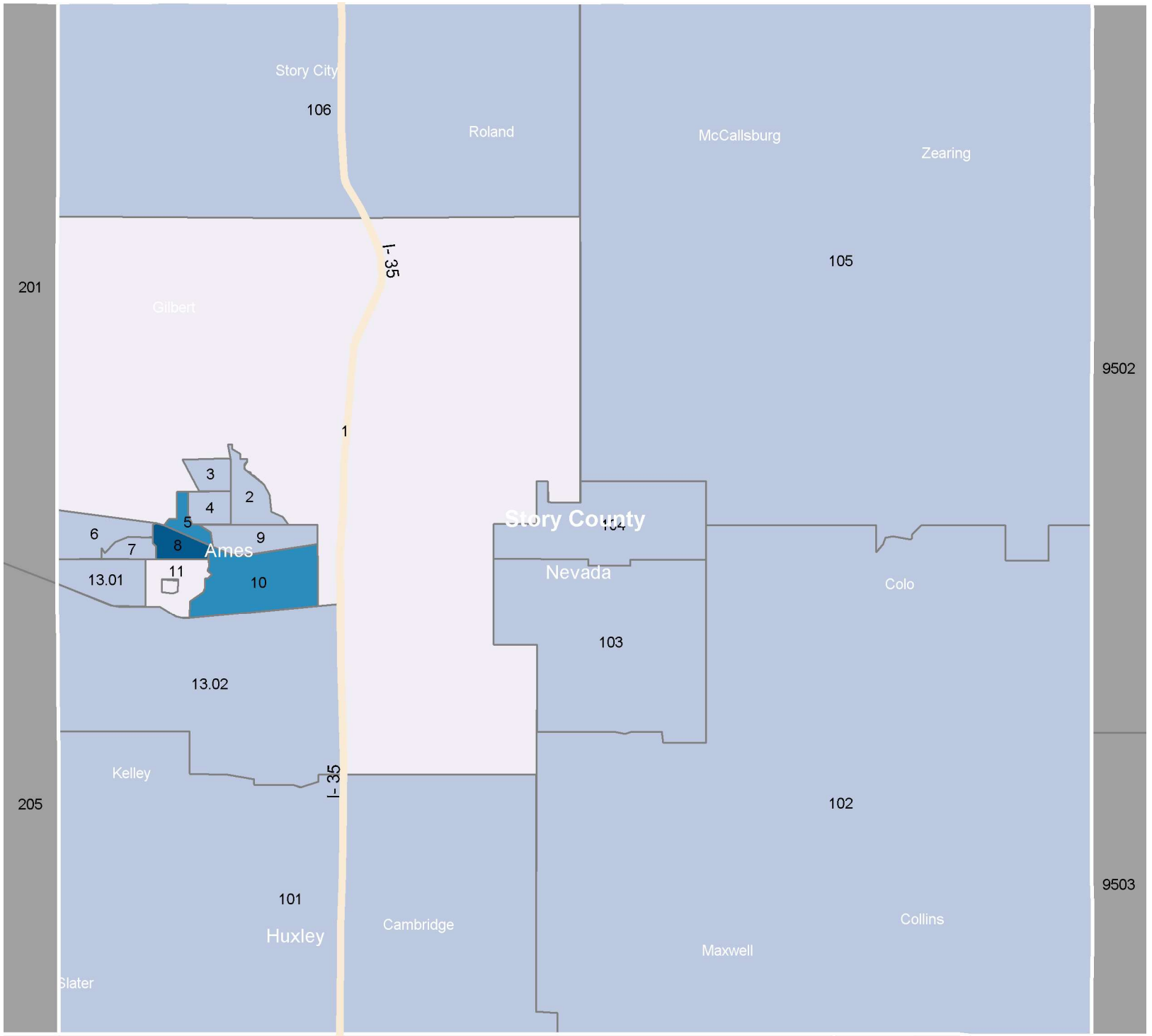
NORTHWEST BANK

Section 5

Assessment Areas

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Ames MSA



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

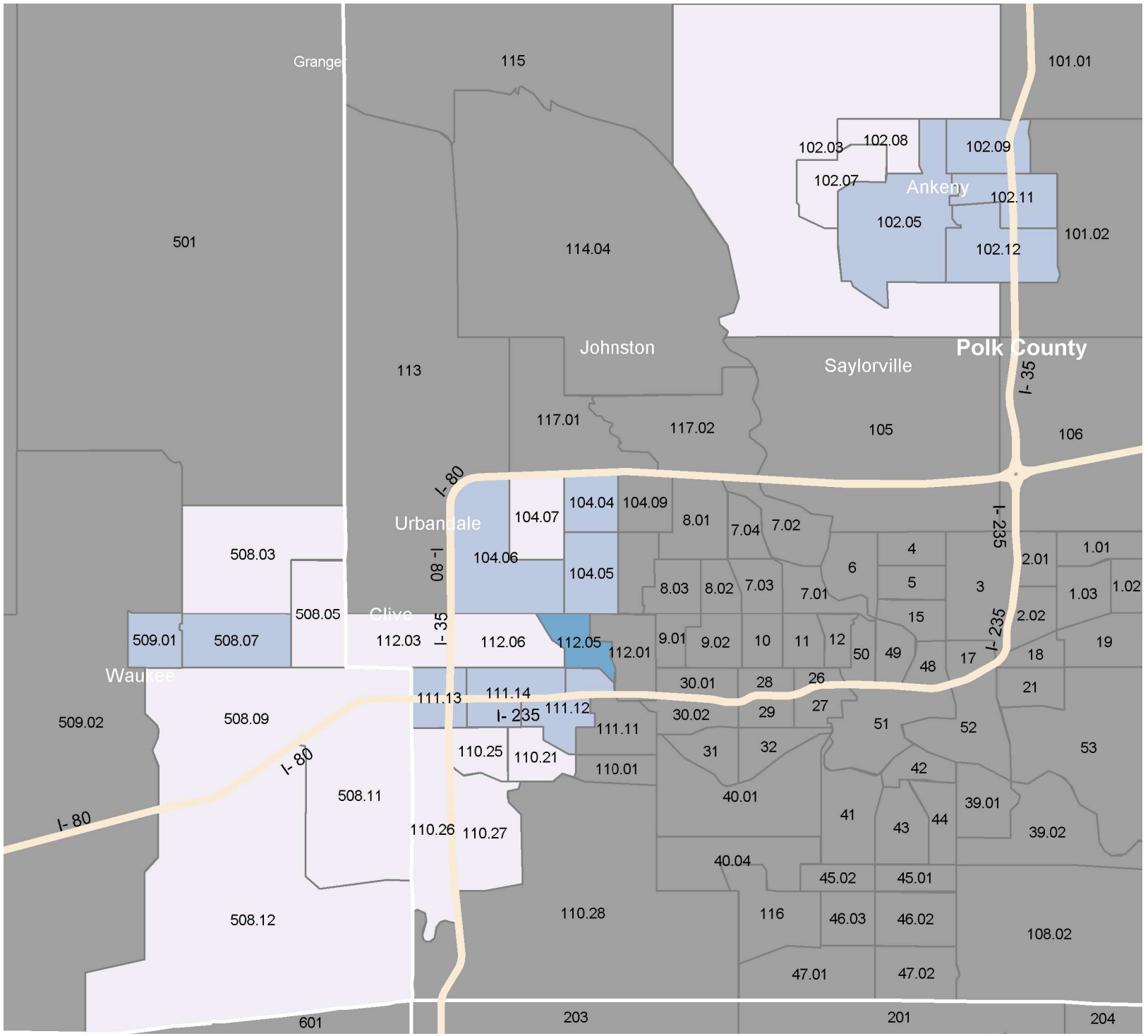
Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Ames MSA

STATE CODE	ST	COUNTYCODE	COUNTY	CENSUS TRACT	INCLVL	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Distressed/Underserved
19	IA	169	STORY	106	3:Middle	1	6.19	0.44	1.36	No
19	IA	169	STORY	105	3:Middle	1	2.47	0.16	0	No
19	IA	169	STORY	104	3:Middle	1	8.1	1.34	6.55	No
19	IA	169	STORY	103	3:Middle	1	6.66	1.2	2.89	No
19	IA	169	STORY	102	3:Middle	1	2.84	0	1.7	No
19	IA	169	STORY	101	3:Middle	1	4.26	0.4	2.83	No
19	IA	169	STORY	13.02	3:Middle	2	13.47	0.85	4.74	No
19	IA	169	STORY	13.01	3:Middle	2	12.79	2.31	1.64	No
19	IA	169	STORY	12	4:Upper	2	11.04	4.54	0	No
19	IA	169	STORY	11	4:Upper	2	13.28	0.79	2.93	No
19	IA	169	STORY	10	1:Low	3	39.15	2.61	5.29	No
19	IA	169	STORY	9	3:Middle	2	12.74	5.32	1.8	No
19	IA	169	STORY	8	0:NA	2	11.22	2.25	5.61	No
19	IA	169	STORY	7	3:Middle	2	18.03	2.48	1.9	No
19	IA	169	STORY	6	3:Middle	2	14.73	3.68	2.65	No
19	IA	169	STORY	5	1:Low	3	46.08	8.14	6.25	No
19	IA	169	STORY	4	3:Middle	1	2.38	0	1.51	No
19	IA	169	STORY	3	3:Middle	2	13.12	2.21	1.55	No
19	IA	169	STORY	2	3:Middle	3	22.19	5.81	1.25	No
19	IA	169	STORY	1	4:Upper	2	19.91	3.45	4.51	No

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

*Des Moines MSA**



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

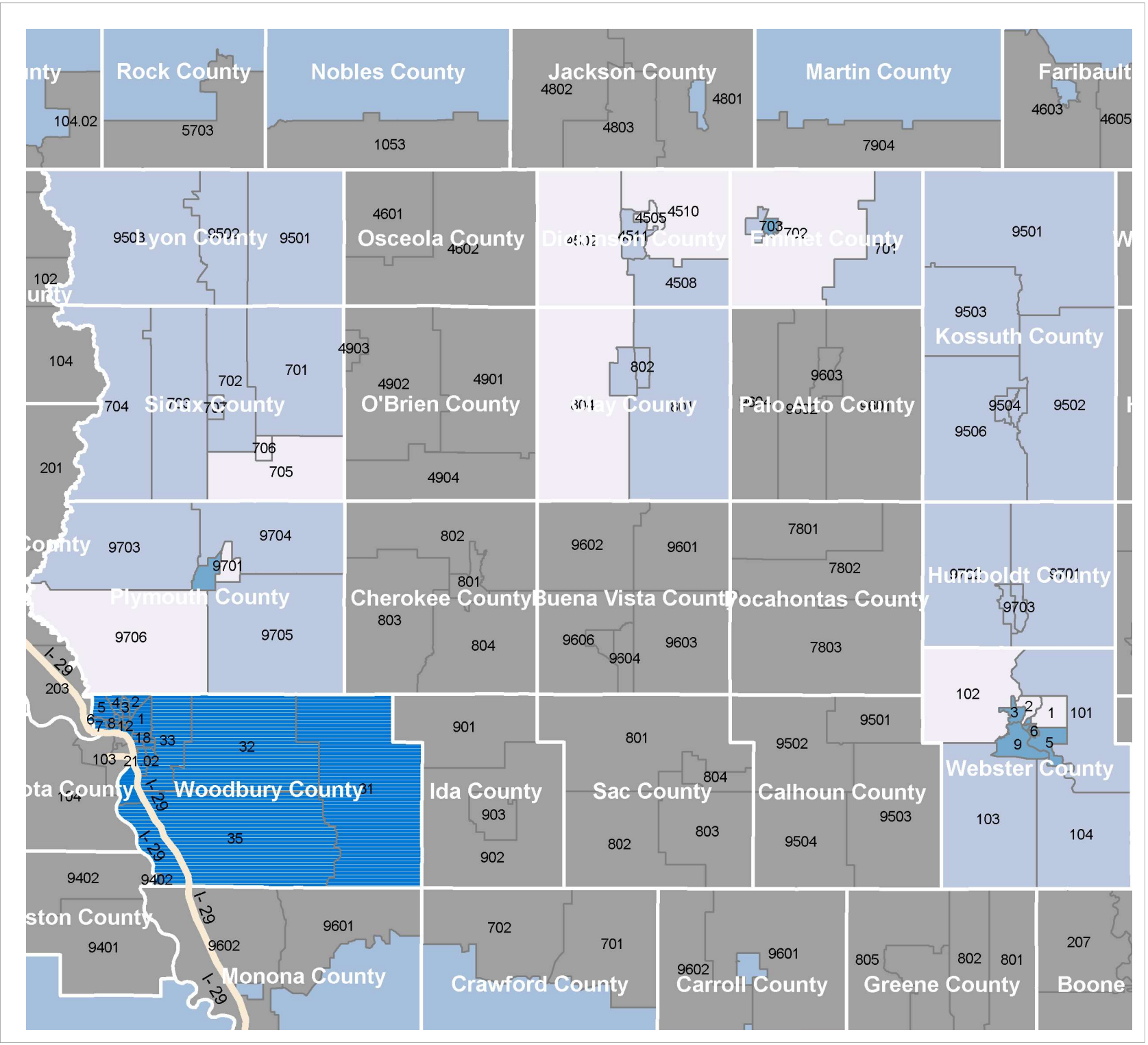
Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Des Moines MSA*

STATE CODE	ST	COUNTYCODE	COUNTY	CENSUS TRACT	INCLVL	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Distressed/Underserved
19	IA	153	POLK	112.06	4:Upper	1	9.66	3.19	1.86	No
19	IA	153	POLK	112.05	2:Moderate	3	42.79	4.37	28.92	No
19	IA	153	POLK	112.03	4:Upper	1	6.16	0	0.34	No
19	IA	153	POLK	111.14	3:Middle	3	36.63	13.8	12.34	No
19	IA	153	POLK	111.13	3:Middle	3	24.6	9.32	1.85	No
19	IA	153	POLK	111.12	3:Middle	2	13.32	0.22	9.38	No
19	IA	153	POLK	110.27	4:Upper	2	18.29	2.22	6.12	No
19	IA	153	POLK	110.26	4:Upper	1	7.16	0	1.83	No
19	IA	153	POLK	110.25	4:Upper	2	14.26	2.24	3.68	No
19	IA	153	POLK	110.21	4:Upper	2	10.87	3.96	2.01	No
19	IA	153	POLK	104.07	4:Upper	1	2.74	0	2.26	No
19	IA	153	POLK	104.06	3:Middle	2	13.6	3.78	7.31	No
19	IA	153	POLK	104.05	3:Middle	2	12.43	3.77	3.51	No
19	IA	153	POLK	104.04	3:Middle	2	14.39	3.31	5.22	No
19	IA	153	POLK	102.12	3:Middle	1	5.88	0.94	1.9	No
19	IA	153	POLK	102.11	3:Middle	1	8.18	1.67	3.61	No
19	IA	153	POLK	102.09	3:Middle	1	5.76	2.02	0.29	No
19	IA	153	POLK	102.08	4:Upper	1	8.25	3.05	1.22	No
19	IA	153	POLK	102.07	4:Upper	1	3.56	0	1.95	No
19	IA	153	POLK	102.05	3:Middle	2	12.96	1.61	6.27	No
19	IA	153	POLK	102.03	4:Upper	1	7.21	0.64	1.61	No
19	IA	49	DALLAS	509.01	3:Middle	1	5.07	0	4.18	No
19	IA	49	DALLAS	508.12	4:Upper	2	12.64	7.33	1.1	No
19	IA	49	DALLAS	508.11	4:Upper	2	18.52	2.41	2.98	No
19	IA	49	DALLAS	508.09	4:Upper	1	9.68	0.83	3.14	No
19	IA	49	DALLAS	508.07	3:Middle	2	11.17	0.96	2.59	No
19	IA	49	DALLAS	508.05	4:Upper	2	13.75	0.35	5.69	No
19	IA	49	DALLAS	508.03	4:Upper	2	12.89	0.88	2.28	No

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Non-MSA Iowa



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Non-MSA Iowa

STATE CODE	ST	COUNTYCODE	COUNTY	CENSUS TRACT	INCLVL	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Distressed/Underserved
19	IA	187	WEBSTER	104	3:Middle	1	1.17	0	0.35	No
19	IA	187	WEBSTER	103	3:Middle	1	5.12	0.88	1.32	No
19	IA	187	WEBSTER	102	4:Upper	1	6.9	2.17	4.73	No
19	IA	187	WEBSTER	101	3:Middle	1	2.83	0	2.53	No
19	IA	187	WEBSTER	9	2:Moderate	3	23.26	12.63	6.74	No
19	IA	187	WEBSTER	7	2:Moderate	3	26.89	10.27	9.56	No
19	IA	187	WEBSTER	6	2:Moderate	1	6.31	1.06	3.24	No
19	IA	187	WEBSTER	5	2:Moderate	3	27.33	17.39	6	No
19	IA	187	WEBSTER	4	2:Moderate	3	30.98	11.02	12.93	No
19	IA	187	WEBSTER	3	2:Moderate	2	11.42	0.21	10.78	No
19	IA	187	WEBSTER	2	4:Upper	1	7.64	0	1.08	No
19	IA	187	WEBSTER	1	4:Upper	1	4.05	0.88	2	No
19	IA	167	SIOUX	707	3:Middle	2	16.71	0.45	14.58	Yes
19	IA	167	SIOUX	706	4:Upper	2	10.18	0.54	7.68	No
19	IA	167	SIOUX	705	4:Upper	2	11.98	0.73	8.31	No
19	IA	167	SIOUX	704	3:Middle	3	20.59	0.35	19.45	Yes
19	IA	167	SIOUX	703	3:Middle	1	4.44	0.54	2.2	Yes
19	IA	167	SIOUX	702	3:Middle	2	11.39	0.39	8.75	Yes
19	IA	167	SIOUX	701	3:Middle	1	7.02	0	6.07	Yes
19	IA	149	PLYMOUTH	9706	4:Upper	1	3.3	0.26	1.78	No
19	IA	149	PLYMOUTH	9705	3:Middle	1	6.55	0.28	5.09	No
19	IA	149	PLYMOUTH	9704	3:Middle	1	2.73	0	2.06	No
19	IA	149	PLYMOUTH	9703	3:Middle	1	2.12	0	2.12	No
19	IA	149	PLYMOUTH	9702	2:Moderate	2	12.21	1.66	10.14	No
19	IA	149	PLYMOUTH	9701	4:Upper	1	7.76	0.68	2.63	No
19	IA	119	LYON	9503	3:Middle	1	4.21	0.05	3.49	No
19	IA	119	LYON	9502	3:Middle	1	2.02	0.12	0.65	No
19	IA	119	LYON	9501	3:Middle	1	4.67	0	2.57	No
19	IA	109	KOSSUTH	9506	3:Middle	1	2.43	0.15	1.8	Yes
19	IA	109	KOSSUTH	9505	3:Middle	1	0.62	0.06	0.56	Yes
19	IA	109	KOSSUTH	9504	3:Middle	1	6.75	0.26	2.55	Yes
19	IA	109	KOSSUTH	9503	3:Middle	1	5.2	1.41	1.19	Yes
19	IA	109	KOSSUTH	9502	3:Middle	1	4.72	0.48	2.68	Yes
19	IA	109	KOSSUTH	9501	3:Middle	1	4.34	0	2.57	Yes
19	IA	91	HUMBOLDT	9704	3:Middle	1	6.93	0.11	5.49	No
19	IA	91	HUMBOLDT	9703	3:Middle	1	7.22	0.03	3.61	No
19	IA	91	HUMBOLDT	9702	3:Middle	1	2.61	0	2.27	No
19	IA	91	HUMBOLDT	9701	3:Middle	1	3.84	0.41	2.89	No
19	IA	63	EMMET	704	3:Middle	2	11.87	0	11.87	No
19	IA	63	EMMET	703	2:Moderate	3	20.5	3.76	15.26	No
19	IA	63	EMMET	702	4:Upper	1	4.94	1.02	1.42	No
19	IA	63	EMMET	701	3:Middle	1	1.73	0	1.12	No
19	IA	59	DICKINSON	4511	3:Middle	1	4.28	0.95	2.58	No
19	IA	59	DICKINSON	4510	4:Upper	1	1.91	0	0.39	No
19	IA	59	DICKINSON	4508	3:Middle	1	2.08	0.03	1.07	No
19	IA	59	DICKINSON	4505	4:Upper	1	5.12	0.28	2.35	No
19	IA	59	DICKINSON	4502	4:Upper	1	1	0	0.29	No
19	IA	41	CLAY	804	4:Upper	1	2.34	0.24	0.37	No

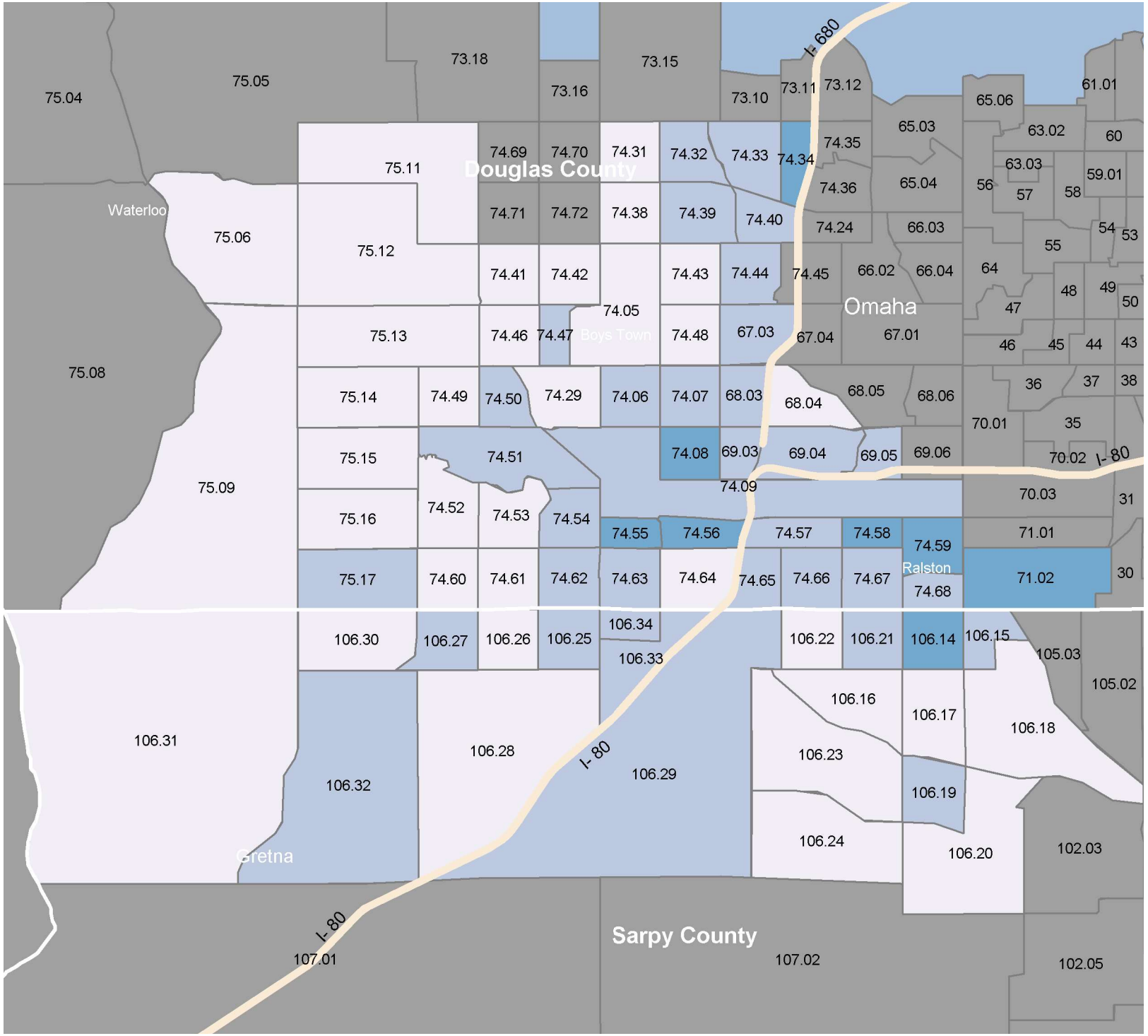
Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Non-MSA Iowa

19	IA	41	CLAY	803	3:Middle	1	6.4	0.02	5.1	No
19	IA	41	CLAY	802	3:Middle	1	7.22	1.59	3.22	No
19	IA	41	CLAY	801	3:Middle	1	2.44	0	0.05	No

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Omaha MSA



Prepared using Mapping Module by QuestSoft - v1.10 - 8/17/2020 10:43am

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Omaha MSA

STATE CODE	ST	COUNTYCODE	COUNTY	CENSUS TRACT	INCLVL	Minority Level	Minority Pct.	Black Minority Pct.	Hispanic Minority Pct.	Distressed/Underserved
31	NE	153	SARPY	106.34	3:Middle	2	13.67	0.59	5.47	No
31	NE	153	SARPY	106.33	3:Middle	2	11.04	0.95	5.28	No
31	NE	153	SARPY	106.32	3:Middle	1	7.46	0	4.78	No
31	NE	153	SARPY	106.31	4:Upper	1	5.67	2.97	2.15	No
31	NE	153	SARPY	106.3	4:Upper	2	10	0.37	5.23	No
31	NE	153	SARPY	106.29	3:Middle	1	8.36	0	2.01	No
31	NE	153	SARPY	106.28	4:Upper	1	4.09	0.48	2.27	No
31	NE	153	SARPY	106.27	3:Middle	1	6.77	0	3.96	No
31	NE	153	SARPY	106.26	4:Upper	1	8.44	0.2	0.76	No
31	NE	153	SARPY	106.25	3:Middle	3	21.5	6.43	9.45	No
31	NE	153	SARPY	106.24	4:Upper	1	7.72	0.68	4.22	No
31	NE	153	SARPY	106.23	4:Upper	1	5.04	1.11	2.29	No
31	NE	153	SARPY	106.22	4:Upper	2	11.05	2.09	0.49	No
31	NE	153	SARPY	106.21	3:Middle	2	11.91	2.15	8.26	No
31	NE	153	SARPY	106.2	4:Upper	1	9.11	1.63	3.54	No
31	NE	153	SARPY	106.19	3:Middle	2	16.25	8.53	3.68	No
31	NE	153	SARPY	106.18	4:Upper	3	21.47	5.42	8.16	No
31	NE	153	SARPY	106.17	4:Upper	2	12.95	3.33	5.38	No
31	NE	153	SARPY	106.16	4:Upper	2	10.46	2.78	6.16	No
31	NE	153	SARPY	106.15	3:Middle	2	17.61	0.42	13.57	No
31	NE	153	SARPY	106.14	2:Moderate	3	24.6	6.65	8.61	No
31	NE	55	DOUGLAS	75.17	3:Middle	1	7.62	1.57	2.32	No
31	NE	55	DOUGLAS	75.16	4:Upper	1	6.74	1.15	0.5	No
31	NE	55	DOUGLAS	75.15	4:Upper	2	15.8	4.75	3.39	No
31	NE	55	DOUGLAS	75.14	4:Upper	1	6.76	0.68	1.89	No
31	NE	55	DOUGLAS	75.13	4:Upper	1	4.72	0.76	0.34	No
31	NE	55	DOUGLAS	75.12	4:Upper	1	8.3	0.11	2.91	No
31	NE	55	DOUGLAS	75.11	4:Upper	2	15.5	5.21	2.56	No
31	NE	55	DOUGLAS	75.09	4:Upper	1	1.9	0	0.97	No
31	NE	55	DOUGLAS	75.06	4:Upper	1	6	0.82	4.35	No
31	NE	55	DOUGLAS	74.68	3:Middle	3	20.21	0.32	19.44	No
31	NE	55	DOUGLAS	74.67	3:Middle	2	19.57	4.06	9.45	No
31	NE	55	DOUGLAS	74.66	3:Middle	3	21.97	3.53	14.48	No
31	NE	55	DOUGLAS	74.65	3:Middle	3	22.25	2.24	5.84	No
31	NE	55	DOUGLAS	74.64	4:Upper	2	13.03	8.48	3.37	No
31	NE	55	DOUGLAS	74.63	3:Middle	2	12.2	1.6	4.8	No
31	NE	55	DOUGLAS	74.62	3:Middle	2	14.11	2.8	7.95	No
31	NE	55	DOUGLAS	74.61	4:Upper	2	14.03	0.28	4.39	No
31	NE	55	DOUGLAS	74.6	4:Upper	2	11.05	0	3.88	No
31	NE	55	DOUGLAS	74.59	2:Moderate	2	14.36	0	12.1	No
31	NE	55	DOUGLAS	74.58	2:Moderate	3	24.47	3.56	14.55	No
31	NE	55	DOUGLAS	74.57	3:Middle	3	21.34	4.02	9.03	No
31	NE	55	DOUGLAS	74.56	2:Moderate	2	16.19	4.29	9.32	No
31	NE	55	DOUGLAS	74.55	2:Moderate	3	20.39	0	19.76	No
31	NE	55	DOUGLAS	74.54	3:Middle	2	11.51	0.66	4.41	No
31	NE	55	DOUGLAS	74.53	4:Upper	1	7.44	1	0.52	No
31	NE	55	DOUGLAS	74.52	4:Upper	1	7.53	0.16	2.57	No
31	NE	55	DOUGLAS	74.51	3:Middle	2	13.02	0.52	2.66	No

Northwest Bank - 2020 HMDA - ASSESSMENT AREA INCOME MAP

Omaha MSA

31	NE	55	DOUGLAS	74.5	3:Middle	1	6.69	1.55	1.95	No
31	NE	55	DOUGLAS	74.49	4:Upper	1	8.86	0	3.11	No
31	NE	55	DOUGLAS	74.48	4:Upper	1	6.33	1.73	1.44	No
31	NE	55	DOUGLAS	74.47	3:Middle	1	5.34	0	4.68	No
31	NE	55	DOUGLAS	74.46	4:Upper	1	6.81	0.29	3.94	No
31	NE	55	DOUGLAS	74.44	3:Middle	3	33.77	9.73	2.79	No
31	NE	55	DOUGLAS	74.43	4:Upper	3	20.72	7.07	6.89	No
31	NE	55	DOUGLAS	74.42	4:Upper	1	7.1	0.34	4.04	No
31	NE	55	DOUGLAS	74.41	4:Upper	2	12.87	4.37	3.35	No
31	NE	55	DOUGLAS	74.4	3:Middle	3	37.1	25.96	5.52	No
31	NE	55	DOUGLAS	74.39	3:Middle	2	12.48	5.97	3.03	No
31	NE	55	DOUGLAS	74.38	4:Upper	1	9.02	0.62	6.82	No
31	NE	55	DOUGLAS	74.34	2:Moderate	3	38.69	23.71	7.21	No
31	NE	55	DOUGLAS	74.33	3:Middle	3	20.42	8.15	7.87	No
31	NE	55	DOUGLAS	74.32	3:Middle	3	21.1	9.16	7.48	No
31	NE	55	DOUGLAS	74.31	4:Upper	2	12.16	4.44	1.35	No
31	NE	55	DOUGLAS	74.29	4:Upper	1	7.19	0.33	4.94	No
31	NE	55	DOUGLAS	74.09	3:Middle	1	7.31	1.33	3.28	No
31	NE	55	DOUGLAS	74.08	2:Moderate	2	18.16	4.15	9.29	No
31	NE	55	DOUGLAS	74.07	3:Middle	1	9.74	0.33	4.6	No
31	NE	55	DOUGLAS	74.06	3:Middle	2	11.22	1.16	4.78	No
31	NE	55	DOUGLAS	74.05	4:Upper	3	20.91	7.52	4.67	No
31	NE	55	DOUGLAS	71.02	2:Moderate	3	34.29	2.82	26.02	No
31	NE	55	DOUGLAS	69.05	3:Middle	2	18.94	2.49	3.68	No
31	NE	55	DOUGLAS	69.04	3:Middle	1	4.88	0.03	4.13	No
31	NE	55	DOUGLAS	69.03	3:Middle	2	16.97	5.73	7.31	No
31	NE	55	DOUGLAS	68.04	4:Upper	1	6.83	0	2.37	No
31	NE	55	DOUGLAS	68.03	3:Middle	1	9.69	5.33	0.25	No
31	NE	55	DOUGLAS	67.03	3:Middle	2	18.73	8.22	5.25	No

Section 6

CRA Disclosure Statement &

HMDA Disclosure Statement

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOMFIELD COUNTY (014), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREMER COUNTY (017), IA										
MSA 47940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	111	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	111	0	0	0	0	0	0
BUENA VISTA COUNTY (021), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	129	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	1	129	0	0	1	60	0	0
CALHOUN COUNTY (025), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (027), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	1	498	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	1	498	0	0	0	0
CERRO GORDO COUNTY (033), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
CLAY COUNTY (041), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	36	1,663	10	1,920	6	3,379	40	3,274	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,763	10	1,920	6	3,379	40	3,274	0	0

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (045), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (049), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	207	1	250	3	1,261	5	893	0	0
Upper Income	26	691	8	1,503	4	2,080	37	4,024	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	898	9	1,753	7	3,341	42	4,917	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	197	2	443	1	300	4	540	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	217	2	443	1	300	5	560	0	0
Totals For County: (049) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	404	3	693	4	1,561	9	1,433	0	0
Upper Income	27	711	8	1,503	4	2,080	38	4,044	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,115	11	2,196	8	3,641	47	5,477	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DECATUR COUNTY (053), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	105	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	0	0	1	300	0	0	0	0
DICKINSON COUNTY (059), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	1,222	17	3,007	6	2,264	39	3,955	0	0
Upper Income	42	1,463	10	1,871	7	3,110	44	4,280	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	2,685	27	4,878	13	5,374	83	8,235	0	0
EMMET COUNTY (063), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	169	0	0	0	0	5	169	0	0
Middle Income	2	80	1	125	1	460	4	665	0	0
Upper Income	2	17	0	0	0	0	2	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	266	1	125	1	460	11	851	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLOYD COUNTY (067), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	278	1	278	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	278	1	278	0	0
GUTHRIE COUNTY (077), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	1	40	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	71	0	0	1	600	2	631	0	0
HAMILTON COUNTY (079), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	1	500	2	510	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	500	2	510	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (091), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	45	1,793	13	2,240	8	3,473	48	3,437	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,793	13	2,240	8	3,473	48	3,437	0	0
JASPER COUNTY (099), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	130	0	0	1	130	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
JOHNSON COUNTY (103), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,400	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,400	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KOSSUTH COUNTY (109), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	780	2	333	7	3,317	21	1,394	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	780	2	333	7	3,317	21	1,394	0	0
LEE COUNTY (111), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
LYON COUNTY (119), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	163	0	0	0	0	4	163	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	163	0	0	0	0	4	163	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (121), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	1	130	0	0	2	227	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	1	130	0	0	2	227	0	0
MUSCATINE COUNTY (139), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	900	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	900	1	400	0	0
OSCEOLA COUNTY (143), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALO ALTO COUNTY (147), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	294	0	0	0	0	4	294	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	294	0	0	0	0	4	294	0	0
PLYMOUTH COUNTY (149), IA										
MSA 43580										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	476	3	642	2	1,050	13	1,093	0	0
Middle Income	8	201	2	254	0	0	9	336	0	0
Upper Income	9	328	2	212	3	1,396	8	640	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,005	7	1,108	5	2,446	30	2,069	0	0
POCAHONTAS COUNTY (151), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	0	0	0	0
Middle Income	29	1,613	13	2,490	14	7,170	18	3,053	0	0
Upper Income	32	1,005	10	1,741	15	8,382	45	7,388	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	2,618	24	4,356	29	15,552	63	10,441	0	0
Outside Assessment Area										
Low Income	0	0	0	0	2	1,530	1	530	0	0
Moderate Income	7	350	8	1,326	9	4,841	16	3,233	0	0
Middle Income	38	2,158	24	4,301	26	12,281	36	6,437	0	0
Upper Income	18	997	11	2,051	11	6,012	29	4,779	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	63	3,505	43	7,678	48	24,664	82	14,979	0	0
Totals For County: (153) 2/										
Low Income	0	0	0	0	2	1,530	1	530	0	0
Moderate Income	7	350	9	1,451	9	4,841	16	3,233	0	0
Middle Income	67	3,771	37	6,791	40	19,451	54	9,490	0	0
Upper Income	50	2,002	21	3,792	26	14,394	74	12,167	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	124	6,123	67	12,034	77	40,216	145	25,420	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POTTAWATTAMIE COUNTY (155), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	2	900	0	0	0	0
Upper Income	1	25	1	125	0	0	2	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	1	125	2	900	2	150	0	0
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	0	0	0	0
SIOUX COUNTY (167), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	1,379	3	431	2	750	23	1,163	0	0
Upper Income	4	307	2	238	2	925	7	970	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,686	5	669	4	1,675	30	2,133	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	2	1,415	2	1,415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,915	2	1,415	0	0
TAMA COUNTY (171), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
WARREN COUNTY (181), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	263	0	0	1	438	2	175	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	263	0	0	2	838	3	575	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WEBSTER COUNTY (187), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	25	1,247	10	1,635	14	7,358	27	3,890	0	0
Middle Income	9	448	1	180	0	0	7	248	0	0
Upper Income	16	607	5	817	0	0	16	782	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	2,302	16	2,632	14	7,358	50	4,920	0	0
WOODBURY COUNTY (193), IA										
MSA 43580										
Inside AA 0004										
Low Income	4	185	5	880	3	1,493	1	20	0	0
Moderate Income	6	321	2	438	4	2,311	4	410	0	0
Middle Income	8	425	2	330	1	260	4	140	0	0
Upper Income	2	55	3	500	2	1,077	2	311	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	986	12	2,148	10	5,141	11	881	0	0
WRIGHT COUNTY (197), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	0	0	0	0	2	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	2	65	0	0
TOTAL INSIDE AA IN STATE	406	16,945	126	22,162	104	51,516	433	42,715	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	91	4,980	51	8,931	69	34,968	113	20,363	0	0
STATE TOTAL	497	21,925	177	31,093	173	86,484	546	63,078	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	0	0	1	800	3	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	0	0	1	800	3	1,000	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	200	0	0	1	800	3	1,000	0	0
STATE TOTAL	2	200	0	0	1	800	3	1,000	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCHANAN COUNTY (021), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	296	1	296	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	296	1	296	0	0
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	793	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	793	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,089	1	296	0	0
STATE TOTAL	0	0	0	0	2	1,089	1	296	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (025), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
CHEYENNE COUNTY (033), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	312	1	312	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	312	1	312	0	0
DAKOTA COUNTY (043), NE										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	457	0	0	0	0
Middle Income	0	0	1	149	0	0	1	149	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	1	457	1	149	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DODGE COUNTY (053), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	280	1	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	1	280	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE 2/										
MSA 36540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	0	0	0	0
Median Family Income 70-80%	2	150	2	304	0	0	3	354	0	0
Median Family Income 80-90%	2	150	2	320	0	0	1	50	0	0
Median Family Income 90-100%	9	321	2	275	4	2,186	9	1,711	0	0
Median Family Income 100-110%	15	447	12	2,469	12	8,273	15	2,295	0	0
Median Family Income 110-120%	5	201	2	390	2	800	6	792	0	0
Median Family Income >= 120%	12	674	5	1,046	5	3,034	15	3,039	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	45	1,943	25	4,804	24	14,693	49	8,241	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	120	1	190	1	300	0	0	0	0
Median Family Income 30-40%	1	15	1	226	1	650	2	241	0	0
Median Family Income 40-50%	3	220	2	430	3	1,325	5	1,175	0	0
Median Family Income 50-60%	1	69	0	0	0	0	1	69	0	0
Median Family Income 60-70%	4	310	3	509	0	0	1	125	0	0
Median Family Income 70-80%	4	305	0	0	1	500	3	233	0	0
Median Family Income 80-90%	1	25	1	150	2	1,293	2	1,020	0	0
Median Family Income 90-100%	1	75	0	0	5	2,035	2	750	0	0
Median Family Income 100-110%	3	125	4	539	4	2,511	5	365	0	0
Median Family Income 110-120%	2	150	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	3	205	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,619	13	2,294	17	8,614	21	3,978	0	0
Totals For County: (055) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	120	1	190	1	300	0	0	0	0
Median Family Income 30-40%	1	15	1	226	1	650	2	241	0	0
Median Family Income 40-50%	3	220	2	430	3	1,325	5	1,175	0	0
Median Family Income 50-60%	1	69	0	0	0	0	1	69	0	0
Median Family Income 60-70%	4	310	3	509	1	400	1	125	0	0
Median Family Income 70-80%	6	455	2	304	1	500	6	587	0	0
Median Family Income 80-90%	3	175	3	470	2	1,293	3	1,070	0	0
Median Family Income 90-100%	10	396	2	275	9	4,221	11	2,461	0	0
Median Family Income 100-110%	18	572	16	3,008	16	10,784	20	2,660	0	0
Median Family Income 110-120%	7	351	2	390	2	800	6	792	0	0
Median Family Income >= 120%	15	879	6	1,296	5	3,034	15	3,039	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	3,562	38	7,098	41	23,307	70	12,219	0	0
HALL COUNTY (079), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARPY COUNTY (153), NE 2/										
MSA 36540										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	461	5	1,080	5	2,353	3	321	0	0
Upper Income	12	485	4	620	6	3,105	14	1,616	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	946	9	1,700	11	5,458	17	1,937	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	194	0	0	1	194	0	0
Middle Income	3	70	0	0	2	800	3	70	0	0
Upper Income	7	259	2	270	2	1,300	3	193	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	329	3	464	4	2,100	7	457	0	0
Totals For County: (153) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	194	0	0	1	194	0	0
Middle Income	12	531	5	1,080	7	3,153	6	391	0	0
Upper Income	19	744	6	890	8	4,405	17	1,809	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,275	12	2,164	15	7,558	24	2,394	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (177), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	1	260	0	0	0	0
Upper Income	1	40	0	0	1	681	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	1	125	2	941	1	40	0	0
YORK COUNTY (185), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	2	325	0	0	3	360	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	2	325	0	0	3	360	0	0
TOTAL INSIDE AA IN STATE	66	2,889	34	6,504	35	20,151	66	10,178	0	0
TOTAL OUTSIDE AA IN STATE	38	2,048	22	3,657	26	12,704	35	5,576	0	0
STATE TOTAL	104	4,937	56	10,161	61	32,855	101	15,754	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	725	1	725	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	725	1	725	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	725	1	725	0	0
STATE TOTAL	0	0	0	0	1	725	1	725	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	0	0	0	0
STATE TOTAL	0	0	1	200	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (083), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	0	0	1	127	0	0
Upper Income	0	0	1	129	4	1,340	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	256	4	1,340	1	127	0	0
UNION COUNTY (127), SD										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	6	241	1	200	2	665	2	236	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	241	1	200	3	1,165	2	236	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YANKTON COUNTY (135), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	291	3	456	8	3,505	4	413	0	0
STATE TOTAL	7	291	3	456	8	3,505	4	413	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	472	19,834	160	28,666	139	71,667	499	52,893	0	0
TOTAL OUTSIDE AA	138	7,519	79	13,694	108	54,391	159	28,823	0	0
TOTAL INSIDE & OUTSIDE	610	27,353	239	42,360	247	126,058	658	81,716	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREMER COUNTY (017), IA										
MSA 47940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	342	1	342	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	342	1	342	0	0
BUENA VISTA COUNTY (021), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
CALHOUN COUNTY (025), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	135	1	126	2	760	2	560	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	1	126	2	760	2	560	0	0

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (035), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	299	3	522	1	290	9	1,111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	299	3	522	1	290	9	1,111	0	0
CLAY COUNTY (041), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	343	3	520	2	850	10	1,163	0	0
Upper Income	3	300	3	550	1	275	7	1,125	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	643	6	1,070	3	1,125	17	2,288	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (049), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
Totals For County: (049) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	0	0	2	450	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Respondent ID: 0000032647
Small Farm Loans - Originations
Agency: FDIC - 3
Institution: Northwest Bank
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DICKINSON COUNTY (059), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	99	1	160	2	787	5	1,046	0	0
Upper Income	20	1,294	2	235	6	2,255	26	3,200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,393	3	395	8	3,042	31	4,246	0	0
EMMET COUNTY (063), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	9	523	3	569	2	555	14	1,647	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	550	3	569	2	555	15	1,674	0	0
HANCOCK COUNTY (081), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUMBOLDT COUNTY (091), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	32	1,863	23	3,808	11	3,981	65	9,642	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,863	23	3,808	11	3,981	65	9,642	0	0
KOSSUTH COUNTY (109), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,053	8	1,393	4	1,625	36	4,071	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,053	8	1,393	4	1,625	36	4,071	0	0
LYON COUNTY (119), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	378	6	1,115	1	275	10	1,226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	378	6	1,115	1	275	10	1,226	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (127), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	335	1	335	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	335	1	335	0	0
MONROE COUNTY (135), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
OSCEOLA COUNTY (143), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	2	1,000	2	700	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	1,000	2	700	0	0

Footnote:

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Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALO ALTO COUNTY (147), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	167	1	200	0	0	4	367	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	167	1	200	0	0	4	367	0	0
PLYMOUTH COUNTY (149), IA										
MSA 43580										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	383	1	200	0	0	12	583	0	0
Middle Income	72	3,270	26	4,445	14	5,567	84	9,300	0	0
Upper Income	33	1,491	7	1,010	2	649	35	2,473	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	116	5,144	34	5,655	16	6,216	131	12,356	0	0
POCAHONTAS COUNTY (151), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	268	1	150	0	0	5	418	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	268	1	150	0	0	5	418	0	0

Footnote:

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Loans by County
Respondent ID: 0000032647
Small Farm Loans - Originations
Agency: FDIC - 3
Institution: Northwest Bank
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	47	1	167	0	0	2	214	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	1	167	0	0	2	214	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	2	398	0	0	4	448	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	2	398	0	0	4	448	0	0
Totals For County: (153) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	2	398	0	0	4	448	0	0
Upper Income	1	47	1	167	0	0	2	214	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	97	3	565	0	0	6	662	0	0

Footnote:

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Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SIOUX COUNTY (167), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	84	4,492	55	9,802	45	15,121	77	8,677	0	0
Upper Income	3	112	2	355	2	578	7	1,045	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	4,604	57	10,157	47	15,699	84	9,722	0	0
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	2	446	1	300	4	796	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	446	1	300	4	796	0	0
WEBSTER COUNTY (187), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	95	0	0	0	0	2	95	0	0
Middle Income	17	1,176	20	3,867	16	5,798	34	7,404	0	0
Upper Income	10	568	7	1,144	7	2,580	20	3,483	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,839	27	5,011	23	8,378	56	10,982	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (189), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	426	1	426	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	426	1	426	0	0
WOODBURY COUNTY (193), IA										
MSA 43580										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	1	150	2	700	4	920	0	0
Upper Income	5	253	3	420	0	0	8	673	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	323	4	570	2	700	12	1,593	0	0
WRIGHT COUNTY (197), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	344	17,837	173	30,160	117	41,596	460	58,264	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	20	1,169	12	2,242	10	3,753	38	6,203	0	0
STATE TOTAL	364	19,006	185	32,402	127	45,349	498	64,467	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	175	0	0	1	175	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	0	0	1	175	0	0
STATE TOTAL	0	0	1	175	0	0	1	175	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILLE LACS COUNTY (095), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
ROCK COUNTY (133), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	275	1	275	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	275	1	275	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	1	275	2	305	0	0
STATE TOTAL	1	30	0	0	1	275	2	305	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE 2/										
MSA 36540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	143	2	331	1	500	6	974	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	143	2	331	1	500	6	974	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	262	1	262	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	262	1	262	0	0
Totals For County: (055) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	262	1	262	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	143	2	331	1	500	6	974	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	143	2	331	2	762	7	1,236	0	0
TOTAL INSIDE AA IN STATE	3	143	2	331	1	500	6	974	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	262	1	262	0	0
STATE TOTAL	3	143	2	331	2	762	7	1,236	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank
Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (027), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	2	375	0	0	3	445	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	2	375	0	0	3	445	0	0
LYMAN COUNTY (085), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	304	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	304	0	0	0	0
UNION COUNTY (127), SD										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	138	1	120	1	300	4	513	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	138	1	120	1	300	4	513	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	208	3	495	2	604	7	958	0	0
STATE TOTAL	4	208	3	495	2	604	7	958	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	347	17,980	175	30,491	118	42,096	466	59,238	0	0
TOTAL OUTSIDE AA	26	1,432	16	2,912	14	4,894	50	7,928	0	0
TOTAL INSIDE & OUTSIDE	373	19,412	191	33,403	132	46,990	516	67,166	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - DALLAS COUNTY (049) - MSA 19780 2/	47	5,992	42	4,917	0	0
IA - POLK COUNTY (153) - MSA 19780 2/	114	22,526	63	10,441	0	0
IA - CLAY COUNTY (041) - MSA NA	53	7,062	40	3,274	0	0
IA - DICKINSON COUNTY (059) - MSA NA	109	12,937	83	8,235	0	0
IA - EMMET COUNTY (063) - MSA NA	11	851	11	851	0	0
IA - HUMBOLDT COUNTY (091) - MSA NA	66	7,506	48	3,437	0	0
IA - KOSSUTH COUNTY (109) - MSA NA	30	4,430	21	1,394	0	0
IA - LYON COUNTY (119) - MSA NA	4	163	4	163	0	0
IA - SIOUX COUNTY (167) - MSA NA	40	4,030	30	2,133	0	0
IA - WEBSTER COUNTY (187) - MSA NA	80	12,292	50	4,920	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540 2/	94	21,440	49	8,241	0	0
NE - SARPY COUNTY (153) - MSA 36540 2/	41	8,104	17	1,937	0	0
IA - PLYMOUTH COUNTY (149) - MSA 43580	40	4,559	30	2,069	0	0
IA - WOODBURY COUNTY (193) - MSA 43580	42	8,275	11	881	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - DALLAS COUNTY (049) - MSA 19780 2/	1	250	1	250	0	0
IA - POLK COUNTY (153) - MSA 19780 2/	2	214	2	214	0	0
IA - CLAY COUNTY (041) - MSA NA	19	2,838	17	2,288	0	0
IA - DICKINSON COUNTY (059) - MSA NA	33	4,830	31	4,246	0	0
IA - EMMET COUNTY (063) - MSA NA	15	1,674	15	1,674	0	0
IA - HUMBOLDT COUNTY (091) - MSA NA	66	9,652	65	9,642	0	0
IA - KOSSUTH COUNTY (109) - MSA NA	36	4,071	36	4,071	0	0
IA - LYON COUNTY (119) - MSA NA	14	1,768	10	1,226	0	0
IA - SIOUX COUNTY (167) - MSA NA	191	30,460	84	9,722	0	0
IA - WEBSTER COUNTY (187) - MSA NA	79	15,228	56	10,982	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540 2/	6	974	6	974	0	0
IA - PLYMOUTH COUNTY (149) - MSA 43580	166	17,015	131	12,356	0	0
IA - WOODBURY COUNTY (193) - MSA 43580	12	1,593	12	1,593	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032647

Institution: Northwest Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	72	37,922	0	0
Purchased	0	0	0	0
Total	72	37,922	0	0
Consortium/Third Party Loans (optional)				

2018 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Northwest Bank

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA - 0001

DALLAS COUNTY (049), IA 2/

MSA: 19780

Middle Income

0508.07 0509.01

Upper Income

0508.03 0508.05 0508.09 0508.11 0508.12

POLK COUNTY (153), IA 2/

MSA: 19780

Moderate Income

0112.05

Middle Income

0102.05 0102.08* 0102.09 0102.11 0102.12 0104.04* 0104.05 0104.06 0111.12* 0111.13 0111.14

Upper Income

0102.03 0102.07 0104.07* 0110.21 0110.25* 0110.26 0110.27 0112.03 0112.06

ASSESSMENT AREA - 0002

CLAY COUNTY (041), IA

MSA: NA

Middle Income

0801.00 0802.00 0803.00

Upper Income

0804.00

DICKINSON COUNTY (059), IA

MSA: NA

Middle Income

4508.00 4511.00

Upper Income

4502.00 4505.00 4510.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

EMMET COUNTY (063), IA

MSA: NA

Moderate Income

0703.00

Middle Income

0701.00* 0704.00

Upper Income

0702.00

HUMBOLDT COUNTY (091), IA

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00

KOSSUTH COUNTY (109), IA

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9501.00 9502.00 9503.00

SIOUX COUNTY (167), IA

MSA: NA

Middle Income

0701.00 0702.00 0703.00 0704.00 0707.00

Upper Income

0705.00 0706.00

WEBSTER COUNTY (187), IA

MSA: NA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Moderate Income

0003.00 0004.00 0005.00 0006.00 0007.00 0009.00

Middle Income

0101.00 0103.00 0104.00

Upper Income

0001.00 0002.00 0102.00

ASSESSMENT AREA - 0003

DOUGLAS COUNTY (055), NE 2/

MSA: 36540

Median Family Income 60-70%

0074.34* 0074.55 0074.58*

Median Family Income 70-80%

0071.02* 0074.08 0074.56 0074.59

Median Family Income 80-90%

0074.40* 0074.44 0074.62*

Median Family Income 90-100%

0067.03 0069.05 0074.07 0074.32* 0074.66* 0074.67 0074.68*

Median Family Income 100-110%

0069.03* 0074.06* 0074.09 0074.33 0074.47* 0074.57 0074.63

Median Family Income 110-120%

0068.03 0069.04 0074.39 0074.50* 0074.51 0074.54* 0074.65 0075.17

Median Family Income >= 120%

0068.04* 0074.05* 0074.29 0074.31* 0074.38* 0074.41* 0074.42* 0074.43 0074.46 0074.48 0074.49

0074.52 0074.53* 0074.60 0074.61* 0074.64* 0075.06 0075.09 0075.11* 0075.12 0075.13 0075.14

0075.15 0075.16*

SARPY COUNTY (153), NE 2/

MSA: 36540

Moderate Income

0106.14*

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Middle Income

0106.15* 0106.19 0106.21 0106.25 0106.27* 0106.29 0106.32* 0106.33 0106.34*

Upper Income

0106.16 0106.17 0106.18 0106.20 0106.22* 0106.23* 0106.24* 0106.26 0106.28 0106.30 0106.31*

ASSESSMENT AREA - 0004

PLYMOUTH COUNTY (149), IA

MSA: 43580

Moderate Income

9702.00

Middle Income

9703.00 9704.00 9705.00

Upper Income

9701.00 9706.00

WOODBURY COUNTY (193), IA

MSA: 43580

Low Income

0015.00 0036.00

Moderate Income

0001.00 0006.00 0008.00* 0010.00 0011.00* 0012.00* 0013.00* 0014.00*

Middle Income

0002.00 0005.00 0007.00* 0009.00* 0018.00 0019.00* 0020.00 0031.00* 0035.00

Upper Income

0003.00 0004.00 0021.01 0021.02 0032.00 0033.00

Income Not Known

9402.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2168.29
BROOMFIELD COUNTY (014), CO
MSA: 19740
Middle Income

0302.00
COLLIER COUNTY (021), FL
MSA: 34940
Upper Income

0104.16
BREMER COUNTY (017), IA
MSA: 47940
Upper Income

0042.00 0046.00
BUENA VISTA COUNTY (021), IA
MSA: NA
Moderate Income

9604.00
Middle Income

9601.00 9602.00
CALHOUN COUNTY (025), IA
MSA: NA
Middle Income

9502.00 9503.00
CARROLL COUNTY (027), IA
MSA: NA
Middle Income

9603.00
CERRO GORDO COUNTY (033), IA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA
Middle Income
9502.00
CHEROKEE COUNTY (035), IA
MSA: NA
Upper Income
0803.00
CLINTON COUNTY (045), IA
MSA: NA
Upper Income
0004.00
DALLAS COUNTY (049), IA 2/
MSA: 19780
Middle Income
0502.00 0505.00 0506.00 0507.00 0509.02
Upper Income
0501.00
DECATUR COUNTY (053), IA
MSA: NA
Middle Income
9601.00 9602.00
FLOYD COUNTY (067), IA
MSA: NA
Middle Income
4805.00
GUTHRIE COUNTY (077), IA
MSA: 19780
Moderate Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

9503.00
Middle Income

9502.00

HAMILTON COUNTY (079), IA

MSA: NA

Middle Income

9603.00

HANCOCK COUNTY (081), IA

MSA: NA

Middle Income

2704.00

JASPER COUNTY (099), IA

MSA: NA

Upper Income

0408.00

JOHNSON COUNTY (103), IA

MSA: 26980

Moderate Income

0003.02 0018.02

LEE COUNTY (111), IA

MSA: NA

Middle Income

4905.00

MADISON COUNTY (121), IA

MSA: 19780

Middle Income

0601.00

MARSHALL COUNTY (127), IA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA
Middle Income
9503.00
MONROE COUNTY (135), IA
MSA: NA
Middle Income
0703.00
MUSCATINE COUNTY (139), IA
MSA: NA
Middle Income
0509.00
OSCEOLA COUNTY (143), IA
MSA: NA
Middle Income
4601.00 4602.00
PALO ALTO COUNTY (147), IA
MSA: NA
Middle Income
9601.00 9602.00 9603.00
POCAHONTAS COUNTY (151), IA
MSA: NA
Middle Income
7801.00 7802.00 7803.00
POLK COUNTY (153), IA 2/
MSA: 19780
Low Income
0001.01 0049.00
Moderate Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0002.02 0003.00 0004.00 0008.03 0027.00 0039.02 0040.01 0044.00 0045.01 0053.00 0110.01

Middle Income

0008.02 0028.00 0029.00 0046.03 0051.00 0101.01 0101.02 0104.08 0105.00 0106.00 0107.02 0110.28 0111.11 0112.01

Upper Income

0031.00 0032.00 0040.04 0107.06 0113.00 0114.04 0115.00 0117.01 0117.02

POTTAWATTAMIE COUNTY (155), IA

MSA: 36540

Middle Income

0212.00

Upper Income

0214.00

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0128.02

STORY COUNTY (169), IA

MSA: 11180

Middle Income

0003.00 0101.00

Upper Income

0011.00

TAMA COUNTY (171), IA

MSA: NA

Middle Income

2904.00

WARREN COUNTY (181), IA

MSA: 19780

Middle Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0202.00 0206.00
Upper Income

0203.00

WINNEBAGO COUNTY (189), IA

MSA: NA

Middle Income

6802.00

WRIGHT COUNTY (197), IA

MSA: NA

Middle Income

6801.00 6805.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income >= 120%

0534.19

MILLE LACS COUNTY (095), MN

MSA: 33460

Moderate Income

1704.00

ROCK COUNTY (133), MN

MSA: NA

Middle Income

5703.00

WASHINGTON COUNTY (163), MN

MSA: 33460

Middle Income

0709.10

BUCHANAN COUNTY (021), MO

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: 41140
Middle Income

0009.00
JACKSON COUNTY (095), MO
MSA: 28140
Median Family Income 60-70%

0141.01
CASS COUNTY (025), NE
MSA: 36540
Middle Income

9657.00
CHEYENNE COUNTY (033), NE
MSA: NA
Middle Income

9550.00
DAKOTA COUNTY (043), NE
MSA: 43580
Moderate Income

0101.00
Middle Income

0103.00
DODGE COUNTY (053), NE
MSA: NA
Middle Income

9638.00
DOUGLAS COUNTY (055), NE 2/
MSA: 36540
Median Family Income 20-30%

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0007.00 0011.00
Median Family Income 30-40%

0053.00
Median Family Income 40-50%

0021.00 0032.00 0033.00 0040.00 0066.03
Median Family Income 50-60%

0071.01
Median Family Income 60-70%

0064.00 0070.03
Median Family Income 70-80%

0035.00 0049.00 0063.01 0063.02
Median Family Income 80-90%

0066.02 0073.11
Median Family Income 90-100%

0005.00 0065.04 0075.04
Median Family Income 100-110%

0018.00 0045.00 0065.03 0068.06 0073.13 0073.17
Median Family Income 110-120%

0073.03 0074.45
Median Family Income >= 120%

0067.01 0073.15
HALL COUNTY (079), NE

MSA: 24260

Upper Income

0012.00
SARPY COUNTY (153), NE 2/

MSA: 36540

Moderate Income

0104.02
Middle Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0101.05 0105.03 0107.02
Upper Income

0101.03 0102.03 0102.06 0107.01
WASHINGTON COUNTY (177), NE

MSA: 36540
Middle Income

0503.00
Upper Income

0502.02
YORK COUNTY (185), NE

MSA: NA
Middle Income

9698.00
SUFFOLK COUNTY (103), NY

MSA: 35004
Median Family Income >= 120%

1580.09
MECKLENBURG COUNTY (119), NC

MSA: 16740
Median Family Income 100-110%

0059.13
SUMMIT COUNTY (153), OH

MSA: 10420
Median Family Income >= 120%

5323.02
CLAY COUNTY (027), SD

MSA: NA
Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

9658.00

LINCOLN COUNTY (083), SD

MSA: 43620

Upper Income

0101.04

LYMAN COUNTY (085), SD

MSA: NA

Middle Income

9726.00

MINNEHAHA COUNTY (099), SD

MSA: 43620

Middle Income

0012.00

Upper Income

0104.04

UNION COUNTY (127), SD

MSA: 43580

Middle Income

0201.00 0202.00

Upper Income

0203.00

YANKTON COUNTY (135), SD

MSA: NA

Middle Income

9661.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032647

Institution: Northwest Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	262	262	0	0.00%
Small Farm Loans	77	77	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	182	182	0	0.00%
Total	523	523	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	112	0	0	2	212	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	112	0	0	2	212	0	0

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	285	1	285	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	285	1	285	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	112	1	285	3	497	0	0
STATE TOTAL	1	100	1	112	1	285	3	497	0	0

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	125	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	142	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	267	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	267	0	0	0	0	0	0
STATE TOTAL	0	0	2	267	0	0	0	0	0	0

2019 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	233	0	0	1	233	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	233	0	0	1	233	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	233	0	0	1	233	0	0
STATE TOTAL	0	0	1	233	0	0	1	233	0	0

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JO DAVIESS COUNTY (085), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	1	45	0	0
STATE TOTAL	1	45	0	0	0	0	1	45	0	0

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (015), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	1	192	1	527	4	779	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	60	1	192	1	527	4	779	0	0
BUENA VISTA COUNTY (021), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	46	0	0	0	0	2	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	0	0	2	46	0	0
CALHOUN COUNTY (025), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	1	120	1	300	2	182	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	1	120	1	300	2	182	0	0

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (027), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	185	1	509	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	185	1	509	0	0	0	0
CERRO GORDO COUNTY (033), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,189	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,189	0	0	0	0
CHEROKEE COUNTY (035), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (041), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	42	2,130	7	1,326	9	4,611	46	4,559	0	0
Upper Income	2	68	1	104	0	0	2	139	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	2,198	8	1,430	9	4,611	48	4,698	0	0
CLINTON COUNTY (045), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (049), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	5	2,541	3	1,005	0	0
Upper Income	15	758	3	519	5	2,385	18	2,834	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	808	3	519	10	4,926	21	3,839	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	2,000	0	0	0	0
Middle Income	2	122	0	0	1	587	1	587	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	122	0	0	3	2,587	1	587	0	0
Totals For County: (049) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	2,000	0	0	0	0
Middle Income	3	172	0	0	6	3,128	4	1,592	0	0
Upper Income	15	758	3	519	5	2,385	18	2,834	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	930	3	519	13	7,513	22	4,426	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DECATUR COUNTY (053), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	165	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	165	0	0	0	0	0	0
DICKINSON COUNTY (059), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	36	1,586	12	2,089	8	4,385	48	4,642	0	0
Upper Income	39	1,418	16	2,895	7	2,721	55	6,388	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	75	3,004	28	4,984	15	7,106	103	11,030	0	0
DUBUQUE COUNTY (061), IA										
MSA 20220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	1	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMMET COUNTY (063), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	115	0	0	0	0	2	115	0	0
Middle Income	6	279	2	244	0	0	8	523	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	404	2	244	0	0	11	648	0	0
GUTHRIE COUNTY (077), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,450	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,450	1	600	0	0
HAMILTON COUNTY (079), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	35	0	0	2	797	3	332	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	2	797	3	332	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (081), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	54	0	0	0	0	3	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	54	0	0	0	0	3	54	0	0
HUMBOLDT COUNTY (091), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	34	1,278	7	1,400	7	2,913	39	2,896	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,278	7	1,400	7	2,913	39	2,896	0	0
JASPER COUNTY (099), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	242	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	242	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (103), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,400	1	650	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,400	1	650	0	0
KOSSUTH COUNTY (109), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	783	4	846	3	1,775	24	3,305	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	783	4	846	3	1,775	24	3,305	0	0
LEE COUNTY (111), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	1	186	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	186	0	0	0	0	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYON COUNTY (119), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	151	0	0	0	0	3	151	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	151	0	0	0	0	3	151	0	0
MADISON COUNTY (121), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	154	1	108	0	0	2	162	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	154	1	108	0	0	2	162	0	0
MARION COUNTY (125), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	438	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	438	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
O'BRIEN COUNTY (141), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0
PALO ALTO COUNTY (147), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	257	1	150	1	705	7	1,112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	257	1	150	1	705	7	1,112	0	0
PLYMOUTH COUNTY (149), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	315	4	645	2	1,074	12	884	0	0
Middle Income	7	168	2	343	0	0	9	511	0	0
Upper Income	14	532	2	358	1	510	11	284	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,015	8	1,346	3	1,584	32	1,679	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POCAHONTAS COUNTY (151), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	0	0	0	0	0	0	0	0
Middle Income	27	1,426	19	3,493	18	10,310	33	5,991	0	0
Upper Income	14	604	20	3,830	12	7,032	31	6,569	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	2,120	39	7,323	30	17,342	64	12,560	0	0
Outside Assessment Area										
Low Income	1	92	0	0	0	0	1	92	0	0
Moderate Income	17	843	8	1,481	14	7,144	13	1,814	0	0
Middle Income	29	1,479	20	3,616	24	13,988	29	5,997	0	0
Upper Income	14	913	10	1,641	14	8,245	17	3,863	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,327	38	6,738	52	29,377	60	11,766	0	0
Totals For County: (153) 2/										
Low Income	1	92	0	0	0	0	1	92	0	0
Moderate Income	18	933	8	1,481	14	7,144	13	1,814	0	0
Middle Income	56	2,905	39	7,109	42	24,298	62	11,988	0	0
Upper Income	28	1,517	30	5,471	26	15,277	48	10,432	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	5,447	77	14,061	82	46,719	124	24,326	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POTTAWATTAMIE COUNTY (155), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	134	0	0	0	0	1	34	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	159	0	0	0	0	2	59	0	0
POWESHIEK COUNTY (157), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	1	35	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	0	0	0	0

Footnote:

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2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SIOUX COUNTY (167), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	28	1,438	5	737	6	2,942	31	2,842	0	0
Upper Income	1	15	1	127	3	1,375	3	592	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,453	6	864	9	4,317	34	3,434	0	0
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	789	2	789	0	0
Upper Income	0	0	0	0	1	315	1	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,104	3	1,104	0	0
TAMA COUNTY (171), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (175), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	162	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	162	0	0	1	100	0	0
WARREN COUNTY (181), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	130	1	558	2	688	0	0
Upper Income	0	0	0	0	1	495	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	1	130	2	1,053	2	688	0	0
WEBSTER COUNTY (187), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	1,344	12	2,066	11	5,176	21	1,257	0	0
Middle Income	10	360	2	380	0	0	9	485	0	0
Upper Income	15	640	6	1,061	2	650	16	1,281	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	2,344	20	3,507	13	5,826	46	3,023	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODBURY COUNTY (193), IA										
MSA 43580										
Inside AA 0004										
Low Income	3	220	6	1,045	2	634	1	334	0	0
Moderate Income	1	75	4	705	4	2,300	3	1,070	0	0
Middle Income	8	417	0	0	4	1,516	7	542	0	0
Upper Income	1	85	7	1,227	2	1,445	5	1,377	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	797	17	2,977	12	5,895	16	3,323	0	0
TOTAL INSIDE AA IN STATE	366	16,355	142	25,440	111	56,295	441	50,586	0	0
TOTAL OUTSIDE AA IN STATE	93	4,809	48	8,378	75	42,211	99	18,408	0	0
STATE TOTAL	459	21,164	190	33,818	186	98,506	540	68,994	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (063), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	22	0	0	0	0	1	22	0	0
STATE TOTAL	1	22	0	0	0	0	1	22	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCHANAN COUNTY (021), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	300	2	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	300	2	350	0	0
COLE COUNTY (051), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	700	1	700	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	2	1,000	3	1,050	0	0
STATE TOTAL	1	50	0	0	2	1,000	3	1,050	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (025), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	172	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	172	0	0	0	0	0	0
DAKOTA COUNTY (043), NE										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	845	1	525	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	845	1	525	0	0
DODGE COUNTY (053), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	18	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE 2/										
MSA 36540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	150	1	121	0	0	1	50	0	0
Median Family Income 90-100%	3	118	3	437	3	1,370	2	68	0	0
Median Family Income 100-110%	13	574	7	1,457	15	9,067	15	2,068	0	0
Median Family Income 110-120%	5	180	3	615	1	300	7	555	0	0
Median Family Income >= 120%	15	752	5	850	10	5,685	19	4,119	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,874	19	3,480	30	16,822	44	6,860	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	90	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	23	2	263	4	2,023	3	1,021	0	0
Median Family Income 40-50%	1	100	1	250	3	1,677	1	725	0	0
Median Family Income 50-60%	2	34	0	0	2	574	3	308	0	0
Median Family Income 60-70%	1	18	2	275	3	1,800	4	593	0	0
Median Family Income 70-80%	0	0	0	0	3	1,386	1	536	0	0
Median Family Income 80-90%	2	54	0	0	2	1,737	3	991	0	0
Median Family Income 90-100%	3	255	1	111	3	962	5	1,157	0	0
Median Family Income 100-110%	3	185	4	552	5	2,482	5	797	0	0
Median Family Income 110-120%	2	150	0	0	2	886	3	936	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Median Family Income >= 120%	5	240	2	354	0	0	4	192	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,149	12	1,805	27	13,527	32	7,256	0	0
Totals For County: (055) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	90	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	23	2	263	4	2,023	3	1,021	0	0
Median Family Income 40-50%	1	100	1	250	3	1,677	1	725	0	0
Median Family Income 50-60%	2	34	0	0	2	574	3	308	0	0
Median Family Income 60-70%	1	18	2	275	4	2,200	4	593	0	0
Median Family Income 70-80%	1	100	0	0	3	1,386	1	536	0	0
Median Family Income 80-90%	4	204	1	121	2	1,737	4	1,041	0	0
Median Family Income 90-100%	6	373	4	548	6	2,332	7	1,225	0	0
Median Family Income 100-110%	16	759	11	2,009	20	11,549	20	2,865	0	0
Median Family Income 110-120%	7	330	3	615	3	1,186	10	1,491	0	0
Median Family Income >= 120%	20	992	7	1,204	10	5,685	23	4,311	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	3,023	31	5,285	57	30,349	76	14,116	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARPY COUNTY (153), NE 2/										
MSA 36540										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	253	4	750	6	2,896	6	1,479	0	0
Upper Income	15	687	5	832	3	1,700	17	1,087	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	940	9	1,582	9	4,596	23	2,566	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	75	0	0	2	800	4	75	0	0
Upper Income	8	294	0	0	2	1,400	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	369	0	0	4	2,200	6	120	0	0
Totals For County: (153) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	328	4	750	8	3,696	10	1,554	0	0
Upper Income	23	981	5	832	5	3,100	19	1,132	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,309	9	1,582	13	6,796	29	2,686	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAUNDERS COUNTY (155), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	216	0	0	1	216	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	1	216	0	0
WASHINGTON COUNTY (177), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	1	576	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	576	0	0	0	0
YORK COUNTY (185), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	59	2,814	28	5,062	39	21,418	67	9,426	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	36	1,536	16	2,443	34	17,148	41	8,242	0	0
STATE TOTAL	95	4,350	44	7,505	73	38,566	108	17,668	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (099), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	96	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	96	0	0	0	0	0	0	0	0
STATE TOTAL	1	96	0	0	0	0	0	0	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (081), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	423	1	423	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	423	1	423	0	0
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	3	1,554	4	1,681	0	0
Upper Income	0	0	0	0	2	1,507	2	1,507	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	5	3,061	6	3,188	0	0
UNION COUNTY (127), SD										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	400	1	350	1	200	0	0
Upper Income	4	324	2	450	5	2,189	6	1,778	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	324	4	850	6	2,539	7	1,978	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YANKTON COUNTY (135), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	374	5	977	12	6,023	14	5,589	0	0
STATE TOTAL	5	374	5	977	12	6,023	14	5,589	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	425	19,169	170	30,502	150	77,713	508	60,012	0	0
TOTAL OUTSIDE AA	139	7,032	73	12,410	124	66,667	163	34,086	0	0
TOTAL INSIDE & OUTSIDE	564	26,201	243	42,912	274	144,380	671	94,098	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUENA VISTA COUNTY (021), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	1	145	0	0	2	230	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	145	0	0	2	230	0	0
CALHOUN COUNTY (025), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	170	1	150	3	1,258	7	1,578	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	1	150	3	1,258	7	1,578	0	0
CHEROKEE COUNTY (035), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	182	2	408	2	654	9	1,244	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	182	2	408	2	654	9	1,244	0	0

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (041), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	130	1	150	4	1,490	8	1,770	0	0
Upper Income	3	150	5	791	1	300	8	1,126	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	280	6	941	5	1,790	16	2,896	0	0
DICKINSON COUNTY (059), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	264	1	127	1	334	6	725	0	0
Upper Income	18	985	4	603	8	2,910	28	3,587	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,249	5	730	9	3,244	34	4,312	0	0
EMMET COUNTY (063), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	89	1	125	3	1,166	7	1,380	0	0
Upper Income	7	418	4	861	2	790	11	1,546	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	507	5	986	5	1,956	18	2,926	0	0

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HANCOCK COUNTY (081), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	1	300	2	385	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	1	300	2	385	0	0
HUMBOLDT COUNTY (091), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	1,219	19	3,339	6	2,032	42	5,848	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,219	19	3,339	6	2,032	42	5,848	0	0
KOSSUTH COUNTY (109), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	24	1,094	8	1,550	5	1,960	37	4,604	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,094	8	1,550	5	1,960	37	4,604	0	0

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYON COUNTY (119), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	360	3	540	0	0	7	800	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	360	3	540	0	0	7	800	0	0
MARION COUNTY (125), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
OSCEOLA COUNTY (143), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	450	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	0	0	0	0	0	0

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALO ALTO COUNTY (147), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	46	0	0	1	500	3	546	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	1	500	3	546	0	0
PLYMOUTH COUNTY (149), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	262	1	200	0	0	8	462	0	0
Middle Income	71	2,964	29	4,806	14	5,525	90	10,275	0	0
Upper Income	41	1,414	8	1,230	2	623	44	2,275	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	119	4,640	38	6,236	16	6,148	142	13,012	0	0
POCAHONTAS COUNTY (151), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	270	1	150	0	0	5	420	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	270	1	150	0	0	5	420	0	0

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA 2/										
MSA 19780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	390	1	390	0	0
Upper Income	2	85	0	0	0	0	2	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	1	390	3	475	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	505	1	350	4	855	0	0
Upper Income	1	38	1	101	0	0	2	139	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	4	606	1	350	6	994	0	0
Totals For County: (153) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	505	2	740	5	1,245	0	0
Upper Income	3	123	1	101	0	0	4	224	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	123	4	606	2	740	9	1,469	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK
Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SIOUX COUNTY (167), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	98	4,897	50	8,575	45	16,130	55	7,455	0	0
Upper Income	5	148	1	170	1	325	7	643	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	103	5,045	51	8,745	46	16,455	62	8,098	0	0
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	1	248	1	300	3	598	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	1	248	1	300	4	618	0	0
WEBSTER COUNTY (187), IA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	11	663	28	4,747	19	6,688	41	8,485	0	0
Upper Income	9	397	7	1,065	11	4,361	25	5,208	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,110	35	5,812	30	11,049	67	13,743	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (189), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	392	1	392	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	392	1	392	0	0
WOODBURY COUNTY (193), IA										
MSA 43580										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	4	162	4	686	2	700	10	1,548	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	180	4	686	2	700	11	1,566	0	0
WRIGHT COUNTY (197), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	340	15,769	174	29,565	125	45,724	439	58,280	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	22	1,101	12	2,157	10	3,754	41	6,512	0	0
STATE TOTAL	362	16,870	186	31,722	135	49,478	480	64,792	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ISANTI COUNTY (059), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	0	0	0	0	2	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0
JACKSON COUNTY (063), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	334	2	335	1	350	4	284	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	334	2	335	1	350	4	284	0	0
ROCK COUNTY (133), MN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	550	2	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	550	2	550	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	384	2	335	3	900	8	884	0	0
STATE TOTAL	8	384	2	335	3	900	8	884	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE 2/										
MSA 36540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	265	10	1,907	3	1,200	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	265	10	1,907	3	1,200	0	0	0	0
WASHINGTON COUNTY (177), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	391	1	391	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	391	1	391	0	0
TOTAL INSIDE AA IN STATE	4	265	10	1,907	3	1,200	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	391	1	391	0	0
STATE TOTAL	4	265	10	1,907	4	1,591	1	391	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWN COUNTY (013), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
CLAY COUNTY (027), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	1	225	0	0	2	252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	1	225	0	0	2	252	0	0
LINCOLN COUNTY (083), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 2-1
Loans by County
Small Farm Loans - Originations
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3
State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Farms with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	112	1	225	1	400	3	337	0	0
STATE TOTAL	2	112	1	225	1	400	3	337	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	344	16,034	184	31,472	128	46,924	439	58,280	0	0
TOTAL OUTSIDE AA	32	1,597	15	2,717	15	5,445	53	8,124	0	0
TOTAL INSIDE & OUTSIDE	376	17,631	199	34,189	143	52,369	492	66,404	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - DALLAS COUNTY (049) - MSA 19780 2/	29	6,253	21	3,839	0	0
IA - POLK COUNTY (153) - MSA 19780 2/	111	26,785	64	12,560	0	0
IA - CLAY COUNTY (041) - MSA NA	61	8,239	48	4,698	0	0
IA - DICKINSON COUNTY (059) - MSA NA	118	15,094	103	11,030	0	0
IA - EMMET COUNTY (063) - MSA NA	11	648	11	648	0	0
IA - HUMBOLDT COUNTY (091) - MSA NA	48	5,591	39	2,896	0	0
IA - KOSSUTH COUNTY (109) - MSA NA	25	3,404	24	3,305	0	0
IA - LYON COUNTY (119) - MSA NA	3	151	3	151	0	0
IA - PLYMOUTH COUNTY (149) - MSA NA	42	3,945	32	1,679	0	0
IA - SIOUX COUNTY (167) - MSA NA	44	6,634	34	3,434	0	0
IA - WEBSTER COUNTY (187) - MSA NA	85	11,677	46	3,023	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540 2/	88	22,176	44	6,860	0	0
NE - SARPY COUNTY (153) - MSA 36540 2/	38	7,118	23	2,566	0	0
IA - WOODBURY COUNTY (193) - MSA 43580	42	9,669	16	3,323	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IA - POLK COUNTY (153) - MSA 19780 2/	3	475	3	475	0	0
IA - CLAY COUNTY (041) - MSA NA	17	3,011	16	2,896	0	0
IA - DICKINSON COUNTY (059) - MSA NA	36	5,223	34	4,312	0	0
IA - EMMET COUNTY (063) - MSA NA	20	3,449	18	2,926	0	0
IA - HUMBOLDT COUNTY (091) - MSA NA	48	6,590	42	5,848	0	0
IA - KOSSUTH COUNTY (109) - MSA NA	37	4,604	37	4,604	0	0
IA - LYON COUNTY (119) - MSA NA	8	900	7	800	0	0
IA - PLYMOUTH COUNTY (149) - MSA NA	173	17,024	142	13,012	0	0
IA - SIOUX COUNTY (167) - MSA NA	200	30,245	62	8,098	0	0
IA - WEBSTER COUNTY (187) - MSA NA	86	17,971	67	13,743	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540 2/	17	3,372	0	0	0	0
IA - WOODBURY COUNTY (193) - MSA 43580	11	1,566	11	1,566	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000032647

Institution: NORTHWEST BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	56	34,999	0	0
Purchased	0	0	0	0
Total	56	34,999	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: NORTHWEST BANK

Respondent ID: 0000032647
Agency: FDIC - 3

ASSESSMENT AREA - 0001

DALLAS COUNTY (049), IA 2/

MSA: 19780

Middle Income

0508.07 0509.01*

Upper Income

0508.03 0508.05 0508.09 0508.11 0508.12

POLK COUNTY (153), IA 2/

MSA: 19780

Moderate Income

0112.05

Middle Income

0102.05 0102.09 0102.11 0102.12 0104.04 0104.05 0104.06 0111.12* 0111.13* 0111.14

Upper Income

0102.03 0102.07 0102.08 0104.07* 0110.21 0110.25 0110.26 0110.27 0112.03 0112.06

ASSESSMENT AREA - 0002

CLAY COUNTY (041), IA

MSA: NA

Middle Income

0801.00 0802.00 0803.00

Upper Income

0804.00

DICKINSON COUNTY (059), IA

MSA: NA

Middle Income

4508.00 4511.00

Upper Income

4502.00 4505.00 4510.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

EMMET COUNTY (063), IA

MSA: NA

Moderate Income

0703.00

Middle Income

0701.00 0704.00

Upper Income

0702.00

HUMBOLDT COUNTY (091), IA

MSA: NA

Middle Income

9701.00 9702.00 9703.00 9704.00

KOSSUTH COUNTY (109), IA

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9501.00 9502.00 9503.00

PLYMOUTH COUNTY (149), IA

MSA: NA

Moderate Income

9702.00

Middle Income

9703.00 9704.00 9705.00

Upper Income

9701.00 9706.00

SIOUX COUNTY (167), IA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA

Middle Income

0701.00 0702.00 0703.00 0704.00 0707.00

Upper Income

0705.00 0706.00

WEBSTER COUNTY (187), IA

MSA: NA

Moderate Income

0003.00 0004.00* 0005.00 0006.00 0007.00 0009.00

Middle Income

0101.00 0103.00 0104.00

Upper Income

0001.00 0002.00 0102.00

ASSESSMENT AREA - 0003

DOUGLAS COUNTY (055), NE 2/

MSA: 36540

Median Family Income 60-70%

0074.34* 0074.55 0074.58*

Median Family Income 70-80%

0071.02* 0074.08 0074.56* 0074.59*

Median Family Income 80-90%

0074.40* 0074.44 0074.62*

Median Family Income 90-100%

0067.03 0069.05 0074.07 0074.32* 0074.66* 0074.67 0074.68*

Median Family Income 100-110%

0069.03 0074.06* 0074.09 0074.33 0074.47* 0074.57 0074.63

Median Family Income 110-120%

0068.03 0069.04 0074.39* 0074.50 0074.51 0074.54* 0074.65 0075.17

Median Family Income >= 120%

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0068.04* 0074.05 0074.29 0074.31* 0074.38* 0074.41* 0074.42 0074.43 0074.46 0074.48* 0074.49
0074.52 0074.53 0074.60 0074.61* 0074.64* 0075.06 0075.09 0075.11 0075.12 0075.13 0075.14
0075.15* 0075.16*

SARPY COUNTY (153), NE 2/

MSA: 36540

Moderate Income

0106.14*

Middle Income

0106.15* 0106.19* 0106.21* 0106.25* 0106.27* 0106.29 0106.32 0106.33 0106.34

Upper Income

0106.16 0106.17 0106.18 0106.20 0106.22* 0106.23 0106.24 0106.26* 0106.28 0106.30 0106.31*

ASSESSMENT AREA - 0004

WOODBURY COUNTY (193), IA

MSA: 43580

Low Income

0015.00 0036.00

Moderate Income

0001.00 0008.00* 0010.00 0011.00* 0012.00* 0013.00* 0014.00

Middle Income

0002.00 0005.00 0006.00 0007.00* 0018.00 0019.00* 0020.00 0031.00

Upper Income

0003.00* 0004.00 0009.00* 0021.01 0021.02 0032.00 0033.00 0035.00

Income Not Known

9402.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.49 8146.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income >= 120%

0047.19

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 90-100%

0043.01

Median Family Income >= 120%

0038.00

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 90-100%

0168.06

JO DAVIESS COUNTY (085), IL

MSA: NA

Middle Income

0203.00

BOONE COUNTY (015), IA

MSA: 11180

Middle Income

0205.00 0207.00

BUENA VISTA COUNTY (021), IA

MSA: NA

Middle Income

9601.00 9602.00 9605.00

CALHOUN COUNTY (025), IA

MSA: NA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Middle Income

9501.00 9502.00 9503.00 9504.00

CARROLL COUNTY (027), IA

MSA: NA

Middle Income

9603.00

CERRO GORDO COUNTY (033), IA

MSA: NA

Middle Income

9502.00

CHEROKEE COUNTY (035), IA

MSA: NA

Middle Income

0802.00

Upper Income

0803.00

CLINTON COUNTY (045), IA

MSA: NA

Upper Income

0004.00

DALLAS COUNTY (049), IA 2/

MSA: 19780

Moderate Income

0504.00

Middle Income

0507.00 0509.02

DECATUR COUNTY (053), IA

MSA: NA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Middle Income

9602.00

DUBUQUE COUNTY (061), IA

MSA: 20220

Upper Income

0102.01

GUTHRIE COUNTY (077), IA

MSA: 19780

Middle Income

9502.00

HAMILTON COUNTY (079), IA

MSA: NA

Middle Income

9603.00 9604.00

HANCOCK COUNTY (081), IA

MSA: NA

Middle Income

2703.00 2704.00

JASPER COUNTY (099), IA

MSA: 19780

Moderate Income

0405.00

JOHNSON COUNTY (103), IA

MSA: 26980

Moderate Income

0003.02 0018.02

LEE COUNTY (111), IA

MSA: NA

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Middle Income

4905.00

MADISON COUNTY (121), IA

MSA: 19780

Middle Income

0601.00

MARION COUNTY (125), IA

MSA: NA

Upper Income

0301.00

O'BRIEN COUNTY (141), IA

MSA: NA

Middle Income

4901.00

OSCEOLA COUNTY (143), IA

MSA: NA

Middle Income

4602.00

PALO ALTO COUNTY (147), IA

MSA: NA

Middle Income

9601.00 9602.00 9603.00

POCAHONTAS COUNTY (151), IA

MSA: NA

Middle Income

7801.00 7802.00 7803.00

POLK COUNTY (153), IA 2/

MSA: 19780

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Low Income

0011.00

Moderate Income

0001.03 0002.02 0003.00 0008.03 0018.00 0027.00 0039.02 0040.01 0043.00 0044.00 0045.01
0047.01 0053.00 0110.01

Middle Income

0009.02 0028.00 0029.00 0041.00 0051.00 0101.01 0101.02 0104.08 0105.00 0106.00 0107.02
0107.05 0108.02 0110.28 0111.11 0112.01

Upper Income

0008.02 0031.00 0032.00 0040.04 0107.06 0113.00 0114.04 0115.00 0117.01 0117.02

POTTAWATTAMIE COUNTY (155), IA

MSA: 36540

Middle Income

0212.00 0310.00

Upper Income

0214.00

POWESHIEK COUNTY (157), IA

MSA: NA

Moderate Income

3704.00

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0128.02

STORY COUNTY (169), IA

MSA: 11180

Middle Income

0003.00 0101.00

Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0001.00 0011.00

TAMA COUNTY (171), IA

MSA: NA

Middle Income

2902.00

UNION COUNTY (175), IA

MSA: NA

Middle Income

1901.00

WARREN COUNTY (181), IA

MSA: 19780

Middle Income

0202.00 0206.00 0212.00

Upper Income

0203.00

WINNEBAGO COUNTY (189), IA

MSA: NA

Middle Income

6802.00

WRIGHT COUNTY (197), IA

MSA: NA

Middle Income

6801.00

ISANTI COUNTY (059), MN

MSA: 33460

Middle Income

1301.00

JACKSON COUNTY (063), MN

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA
Middle Income
4804.00
Upper Income
4801.00
ROCK COUNTY (133), MN
MSA: NA
Middle Income
5703.00
BUCHANAN COUNTY (021), MO
MSA: 41140
Middle Income
0017.00
COLE COUNTY (051), MO
MSA: 27620
Upper Income
0107.01
CASS COUNTY (025), NE
MSA: 36540
Middle Income
9657.00
DAKOTA COUNTY (043), NE
MSA: 43580
Moderate Income
0101.00
DODGE COUNTY (053), NE
MSA: NA
Moderate Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

9644.00

DOUGLAS COUNTY (055), NE 2/

MSA: 36540

Median Family Income 20-30%

0011.00

Median Family Income 30-40%

0004.00 0019.00 0053.00 0060.00

Median Family Income 40-50%

0033.00 0040.00 0066.03

Median Family Income 50-60%

0031.00 0042.00 0063.03

Median Family Income 60-70%

0034.01 0064.00 0070.01 0070.03

Median Family Income 70-80%

0063.01 0073.12

Median Family Income 80-90%

0066.02 0073.11

Median Family Income 90-100%

0005.00 0075.04

Median Family Income 100-110%

0018.00 0045.00 0065.03 0068.06 0073.17

Median Family Income 110-120%

0073.03 0074.45

Median Family Income >= 120%

0073.15 0073.16 0073.18 0074.71 0075.08

SARPY COUNTY (153), NE 2/

MSA: 36540

Middle Income

0101.05 0101.08 0105.03 0107.02

Upper Income

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

0101.03 0102.03 0102.05 0107.01

SAUNDERS COUNTY (155), NE

MSA: 36540

Middle Income

9685.00

WASHINGTON COUNTY (177), NE

MSA: 36540

Middle Income

0501.01 0503.00

Upper Income

0502.02

YORK COUNTY (185), NE

MSA: NA

Middle Income

9698.00

JACKSON COUNTY (099), NC

MSA: NA

Upper Income

9509.00

BROWN COUNTY (013), SD

MSA: NA

Upper Income

9513.00

CLAY COUNTY (027), SD

MSA: NA

Upper Income

9658.00

LAWRENCE COUNTY (081), SD

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

MSA: NA
Middle Income
9666.00
LINCOLN COUNTY (083), SD
MSA: 43620
Middle Income
0104.00
MINNEHAHA COUNTY (099), SD
MSA: 43620
Middle Income
0011.07 0012.00
Upper Income
0104.04
UNION COUNTY (127), SD
MSA: 43580
Middle Income
0201.00 0202.00
Upper Income
0203.00
YANKTON COUNTY (135), SD
MSA: NA
Middle Income
9661.00

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2019 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000032647

Institution: NORTHWEST BANK

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity[10] Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	279	279	0	0.00%
Small Farm Loans	76	76	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	140	140	0	0.00%
Total	497	497	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

AVAILABILITY OF HMDA DATA AND MODIFIED LAR

BASED ON NORTHWEST BANK'S HMDA DATA, THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL (FFIEC) PREPARES A SERIES OF TABLES THAT COMPRISE THE HMDA DISCLOSURE STATEMENT.

THE HMDA DATA ABOUT OUR RESIDENTIAL MORTGAGE LENDING ARE AVAILABLE ONLINE FOR REVIEW. THE DATA SHOW GEOGRAPHIC DISTRIBUTION OF LOANS AND APPLICATIONS; ETHNICITY, RACE, SEX, AGE, AND INCOME OF APPLICANTS AND BORROWERS; AND INFORMATION ABOUT LOAN APPROVALS AND DENIALS. THESE DATA ARE AVAILABLE ONLINE AT THE CONSUMER FINANCIAL PROTECTION BUREAU'S WEB SITE (WWW.CONSUMERFINANCE.GOV/HMDA). HMDA DATA FOR MANY OTHER FINANCIAL INSTITUTIONS ARE ALSO AVAILABLE AT THIS WEB SITE.

QUESTIONS AND/OR COMMENTS CAN BE DIRECTED TO:

NORTHWEST BANK
ATTN: COMPLIANCE OFFICER
705 NORTH GRAND AVE
SPENCER, IOWA 51301

THANK YOU.