**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origination with Gross Annual t >\$250,000 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 (059), CA										
MSA 11244										
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	85	1	225	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	225	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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	20	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	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	2	105	1	225	0	0	0	0	0	0
STATE TOTAL	2	105	1	225	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
EL PASO COUNTY (041), CO										
MSA 17820										
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	177	0	0	1	177	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	177	0	0	1	177	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	177	0	0	1	177	0	0
STATE TOTAL	0	0	1	177	0	0	1	177	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2 State: FLORIDA (12)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
LEE COUNTY (071), FL											
MSA 15980											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	50	0	0	0	0	1	50	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0	
STATE TOTAL	1	50	0	0	0	0	1	50	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	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)	
WILL COUNTY (197), IL											
MSA 16984											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	2	105	3	641	0	0	5	746	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	105	3	641	0	0	5	746	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	2	105	3	641	0	0	5	746	0	0	
STATE TOTAL	2	105	3	641	0	0	5	746	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: INDIANA (18)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
HAMILTON COUNTY (057), IN										
MSA 26900										
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	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		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)
FREMONT COUNTY (071), 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	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	17	0	0	0	0	1	17	0	0
POTTAWATTAMIE COUNTY (155), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	152	0	0	2	172	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	152	0	0	2	172	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	37	1	152	0	0	3	189	0	0
STATE TOTAL	2	37	1	152	0	0	3	189	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: KANSAS (20)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

**Small Business Loans - Originations** Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Agency: FRS - 2 State: MICHIGAN (26)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual les <= \$1 llion	Loa	o Item: ins by liates
	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)
MACOMB COUNTY (099), MI										

			<=\$2	250,000			Mil	lion		
	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)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	200	1	350	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	1	200	1	350	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	1	350	0	0	0	0
STATE TOTAL	0	0	1	200	1	350	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	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 (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	563	1	563	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	563	1	563	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	563	1	563	0	0
STATE TOTAL	0	0	0	0	1	563	1	563	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	293	0	0	0	0	8	293	0	0
Middle Income	17	382	0	0	0	0	15	370	0	0
Upper Income	5	258	1	160	0	0	6	418	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	933	1	160	0	0	29	1,081	0	0
ANTELOPE COUNTY (003), NE										
MSA NA										
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	32	1,264	6	846	2	750	37	2,260	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,264	6	846	2	750	37	2,260	0	0
BOONE COUNTY (011), NE										
MSA NA										
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	16	379	2	380	1	300	17	939	0	0
Upper Income	8	450	3	486	2	659	10	1,195	0	0
Income Not Known	0	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	829	5	866	3	959	27	2,134	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUFFALO COUNTY (019), NE										
MSA NA										
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	19	771	5	700	1	700	13	534	0	0
Upper Income	0	0	0	0	1	900	1	900	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	771	5	700	2	1,600	14	1,434	0	0
BUTLER COUNTY (023), NE										
MSA NA										
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	2	125	0	0	0	0	2	125	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	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	175	0	0	0	0	3	175	0	0
CASS COUNTY (025), NE										
MSA 36540										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	178	0	0	0	0	8	178	0	0
Middle Income	22	1,011	2	273	1	1,000	11	461	0	0
Upper Income	5	77	6	993	2	920	3	181	0	0
Income Not Known	0	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	1,266	8	1,266	3	1,920	22	820	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
CHERRY COUNTY (031), 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	4	88	0	0	0	0	4	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	88	0	0	0	0	4	88	0	0
CLAY COUNTY (035), NE										
MSA NA										
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	60	1,915	12	2,047	12	6,010	58	3,713	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	60	1,915	12	2,047	12	6,010	58	3,713	0	0
CUSTER COUNTY (041), 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	4	133	0	0	0	0	4	133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	133	0	0	0	0	4	133	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	-	
	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)
DAWSON COUNTY (047), 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	2	1,350	2	1,000	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	1	100	1	150	2	1,350	2	1,000	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	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	15	0	0	0	0	1	15	0	0
Income Not Known	0	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	15	0	0	0	0	1	15	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	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											
MSA 36540											
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	1	126	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	1	312	1	312	0	0	
Median Family Income 70-80%	1	43	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%	1	13	0	0	0	0	1	13	0	0	
Median Family Income >= 120%	0	0	0	0	1	750	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	56	1	126	2	1,062	2	325	0	0	
FILLMORE COUNTY (059), NE											
MSA NA											
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	6	117	2	275	2	1,600	10	1,992	0	0	
Upper Income	15	343	1	250	2	903	14	323	0	0	
Income Not Known	0	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	460	3	525	4	2,503	24	2,315	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$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)
FRANKLIN COUNTY (061), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	50	0	0	0	0	5	50	0	0
Middle Income	2	43	0	0	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	93	0	0	0	0	7	93	0	0
FURNAS COUNTY (065), 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	80	0	0	1	341	2	421	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	1	341	2	421	0	0
GAGE COUNTY (067), 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	0	0	0	0	0	0
Upper Income	0	0	1	129	0	0	1	129	0	0
Income Not Known	0	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	129	0	0	1	129	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
GARFIELD COUNTY (071), 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	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
GREELEY COUNTY (077), NE										
MSA NA										
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	6	91	1	200	2	895	7	636	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	91	1	200	2	895	7	636	0	0
HALL COUNTY (079), NE										
MSA 24260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	56	0	0	0	0	2	56	0	0
Middle Income	20	618	3	569	1	315	13	428	0	0
Upper Income	4	169	1	250	2	1,177	5	1,462	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	843	4	819	3	1,492	20	1,946	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	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)
HAMILTON COUNTY (081), NE										
MSA NA										
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	33	1,234	3	387	0	0	32	1,427	0	0
Upper Income	7	163	1	166	2	1,450	8	329	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,397	4	553	2	1,450	40	1,756	0	0
HOLT COUNTY (089), NE										
MSA NA										
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	195	2	346	2	700	9	1,241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	195	2	346	2	700	9	1,241	0	0
HOWARD COUNTY (093), NE										
MSA 24260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	167	0	0	0	0	7	167	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	167	0	0	0	0	7	167	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
KEARNEY COUNTY (099), NE										
MSA NA										
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	3	74	0	0	0	0	2	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	74	0	0	0	0	2	24	0	0
KEITH COUNTY (101), 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	50	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	325	1	325	0	0
KNOX COUNTY (107), NE										
MSA NA										
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	7	359	0	0	0	0	4	193	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	359	0	0	0	0	4	193	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	147	2	496	3	1,539	0	0	0	0
Middle Income	4	107	2	315	2	713	7	1,094	0	0
Upper Income	3	110	3	513	5	3,810	8	1,933	0	0
Income Not Known	0	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	364	7	1,324	10	6,062	15	3,027	0	0
LINCOLN COUNTY (111), 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	500	0	0	0	0
Upper Income	2	85	0	0	0	0	0	0	0	0
Income Not Known	0	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	500	0	0	0	0
LOUP COUNTY (115), 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	91	0	0	0	0	1	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	91	0	0	0	0	1	91	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (119), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	31	0	0	0	0	4	31	0	0
Middle Income	19	622	0	0	0	0	18	522	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	653	0	0	0	0	22	553	0	0
MERRICK COUNTY (121), NE										
MSA 24260										
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	40	1,419	4	574	6	3,600	42	3,536	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,419	4	574	6	3,600	42	3,536	0	0
NANCE COUNTY (125), NE										
MSA NA										
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	13	219	1	115	0	0	10	260	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	219	1	115	0	0	10	260	0	0

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Loans by County

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

State: NEBRASKA (31)

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
NUCKOLLS COUNTY (129), NE										
MSA NA										
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	10	388	0	0	2	1,025	7	338	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	388	0	0	2	1,025	7	338	0	0
PHELPS COUNTY (137), 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	25	1	250	0	0	2	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	1	25	1	250	0	0	2	275	0	0
PLATTE COUNTY (141), NE										
MSA NA										
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	21	693	2	375	5	2,133	17	1,589	0	0
Upper Income	1	25	1	215	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	22	718	3	590	5	2,133	18	1,614	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	ion Origina D But >\$250 000		nation with Gros		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 (143), NE										
MSA NA										
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	32	1,244	6	787	3	1,696	34	1,753	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,244	6	787	3	1,696	34	1,753	0	0
RED WILLOW COUNTY (145), 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	3	187	0	0	0	0	3	187	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	187	0	0	0	0	3	187	0	0
SALINE COUNTY (151), 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	24	1	129	1	472	3	625	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	1	129	1	472	3	625	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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										
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	0	0	0	0	0	0
Upper Income	2	85	1	200	3	2,350	3	285	0	0
Income Not Known	0	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	1	200	3	2,350	3	285	0	0
SAUNDERS COUNTY (155), NE										
MSA 36540										
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	153	0	0	1	403	5	556	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	0	0	1	403	5	556	0	0
SCOTTS BLUFF COUNTY (157), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	747	0	0	0	0
Middle Income	0	0	0	0	1	758	0	0	0	0
Upper Income	0	0	0	0	1	975	0	0	0	0
Income Not Known	0	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	4	2,480	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	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)
SEWARD COUNTY (159), NE										
MSA 30700										
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	96	0	0	0	0	3	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	96	0	0	0	0	3	88	0	0
SHERMAN COUNTY (163), NE										
MSA NA										
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	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
STANTON COUNTY (167), 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	2	21	1	195	0	0	2	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	21	1	195	0	0	2	21	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	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)	
THAYER COUNTY (169), NE											
MSA NA											
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	16	586	1	170	2	725	12	845	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	586	1	170	2	725	12	845	0	0	
VALLEY COUNTY (175), NE											
MSA NA											
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	12	478	2	350	1	500	10	1,156	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	478	2	350	1	500	10	1,156	0	0	
WAYNE COUNTY (179), 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	2	14	0	0	0	0	2	14	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	14	0	0	0	0	2	14	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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 (181), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	25	2	462	0	0	3	237	0	0
Middle Income	5	262	0	0	0	0	5	262	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	287	2	462	0	0	8	499	0	0
WHEELER COUNTY (183), NE										
MSA NA										
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	3	78	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	3	78	0	0	0	0	1	20	0	0
YORK COUNTY (185), NE										
MSA NA										
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	65	2,581	17	3,042	15	8,560	74	6,891	0	0
Upper Income	22	968	5	764	7	2,836	23	1,592	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	87	3,549	22	3,806	22	11,396	97	8,483	0	0
TOTAL INSIDE AA IN STATE	595	20,629	92	15,182	77	39,757	577	39,626	0	0

2022 Institution Disclosure Statement - Table 1-1

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		amount at ination ,000 But 250,000	Origi	mount at nation 50,000	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	43	1,589	14	2,503	25	14,942	52	7,124	0	0
STATE TOTAL	638	22,218	106	17,685	102	54,699	629	46,750	0	0

Respondent ID: 0000403151

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Loans by County

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2 State: NEVADA (32)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination ),000 But 250,000	Origi	mount at ination 50,000	with Gro	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
CLARK COUNTY (003), NV										
MSA 29820										
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

Respondent ID: 0000403151

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by liates
	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)
GALVESTON COUNTY (167), TX										
MSA 26420										
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	500	1	500	0	0
Income Not Known	0	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	500	1	500	0	0
POLK COUNTY (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	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	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	1	500	2	540	0	0
STATE TOTAL	1	40	0	0	1	500	2	540	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	595	20,629	92	15,182	77	39,757	577	39,626	0	0
TOTAL OUTSIDE AA	53	2,018	22	4,098	28	16,355	67	9,481	0	0
TOTAL INSIDE & OUTSIDE	648	22,647	114	19,280	105	56,112	644	49,107	0	0

Small Business Loans - Purchases Institution: CORNERSTONE BANK

**Respondent ID: 0000403151** 

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Agency: FRS - 2 State: IOWA (19)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100,	mount at nation 000 But 50,000	Origi	Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	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)
FREMONT COUNTY (071), 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	1,205	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	1,205	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	1,205	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,205	0	0	0	0

**Small Business Loans - Purchases Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: NEBRASKA (31)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100,	mount at nation 000 But 50,000	Origi	mount at ination 50,000	with Gro	Businesses ss Annual es <= \$1 lion	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)
DAWSON COUNTY (047), 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	2	1,582	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	1,582	0	0	0	0
DOUGLAS COUNTY (055), NE										
MSA 36540										
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%	2	144	1	250	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	144	1	250	0	0	0	0	0	0

**Small Business Loans - Purchases Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: NEBRASKA (31)

Area Income Characteristics	Origi	mount at nation 00,000	Origi: >\$100,	mount at nation 000 But 50,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	no Item: ans by iliates
	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)
FURNAS COUNTY (065), 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	76	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	76	0	0	0	0	0	0	0	0
PLATTE COUNTY (141), NE										
MSA NA										
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	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	1	400	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	220	1	250	2	1,582	0	0	0	0
STATE TOTAL	3	220	1	250	3	1,982	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	400	0	0	0	0
TOTAL OUTSIDE AA	3	220	1	250	4	2,787	0	0	0	0
TOTAL INSIDE & OUTSIDE	3	220	1	250	5	3,187	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	Origi	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)	
SEDGWICK COUNTY (115), CO											
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	36	0	0	0	0	1	36	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	36	0	0	0	0	1	36	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	36	0	0	0	0	1	36	0	0	
STATE TOTAL	1	36	0	0	0	0	1	36	0	0	

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: IOWA (19)

Area Income Characteristics	Origi	mount at nation 00,000	Origir	000 But	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)
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	1	48	1	225	1	290	3	563	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	48	1	225	1	290	3	563	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	48	1	225	1	290	3	563	0	0
STATE TOTAL	1	48	1	225	1	290	3	563	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2 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)
DECATUR COUNTY (039), KS										
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	228	1	280	2	508	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	228	1	280	2	508	0	0
PHILLIPS COUNTY (147), KS										
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	5	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	5	0	0	0	0	0	0	0	0
SMITH COUNTY (183), KS										
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	29	0	0	0	0	2	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	29	0	0	0	0	2	29	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: KANSAS (20)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origin	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	o Item: ins by iliates
	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	3	34	1	228	1	280	4	537	0	0
STATE TOTAL	3	34	1	228	1	280	4	537	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	175	0	0	1	325	3	500	0	0
Middle Income	15	659	3	558	4	1,210	22	2,427	0	0
Upper Income	2	166	6	1,225	4	1,250	10	2,191	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,000	9	1,783	9	2,785	35	5,118	0	0
ANTELOPE COUNTY (003), NE										
MSA NA										
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	62	3,145	27	4,956	10	3,703	89	9,871	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	62	3,145	27	4,956	10	3,703	89	9,871	0	0
BLAINE COUNTY (009), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	450	0	0	2	450	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	2	450	0	0	2	450	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan Amount at Loans to Fa Origination Gross A >\$250,000 Revenues Millio		Annual es <= \$1	th 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 (011), NE										
MSA NA										
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	54	2,425	19	3,276	14	4,952	81	9,701	0	0
Upper Income	12	543	4	685	1	350	16	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	66	2,968	23	3,961	15	5,302	97	11,249	0	0
BUFFALO COUNTY (019), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	720	8	1,430	4	1,600	22	2,275	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	770	8	1,430	4	1,600	23	2,325	0	0
BUTLER COUNTY (023), NE										
MSA NA										
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	2	110	2	340	0	0	4	450	0	0
Upper Income	1	60	1	200	0	0	2	260	0	0
Income Not Known	0	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	3	540	0	0	6	710	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

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Agency: FRS - 2

Area Income Characteristics	Origi	Origination Origination <=\$100,000 >\$100,000 But <=\$250,000		Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	no Item: ans by iliates	
	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										
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	103	1	250	1	300	7	635	0	0
Upper Income	2	75	4	850	2	800	8	1,725	0	0
Income Not Known	0	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	178	5	1,100	3	1,100	15	2,360	0	0
CEDAR COUNTY (027), 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	196	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	196	0	0	0	0	0	0
CHASE COUNTY (029), 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	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

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	nount at nation 000 But 50,000		nount at nation 0,000	Gross Revenu	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 (035), NE											
MSA NA											
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	73	3,251	32	5,775	34	13,150	116	16,559	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	73	3,251	32	5,775	34	13,150	116	16,559	0	0	
COLFAX COUNTY (037), 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	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	
CUSTER COUNTY (041), 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	25	0	0	0	0	1	25	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	25	0	0	0	0	1	25	0	0	

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But		nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	o Item: ans by iliates
	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)
DAWSON COUNTY (047), 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	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
DUNDY COUNTY (057), 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	2	152	2	329	4	1,775	4	702	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	152	2	329	4	1,775	4	702	0	0
FILLMORE COUNTY (059), NE										
MSA NA										
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	15	725	7	1,015	3	1,250	24	2,987	0	0
Upper Income	37	1,726	11	2,122	9	3,048	47	4,277	0	0
Income Not Known	0	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	2,451	18	3,137	12	4,298	71	7,264	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000	Loan An Origir >\$25		Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	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)
FRANKLIN COUNTY (061), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	35	1,151	10	1,588	6	2,193	49	4,617	0	0
Middle Income	20	833	9	1,563	11	4,581	37	5,852	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	1,984	19	3,151	17	6,774	86	10,469	0	0
GARFIELD COUNTY (071), 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	7	327	2	346	2	600	9	1,155	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	327	2	346	2	600	9	1,155	0	0
GREELEY COUNTY (077), NE										
MSA NA										
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	13	356	10	1,798	3	1,203	21	2,310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	356	10	1,798	3	1,203	21	2,310	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nation	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ans by iliates
	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)
HALL COUNTY (079), NE										
MSA 24260										
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	17	700	13	2,228	10	3,026	36	5,354	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	18	730	13	2,228	10	3,026	37	5,384	0	0
HAMILTON COUNTY (081), NE										
MSA NA										
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	49	2,083	14	2,348	6	2,221	58	5,848	0	0
Upper Income	7	316	2	300	0	0	9	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	56	2,399	16	2,648	6	2,221	67	6,464	0	0
HARLAN COUNTY (083), 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	6	391	1	140	4	1,439	10	1,616	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	391	1	140	4	1,439	10	1,616	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

**Respondent ID: 0000403151** 

Agency: FRS - 2

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Origination Origination Gross A >\$100,000 But >\$250,000 Revenue <=\$250,000 Milli		Ins to Farms with Gross Annual Revenues <= \$1 Million	Loa	no Item: ans by iliates		
	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)
HOLT COUNTY (089), NE										
MSA NA										
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	380	2	421	0	0	7	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	9	380	2	421	0	0	7	560	0	0
HOWARD COUNTY (093), NE										
MSA 24260										
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	6	136	7	1,255	2	784	8	910	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	136	7	1,255	2	784	8	910	0	0
JEFFERSON COUNTY (095), 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	2	98	0	0	0	0	2	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	98	0	0	0	0	2	98	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation	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)
KEARNEY COUNTY (099), NE										
MSA NA										
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	4	245	5	900	3	1,350	11	2,295	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	245	5	900	3	1,350	11	2,295	0	0
KNOX COUNTY (107), NE										
MSA NA										
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	20	905	11	1,945	3	1,100	32	3,880	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	905	11	1,945	3	1,100	32	3,880	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
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	0	0	0	0
Income Not Known	0	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	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000			Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loans by	
	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 (111), 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	66	0	0	0	0	1	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	66	0	0	0	0	1	66	0	0
MADISON COUNTY (119), NE										
MSA NA										
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	6	439	3	450	2	680	10	1,214	0	0
Upper Income	3	102	1	137	0	0	4	239	0	0
Income Not Known	0	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	541	4	587	2	680	14	1,453	0	0
MERRICK COUNTY (121), NE										
MSA 24260										
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	18	774	8	1,336	4	1,575	26	3,252	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	774	8	1,336	4	1,575	26	3,252	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nation	Loan An Origir >\$25		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ans by iliates
	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)
NANCE COUNTY (125), NE										
MSA NA										
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	20	514	12	2,155	1	300	29	2,289	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	514	12	2,155	1	300	29	2,289	0	0
NUCKOLLS COUNTY (129), NE										
MSA NA										
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	27	1,108	16	2,638	6	2,160	35	3,662	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,108	16	2,638	6	2,160	35	3,662	0	0
OTOE COUNTY (131), 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	0	0	0	0	0	0
Upper Income	4	252	2	401	0	0	5	578	0	0
Income Not Known	0	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	252	2	401	0	0	5	578	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	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)
PHELPS COUNTY (137), 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	40	2	350	1	300	3	390	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	350	1	300	3	390	0	0
PIERCE COUNTY (139), NE										
MSA NA										
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	207	1	210	2	700	8	1,117	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	207	1	210	2	700	8	1,117	0	0
PLATTE COUNTY (141), NE										
MSA NA										
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	39	1,520	10	1,892	3	1,117	43	4,366	0	0
Upper Income	26	839	8	1,585	5	1,805	34	2,934	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	2,359	18	3,477	8	2,922	77	7,300	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	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 (143), NE										
MSA NA										
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	35	1,520	26	4,548	24	8,656	74	11,617	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,520	26	4,548	24	8,656	74	11,617	0	0
RED WILLOW COUNTY (145), 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	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
ROCK COUNTY (149), 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	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	29	0	0	0	0	1	29	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nation	Origir	nount at nation 0,000	Gross Revenu	Loans to Farms with Gross Annual Revenues <= \$1 Million		o Item: ans by iliates
	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)
SALINE COUNTY (151), 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	5	124	0	0	0	0	5	124	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	124	0	0	0	0	5	124	0	0
SAUNDERS COUNTY (155), NE										
MSA 36540										
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	19	633	10	1,780	9	3,613	36	5,998	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	633	10	1,780	9	3,613	36	5,998	0	0
SEWARD COUNTY (159), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	220	3	455	6	2,275	12	1,995	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	220	3	455	6	2,275	12	1,995	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000			Loan Ar Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 Ilion	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)
SHERMAN COUNTY (163), NE										
MSA NA										
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	6	207	4	685	2	709	9	977	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	207	4	685	2	709	9	977	0	0
STANTON COUNTY (167), 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	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
THAYER COUNTY (169), NE										
MSA NA										
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	13	512	6	1,105	4	1,415	18	2,239	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	512	6	1,105	4	1,415	18	2,239	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000		nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	Loa	no Item: ans by iliates
	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)
THURSTON COUNTY (173), 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	3	130	1	217	1	400	2	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	3	130	1	217	1	400	2	100	0	0
VALLEY COUNTY (175), NE										
MSA NA										
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	17	702	3	550	7	2,836	20	2,240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	702	3	550	7	2,836	20	2,240	0	0
WAYNE COUNTY (179), 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	32	0	0	0	0	1	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	32	0	0	0	0	1	32	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan Ar Origir >\$25		Gross Revenu	Loans to Farms with Gross Annual Revenues <= \$1 Million		o Item: ins by iliates
	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 (181), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	627	5	920	9	3,541	23	2,060	0	0
Middle Income	3	240	0	0	0	0	3	240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	867	5	920	9	3,541	26	2,300	0	0
WHEELER COUNTY (183), NE										
MSA NA										
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	15	657	5	900	3	1,310	19	2,592	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	657	5	900	3	1,310	19	2,592	0	0
YORK COUNTY (185), NE										
MSA NA										
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	103	4,739	48	8,718	38	14,507	152	19,823	0	0
Upper Income	10	437	5	910	0	0	12	974	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	113	5,176	53	9,628	38	14,507	164	20,797	0	0
TOTAL INSIDE AA IN STATE	867	36,845	379	67,547	250	93,320	1,276	155,561	0	0

**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000			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	43	1,961	18	3,334	20	7,589	62	8,355	0	0
STATE TOTAL	910	38,806	397	70,881	270	100,909	1,338	163,916	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

State: SOUTH DAKOTA (46)

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Annual Loans b s <= \$1 Affiliate	
	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)
TODD COUNTY (121), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	2	325	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	325	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	325	0	0	0	0	0	0
STATE TOTAL	0	0	2	325	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	867	36,845	379	67,547	250	93,320	1,276	155,561	0	0
TOTAL OUTSIDE AA	48	2,079	22	4,112	22	8,159	70	9,491	0	0
TOTAL INSIDE & OUTSIDE	915	38,924	401	71,659	272	101,479	1,346	165,052	0	0

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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State: MINNESOTA (27)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 60,000	Loan An Origir >\$25		Gross Revenu	Farms with Annual es <= \$1 lion	Loan: Affilia	o Item: ns by liates
	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)
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	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	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	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Area Income Characteristics	Origi	mount at nation 00,000	Origiı >\$100,	Loan Amount at Origination >\$100,000 But <=\$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)
CASS COUNTY (025), NE										
MSA 36540										
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	100	0	0	1	490	1	490	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	490	1	490	0	0
CEDAR COUNTY (027), 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	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

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000			Loan An Origir >\$25	ation	Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ns by liates
	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										
MSA 36540										
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	300	1	300	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	300	1	300	0	0
PAWNEE COUNTY (133), 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	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	1	100	0	0	1	490	1	490	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	2	600	3	650	0	0
STATE TOTAL	2	150	0	0	3	1,090	4	1,140	0	0

**Loans by County** 

**Small Farm Loans - Purchases** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Area Income Characteristics	Origi	mount at nation 00,000	Origin >\$100,0	Origination Gross Annu		ation Origination Gross Annual 00 But >\$250,000 Revenues <= \$1		Revenues <= \$1		o Item: ns by liates
	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 ACROSS ALL STATES										
TOTAL INSIDE AA	1	100	0	0	1	490	1	490	0	0
TOTAL OUTSIDE AA	1	50	1	250	2	600	3	650	0	0
TOTAL INSIDE & OUTSIDE	2	150	1	250	3	1,090	4	1,140	0	0

## 2022 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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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)
NE - HALL COUNTY (079) - MSA 24260	33	3,154	20	1,946	0	0
NE - HOWARD COUNTY (093) - MSA 24260	7	167	7	167	0	0
NE - MERRICK COUNTY (121) - MSA 24260	50	5,593	42	3,536	0	0
NE - CASS COUNTY (025) - MSA 36540	46	4,452	22	820	0	0
NE - SAUNDERS COUNTY (155) - MSA 36540	5	556	5	556	0	0
NE - ADAMS COUNTY (001) - MSA NA	31	1,093	29	1,081	0	0
NE - ANTELOPE COUNTY (003) - MSA NA	40	2,860	37	2,260	0	0
NE - BOONE COUNTY (011) - MSA NA	32	2,654	27	2,134	0	0
NE - BUFFALO COUNTY (019) - MSA NA	26	3,071	14	1,434	0	0
NE - BUTLER COUNTY (023) - MSA NA	3	175	3	175	0	0
NE - CLAY COUNTY (035) - MSA NA	84	9,972	58	3,713	0	0
NE - FILLMORE COUNTY (059) - MSA NA	28	3,488	24	2,315	0	0
NE - FRANKLIN COUNTY (061) - MSA NA	7	93	7	93	0	0
NE - GREELEY COUNTY (077) - MSA NA	9	1,186	7	636	0	0
NE - HAMILTON COUNTY (081) - MSA NA	46	3,400	40	1,756	0	0
NE - HOLT COUNTY (089) - MSA NA	9	1,241	9	1,241	0	0
NE - KEARNEY COUNTY (099) - MSA NA	3	74	2	24	0	0
NE - KNOX COUNTY (107) - MSA NA	7	359	4	193	0	0
NE - MADISON COUNTY (119) - MSA NA	23	653	22	553	0	0
NE - NANCE COUNTY (125) - MSA NA	14	334	10	260	0	0
NE - NUCKOLLS COUNTY (129) - MSA NA	12	1,413	7	338	0	0
NE - PLATTE COUNTY (141) - MSA NA	30	3,441	18	1,614	1	400
NE - POLK COUNTY (143) - MSA NA	41	3,727	34	1,753	0	0

### 2022 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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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)
NE - SHERMAN COUNTY (163) - MSA NA	1	25	1	25	0	0
NE - THAYER COUNTY (169) - MSA NA	19	1,481	12	845	0	0
NE - VALLEY COUNTY (175) - MSA NA	15	1,328	10	1,156	0	0
NE - WEBSTER COUNTY (181) - MSA NA	9	749	8	499	0	0
NE - WHEELER COUNTY (183) - MSA NA	3	78	1	20	0	0
NE - YORK COUNTY (185) - MSA NA	131	18,751	97	8,483	0	0

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# 2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

**Institution: CORNERSTONE BANK** 

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)
NE - HALL COUNTY (079) - MSA 24260	41	5,984	37	5,384	0	0
NE - HOWARD COUNTY (093) - MSA 24260	15	2,175	8	910	0	0
NE - MERRICK COUNTY (121) - MSA 24260	30	3,685	26	3,252	0	0
NE - CASS COUNTY (025) - MSA 36540	17	2,378	15	2,360	2	590
NE - SAUNDERS COUNTY (155) - MSA 36540	38	6,026	36	5,998	0	0
NE - ADAMS COUNTY (001) - MSA NA	37	5,568	35	5,118	0	0
NE - ANTELOPE COUNTY (003) - MSA NA	99	11,804	89	9,871	0	0
NE - BOONE COUNTY (011) - MSA NA	104	12,231	97	11,249	0	0
NE - BUFFALO COUNTY (019) - MSA NA	31	3,800	23	2,325	0	0
NE - BUTLER COUNTY (023) - MSA NA	6	710	6	710	0	0
NE - CLAY COUNTY (035) - MSA NA	139	22,176	116	16,559	0	0
NE - FILLMORE COUNTY (059) - MSA NA	82	9,886	71	7,264	0	0
NE - FRANKLIN COUNTY (061) - MSA NA	91	11,909	86	10,469	0	0
NE - GREELEY COUNTY (077) - MSA NA	26	3,357	21	2,310	0	0
NE - HAMILTON COUNTY (081) - MSA NA	78	7,268	67	6,464	0	0
NE - HOLT COUNTY (089) - MSA NA	11	801	7	560	0	0
NE - KEARNEY COUNTY (099) - MSA NA	12	2,495	11	2,295	0	0
NE - KNOX COUNTY (107) - MSA NA	34	3,950	32	3,880	0	0
NE - MADISON COUNTY (119) - MSA NA	15	1,808	14	1,453	0	0
NE - NANCE COUNTY (125) - MSA NA	33	2,969	29	2,289	0	0
NE - NUCKOLLS COUNTY (129) - MSA NA	49	5,906	35	3,662	0	0
NE - PIERCE COUNTY (139) - MSA NA	8	1,117	8	1,117	0	0
NE - PLATTE COUNTY (141) - MSA NA	91	8,758	77	7,300	0	0
NE - POLK COUNTY (143) - MSA NA	85	14,724	74	11,617	0	0

# 2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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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)
NE - SHERMAN COUNTY (163) - MSA NA	12	1,601	9	977	0	0
NE - THAYER COUNTY (169) - MSA NA	23	3,032	18	2,239	0	0
NE - VALLEY COUNTY (175) - MSA NA	27	4,088	20	2,240	0	0
NE - WEBSTER COUNTY (181) - MSA NA	35	5,328	26	2,300	0	0
NE - WHEELER COUNTY (183) - MSA NA	23	2,867	19	2,592	0	0
NE - YORK COUNTY (185) - MSA NA	204	29,311	164	20,797	0	0

## 2022 Institution Disclosure Statement - Table 5 **Community Development/Consortium-Third Party Activity**

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

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			Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	4	6,379	0	0		
Purchased	0	0	0	0		
Total	4	6,379	0	0		
O ( /T): 1D ( 1 ( )						

Consortium/Third Party Loans (optional)

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### **ASSESSMENT AREA - 0001**

HALL COUNTY (079), NE

MSA: 24260

**Moderate Income** 

0002.00\* 0007.00\* 0009.00

Middle Income

0001.00 0003.00 0004.00 0005.00 0010.00 0011.00\* 0013.00 0014.00

**Upper Income** 

0006.00 0008.00 0012.00

**HOWARD COUNTY (093), NE** 

MSA: 24260

**Middle Income** 

9705.00 9706.00

**MERRICK COUNTY (121), NE** 

MSA: 24260

**Middle Income** 

9666.00 9667.00 9668.00

**ASSESSMENT AREA - 0002** 

CASS COUNTY (025), NE

MSA: 36540

**Moderate Income** 

9661.00

Middle Income

9656.00 9658.00 9659.00 9660.00

**Upper Income** 

9657.00

**SAUNDERS COUNTY (155), NE** 

MSA: 36540

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### Middle Income

9681.00 9682.00 9683.00 9684.00 9685.00\*

#### **ASSESSMENT AREA - 0003**

ADAMS COUNTY (001), NE

MSA: NA Low Income

9661.00\*

**Moderate Income** 

9658.00 9660.00

**Middle Income** 

9655.00 9657.00 9662.00

**Upper Income** 

9654.00 9656.00 9659.00

**ANTELOPE COUNTY (003), NE** 

MSA: NA

**Middle Income** 

9796.00 9797.00 9798.00

**BOONE COUNTY (011), NE** 

MSA: NA

**Middle Income** 

9601.00

**Upper Income** 

9602.00

**BUFFALO COUNTY (019), NE** 

MSA: NA

**Low Income** 

9696.00\*

**Moderate Income** 

9693.00\*

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#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### Middle Income

9689.00 9690.00 9691.00 9694.00 9695.00 9697.00\*

**Upper Income** 

9692.02\* 9692.03 9692.04\*

**BUTLER COUNTY (023), NE** 

MSA: NA

Middle Income

9676.00 9677.00\*

**Upper Income** 

9678.00

**CLAY COUNTY (035), NE** 

MSA: NA

Middle Income

9621.00 9622.00

**FILLMORE COUNTY (059), NE** 

MSA: NA

**Middle Income** 

0916.00

**Upper Income** 

0917.00

FRANKLIN COUNTY (061), NE

MSA: NA

**Moderate Income** 

9647.00

**Middle Income** 

9646.00

**GREELEY COUNTY (077), NE** 

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

9709.00

**HAMILTON COUNTY (081), NE** 

MSA: NA

**Middle Income** 

9691.00 9692.00

**Upper Income** 

9693.00

**HOLT COUNTY (089), NE** 

MSA: NA

Middle Income

9740.00 9741.00 9742.00\* 9743.00

**KEARNEY COUNTY (099), NE** 

MSA: NA

Middle Income

9666.00 9667.00

**KNOX COUNTY (107), NE** 

MSA: NA

**Middle Income** 

9762.00 9763.00 9764.00

**MADISON COUNTY (119), NE** 

MSA: NA

**Moderate Income** 

9607.00\* 9610.00

**Middle Income** 

9606.00 9609.00\* 9611.00\* 9612.00 9613.00

**Upper Income** 

9608.01\* 9608.02

NANCE COUNTY (125), NE

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

9661.00

**NUCKOLLS COUNTY (129), NE** 

MSA: NA

**Middle Income** 

9600.00 9601.00

PIERCE COUNTY (139), NE

MSA: NA

Middle Income

9791.00\* 9792.00

**PLATTE COUNTY (141), NE** 

MSA: NA

Middle Income

9652.98 9653.01 9653.02 9654.00 9655.00 9656.00 9657.00

**Upper Income** 

9651.00

**POLK COUNTY (143), NE** 

MSA: NA

Middle Income

9600.00 9601.00

**SHERMAN COUNTY (163), NE** 

MSA: NA

**Middle Income** 

9701.00

**THAYER COUNTY (169), NE** 

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

9631.00 9632.00

**VALLEY COUNTY (175), NE** 

MSA: NA

**Middle Income** 

9713.00 9714.00

**WEBSTER COUNTY (181), NE** 

MSA: NA

**Moderate Income** 

9651.00

**Middle Income** 

9650.00

WHEELER COUNTY (183), NE

MSA: NA

**Middle Income** 

9736.00

YORK COUNTY (185), NE

MSA: NA

**Middle Income** 

9696.00 9697.00 9699.00

**Upper Income** 

9698.00

**OUTSIDE ASSESSMENT AREA** 

**ORANGE COUNTY (059), CA** 

MSA: 11244

**Median Family Income >= 120%** 

0634.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

Institution: CORNERSTONE BANK

**Median Family Income >= 120%** 

0198.11

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income >= 120%

0051.22

**SEDGWICK COUNTY (115), CO** 

MSA: NA

**Middle Income** 

9683.00

LEE COUNTY (071), FL

MSA: 15980

**Median Family Income 100-110%** 

0501.06

WILL COUNTY (197), IL

MSA: 16984

**Median Family Income >= 120%** 

8835.14

**HAMILTON COUNTY (057), IN** 

MSA: 26900

**Middle Income** 

1110.06

**CARROLL COUNTY (027), IA** 

MSA: NA

**Middle Income** 

9601.00

FREMONT COUNTY (071), IA

MSA: NA

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### Middle Income

9702.00 9703.00

**POTTAWATTAMIE COUNTY (155), IA** 

MSA: 36540

**Moderate Income** 

0305.02 0313.00

**DECATUR COUNTY (039), KS** 

MSA: NA

**Middle Income** 

9513.00

**DOUGLAS COUNTY (045), KS** 

MSA: 29940

**Middle Income** 

0009.02

PHILLIPS COUNTY (147), KS

MSA: NA

Middle Income

4751.00

**SMITH COUNTY (183), KS** 

MSA: NA

**Middle Income** 

4759.00

MACOMB COUNTY (099), MI

MSA: 47664

**Median Family Income 60-70%** 

2635.00

**ROCK COUNTY (133), MN** 

MSA: NA

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

Middle Income

5703.00

**JACKSON COUNTY (095), MO** 

MSA: 28140

Median Family Income 60-70%

0133.01

**BLAINE COUNTY (009), NE** 

MSA: NA

**Moderate Income** 

9724.00

**CEDAR COUNTY (027), NE** 

MSA: NA

**Middle Income** 

9771.00 9772.00

CHASE COUNTY (029), NE

MSA: NA

**Middle Income** 

9619.00

**CHERRY COUNTY (031), NE** 

MSA: NA

**Middle Income** 

9558.00

**COLFAX COUNTY (037), NE** 

MSA: NA

**Middle Income** 

9646.00

**CUSTER COUNTY (041), NE** 

MSA: NA

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### Middle Income

9717.00 9720.00

**DAWSON COUNTY (047), NE** 

MSA: NA

**Middle Income** 

9681.00 9682.00

**Upper Income** 

9686.00

**DODGE COUNTY (053), NE** 

MSA: NA

**Upper Income** 

9641.00

**DOUGLAS COUNTY (055), NE** 

MSA: 36540

**Median Family Income 40-50%** 

0004.00

Median Family Income 50-60%

0029.00

Median Family Income 60-70%

0032.00

**Median Family Income 70-80%** 

0074.57

**Median Family Income 110-120%** 

0073.17

**Median Family Income >= 120%** 

0074.49 0074.74

**DUNDY COUNTY (057), NE** 

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

9623.00

**FURNAS COUNTY (065), NE** 

MSA: NA

**Middle Income** 

9639.00

**GAGE COUNTY (067), NE** 

MSA: NA

**Upper Income** 

9646.00

**GARFIELD COUNTY (071), NE** 

MSA: NA

**Middle Income** 

9732.00

HARLAN COUNTY (083), NE

MSA: NA

Middle Income

9642.00

**JEFFERSON COUNTY (095), NE** 

MSA: NA

**Middle Income** 

9636.00

**KEITH COUNTY (101), NE** 

MSA: NA

Middle Income

0002.00 0003.00

**LANCASTER COUNTY (109), NE** 

MSA: 30700

**Moderate Income** 

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

0001.00

**Middle Income** 

 $0010.01 \quad 0028.00 \quad 0033.01 \quad 0033.02 \quad 0036.07 \quad 0103.00$ 

**Upper Income** 

0037.14 0037.16 0038.01 0102.02 0104.01

LINCOLN COUNTY (111), NE

MSA: NA

Middle Income

9597.00 9602.00

**Upper Income** 

9598.00

**LOUP COUNTY (115), NE** 

MSA: NA

**Middle Income** 

9728.00

**OTOE COUNTY (131), NE** 

MSA: NA

**Upper Income** 

9666.00 9668.00

**PAWNEE COUNTY (133), NE** 

MSA: NA

**Middle Income** 

9678.00

PHELPS COUNTY (137), NE

MSA: NA

Middle Income

9671.00 9672.00

**RED WILLOW COUNTY (145), NE** 

PAGE: 12 OF 14

Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

9631.00 9632.00

**ROCK COUNTY (149), NE** 

MSA: NA

**Middle Income** 

9746.00

**SALINE COUNTY (151), NE** 

MSA: NA

**Middle Income** 

9607.00 9608.00 9609.00

**SARPY COUNTY (153), NE** 

MSA: 36540

Upper Income

0102.03 0102.08 0107.01

**SCOTTS BLUFF COUNTY (157), NE** 

MSA: NA

**Moderate Income** 

9537.00

**Middle Income** 

9536.00

**Upper Income** 

9534.00

**SEWARD COUNTY (159), NE** 

MSA: 30700

Middle Income

9601.00 9603.00 9604.00

**STANTON COUNTY (167), NE** 

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Respondent ID: 0000403151

## **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

9622.00

**THURSTON COUNTY (173), NE** 

MSA: NA

**Middle Income** 

9401.00

**WAYNE COUNTY (179), NE** 

MSA: NA

**Middle Income** 

9786.00

**CLARK COUNTY (003), NV** 

MSA: 29820

**Median Family Income >= 120%** 

0058.73

**TODD COUNTY (121), SD** 

MSA: NA

**Low Income** 

9401.00

**GALVESTON COUNTY (167), TX** 

MSA: 26420 Upper Income

7241.01

POLK COUNTY (373), TX

MSA: NA

**Upper Income** 

2101.06

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Respondent ID: 0000403151

Error Status Information Respondent ID: 0000403151

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Agency: FRS - 2

Institution: CORNERSTONE BANK

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	152	152	0	0.00%
Small Farm Loans	109	109	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	113	113	0	0.00%
Total	376	376	0	0.00%

#### Footnote:

<sup>10.</sup> 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.

<sup>11.</sup> 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.

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: ARIZONA (04)

Area Income Characteristics	Origi	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%	1	15	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	15	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	15	0	0	0	0	0	0	0	0	
STATE TOTAL	1	15	0	0	0	0	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	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		o Item: ins by liates
	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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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%	1	17	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	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)	
RANGE COUNTY (059), CA											
MSA 11244											
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	86	1	185	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	86	1	185	0	0	0	0	0	0	

Respondent ID: 0000403151

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	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)	
SAN DIEGO COUNTY (073), CA											
MSA 41740											
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	2	386	2	691	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	1	9	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	2	352	1	963	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	2	40	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	3	49	4	738	3	1,654	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	152	5	923	3	1,654	0	0	0	0	
STATE TOTAL	5	152	5	923	3	1,654	0	0	0	0	

Respondent ID: 0000403151

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Agency: FRS - 2

State: COLORADO (08)

Loans by County
Small Business Loans - Originations
Institution: CORNERSTONE BANK

Area Income Characteristics	Origi	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	1	187	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	187	0	0	0	0	0	0	
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	1	404	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	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	404	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Orig >\$100	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)	
SAN JUAN COUNTY (111), CO											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	200	0	0	1	200	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	200	0	0	1	200	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	2	387	1	404	1	200	0	0	
STATE TOTAL	0	0	2	387	1	404	1	200	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: GEORGIA (13)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
GORDON COUNTY (129), GA										
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	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	0	0	0	0
STATE TOTAL	1	20	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: INDIANA (18)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
HAMILTON COUNTY (057), IN										
MSA 26900										
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	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: IOWA (19)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
MONONA COUNTY (133), 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	26	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	2	26	0	0	0	0	1	9	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	26	0	0	0	0	1	9	0	0
STATE TOTAL	2	26	0	0	0	0	1	9	0	0

Respondent ID: 0000403151

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**Loans by County Small Business Loans - Originations** 

Agency: FRS - 2 State: KANSAS (20)

**Institution: CORNERSTONE BANK** 

Area Income Characteristics	Origi	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 (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	1	226	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	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	226	0	0	0	0	0	0	
MCPHERSON COUNTY (113), KS											
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	213	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	213	0	0	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2 State: KANSAS (20)

Area Income Characteristics	Origi	gination Orig \$100,000 >\$100		mount at ination ,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)
REPUBLIC COUNTY (157), KS										
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	8	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	8	0	0	0	0	0	0	0	0
SEDGWICK COUNTY (173), KS										
MSA 48620										
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	199	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	199	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	8	3	638	0	0	0	0	0	0
STATE TOTAL	1	8	3	638	0	0	0	0	0	0

Respondent ID: 0000403151

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2 State: MICHIGAN (26)

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origination t >\$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)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	60	1	200	2	900	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	1	60	1	200	2	900	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	60	1	200	2	900	0	0	0	0
STATE TOTAL	1	60	1	200	2	900	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2 State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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 (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	399	1	399	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	1	399	2	599	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	1	305	1	305	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%	1	30	0	0	0	0	1	30	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	305	2	335	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	1	200	2	704	4	934	0	0
STATE TOTAL	1	30	1	200	2	704	4	934	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$250,000		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	17	407	0	0	1	513	14	882	0	0
Upper Income	7	197	1	175	0	0	5	310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	620	1	175	1	513	20	1,208	0	0
ANTELOPE COUNTY (003), NE										
MSA NA										
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	49	1,555	1	150	6	2,750	43	2,880	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,555	1	150	6	2,750	43	2,880	0	0
BOONE COUNTY (011), NE										
MSA NA										
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	73	1,304	4	758	4	1,935	37	2,717	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	73	1,304	4	758	4	1,935	37	2,717	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
BOX BUTTE COUNTY (013), 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	7	0	0	0	0	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	7	0	0	0	0	1	7	0	0
BUFFALO COUNTY (019), NE										
MSA NA										
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	28	462	1	125	1	700	9	225	0	0
Upper Income	6	109	0	0	1	642	6	109	0	0
Income Not Known	0	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	571	1	125	2	1,342	15	334	0	0
BUTLER COUNTY (023), NE										
MSA NA										
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	13	231	0	0	0	0	5	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	231	0	0	0	0	5	95	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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										
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	37	754	6	1,032	4	1,360	24	1,158	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	754	6	1,032	4	1,360	24	1,158	0	0
CEDAR COUNTY (027), 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	2	81	0	0	0	0	2	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	81	0	0	0	0	2	81	0	0
CHERRY COUNTY (031), 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	4	112	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	4	112	0	0	0	0	1	50	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

CLAY COUNTY (035), NE   STAN   COUNTY (036), NE   COUNTY (037), NE   COU	Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
MISA NA   Inside AA 0003											Amount (000s)
Low Income	CLAY COUNTY (035), NE										
Low Income	MSA NA										
Moderate Income         0	Inside AA 0003										
Middle Income   128   2,787   12   2,141   15   7,622   83   4,972   0   1   1   1   1   1   1   1   1   1	Low Income	0	0	0	0	0	0	0	0	0	0
Upper Income   0	Moderate Income		0	0	0				0		0
Income Not Known	Middle Income	128	2,787	12	2,141	15	7,622	83	4,972	0	0
Tract Not Known 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Upper Income	0	0	0	0	0	0	0	0	0	0
County Total   128   2,787   12   2,141   15   7,622   83   4,972   0	Income Not Known	0	0	0	0	0	0	0	0	0	0
MSA NA   NA   NA   NA   NA   NA   NA   NA	Tract Not Known	0	0	0	0	0	0	0	0	0	0
MSA NA   Outside Assessment Area	County Total	128	2,787	12	2,141	15	7,622	83	4,972	0	0
Outside Assessment Area           Low Income         0 <td>COLFAX COUNTY (037), NE</td> <td></td>	COLFAX COUNTY (037), NE										
Low Income         0	MSA NA										
Moderate Income         0	Outside Assessment Area										
Middle Income         5         47         0	Low Income	0	0	0	0	0	0	0	0	0	0
Upper Income         0 <t< td=""><td>Moderate Income</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>	Moderate Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	Middle Income	5	47	0	0	0	0	0	0	0	0
Tract Not Known         0	Upper Income	0	0	0	0	0	0	0	0	0	0
County Total         5         47         0         0         0         0         0         0           CUMING COUNTY (039), NE           MSA NA           Outside Assessment Area           Low Income         0	Income Not Known	0	0	0	0	0	0	0	0	0	0
CUMING COUNTY (039), NE  MSA NA  Outside Assessment Area  Low Income 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Tract Not Known	0	0	0	0	0	0	0	0	0	0
MSA NA           Outside Assessment Area           Low Income         0	County Total	5	47	0	0	0	0	0	0	0	0
Outside Assessment Area           Low Income         0 <td>CUMING COUNTY (039), NE</td> <td></td>	CUMING COUNTY (039), NE										
Low Income         0	MSA NA										
Moderate Income         0	Outside Assessment Area										
Middle Income         0         0         1         200         0         0         0         0         0           Upper Income         0 </td <td>Low Income</td> <td>0</td>	Low Income	0	0	0	0	0	0	0	0	0	0
Upper Income         0 <t< td=""><td>Moderate Income</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>	Moderate Income	0	0	0	0	0	0	0	0	0	0
Income Not Known         0	Middle Income	0	0	1	200	0	0	0	0	0	0
Tract Not Known 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
County Total 0 0 1 200 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

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	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)
CUSTER COUNTY (041), 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	4	145	0	0	1	423	3	470	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	145	0	0	1	423	3	470	0	0
DAWSON COUNTY (047), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	2	131	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	153	0	0	0	0	2	122	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	0	0	0	0	0	0	0	0	0	0
Middle Income	3	53	1	142	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	53	1	142	0	0	1	30	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	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											
MSA 36540											
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	1	210	0	0	1	210	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%	2	21	4	626	2	1,010	4	1,021	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	2	21	5	836	2	1,010	5	1,231	0	0	
DUNDY COUNTY (057), 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	2	41	0	0	2	818	2	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	2	41	0	0	2	818	2	420	0	0	

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Loans by County

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
FILLMORE COUNTY (059), NE										
MSA NA										
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	30	579	2	350	2	950	18	754	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	579	2	350	2	950	18	754	0	0
FRANKLIN COUNTY (061), NE										
MSA NA										
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	23	204	1	184	0	0	13	315	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	204	1	184	0	0	13	315	0	0
FURNAS COUNTY (065), 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	2	92	0	0	1	351	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	92	0	0	1	351	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 60,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
GAGE COUNTY (067), 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	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
GRANT COUNTY (075), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	68	0	0	0	0	1	68	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	68	0	0	0	0	1	68	0	0
GREELEY COUNTY (077), NE										
MSA NA										
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	8	107	1	200	0	0	5	99	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	107	1	200	0	0	5	99	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Annual Loans by S<= \$1 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)
HALL COUNTY (079), NE										
MSA 24260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	347	0	0	1	541	9	809	0	0
Middle Income	5	50	0	0	0	0	2	29	0	0
Upper Income	29	804	1	150	1	350	15	650	0	0
Income Not Known	0	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	1,201	1	150	2	891	26	1,488	0	0
HAMILTON COUNTY (081), NE										
MSA NA										
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	70	1,332	2	252	4	1,453	29	1,950	0	0
Upper Income	32	808	2	327	1	490	24	1,533	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	2,140	4	579	5	1,943	53	3,483	0	0
HARLAN COUNTY (083), 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	3	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	10	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
HOLT COUNTY (089), NE										
MSA NA										
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	6	229	1	130	1	300	7	529	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	229	1	130	1	300	7	529	0	0
HOWARD COUNTY (093), NE										
MSA 24260										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	67	0	0	0	0	3	61	0	0
Upper Income	4	143	0	0	0	0	4	143	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	210	0	0	0	0	7	204	0	0
KEARNEY COUNTY (099), NE										
MSA NA										
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	6	187	0	0	1	496	5	629	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	187	0	0	1	496	5	629	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	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)	
KEITH COUNTY (101), 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	75	0	0	0	0	0	0	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	75	0	0	0	0	0	0	0	0	
KNOX COUNTY (107), NE											
MSA NA											
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	10	315	0	0	0	0	8	285	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	315	0	0	0	0	8	285	0	0	
LANCASTER COUNTY (109), NE											
MSA 30700											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	5	201	2	421	5	3,652	0	0	0	0	
Middle Income	8	76	2	389	3	1,202	1	25	0	0	
Upper Income	10	338	2	360	0	0	1	100	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	23	615	6	1,170	8	4,854	2	125	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	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 (111), NE											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	500	0	0	0	0	
Middle Income	1	40	0	0	1	875	2	915	0	0	
Upper Income	0	0	1	200	0	0	1	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	1	40	1	200	2	1,375	3	1,115	0	0	
LOUP COUNTY (115), 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	56	0	0	0	0	1	56	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	56	0	0	0	0	1	56	0	0	
MADISON COUNTY (119), NE											
MSA NA											
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	26	488	0	0	0	0	10	165	0	0	
Upper Income	3	38	0	0	0	0	3	38	0	0	
Income Not Known	0	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	526	0	0	0	0	13	203	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	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)	
MERRICK COUNTY (121), NE											
MSA 24260											
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	65	1,954	7	1,100	5	3,370	50	2,796	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	65	1,954	7	1,100	5	3,370	50	2,796	0	0	
NANCE COUNTY (125), NE											
MSA NA											
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	12	108	0	0	0	0	1	16	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	108	0	0	0	0	1	16	0	0	
NUCKOLLS COUNTY (129), NE											
MSA NA											
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	41	1,000	1	184	3	1,324	12	704	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	41	1,000	1	184	3	1,324	12	704	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Agency: FRS - 2

State: NEBRASKA (31)

**Loan Amount at Loan Amount at Loan Amount at Loans to Businesses** Memo Item: Origination Origination Loans by Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250.000 **Affiliates Area Income Characteristics** Revenues <= \$1 <=\$250,000 Million Num of **Amount** Num of Amount Num of Amount Num of **Amount** Num of **Amount** Loans (000s)Loans (000s)Loans (000s)Loans (000s)Loans (000s)**OTOE COUNTY (131), NE MSA NA Outside Assessment Area** Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total PIERCE COUNTY (139), NE **MSA NA** Inside AA 0003 Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total **PLATTE COUNTY (141), NE MSA NA** Inside AA 0003 Low Income Moderate Income Middle Income 3,258 2,277 1,475 1,689 Upper Income Income Not Known Tract Not Known County Total 1,785 4,733 3,966 

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

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Agency: FRS - 2

Area Income Characteristics	Origi	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 (143), NE											
MSA NA											
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	79	1,743	4	581	2	1,350	45	3,049	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	79	1,743	4	581	2	1,350	45	3,049	0	0	
RED WILLOW COUNTY (145), 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	3	1,785	3	1,785	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	1,785	3	1,785	0	0	
ROCK COUNTY (149), 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	29	0	0	0	0	1	29	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	29	0	0	0	0	1	29	0	0	

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
SALINE COUNTY (151), 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	3	29	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	29	0	0	0	0	1	5	0	0
SARPY COUNTY (153), 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	1	21	0	0	1	350	1	350	0	0
Upper Income	1	99	1	250	0	0	2	349	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	1	250	1	350	3	699	0	0
SAUNDERS COUNTY (155), NE										
MSA 36540										
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	14	253	2	280	0	0	7	449	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	253	2	280	0	0	7	449	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
SEWARD COUNTY (159), NE										
MSA 30700										
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	9	248	1	125	0	0	8	325	0	0
Upper Income	4	83	0	0	0	0	4	83	0	0
Income Not Known	0	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	331	1	125	0	0	12	408	0	0
STANTON COUNTY (167), 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	4	105	1	200	0	0	5	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	4	105	1	200	0	0	5	305	0	0
THAYER COUNTY (169), NE										
MSA NA										
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	24	499	1	150	2	800	15	462	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	499	1	150	2	800	15	462	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Origi	mount at nation 50,000	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)
VALLEY COUNTY (175), NE										
MSA NA										
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	21	554	2	275	2	690	20	1,472	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	554	2	275	2	690	20	1,472	0	0
WAYNE COUNTY (179), 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	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
WEBSTER COUNTY (181), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	317	1	250	2	880	6	443	0	0
Middle Income	8	226	0	0	0	0	7	205	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	543	1	250	2	880	13	648	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2 State: NEBRASKA (31)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)	
WHEELER COUNTY (183), NE											
MSA NA											
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	4	89	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	4	89	0	0	0	0	1	20	0	0	
YORK COUNTY (185), NE											
MSA NA											
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	135	3,977	18	2,787	15	6,731	85	6,239	0	0	
Upper Income	33	1,098	5	796	6	3,075	26	2,943	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	168	5,075	23	3,583	21	9,806	111	9,182	0	0	
TOTAL INSIDE AA IN STATE	1,154	27,135	81	13,221	91	43,055	698	44,117	0	0	
TOTAL OUTSIDE AA IN STATE	84	2,288	17	3,123	20	10,966	50	7,011	0	0	
STATE TOTAL	1,238	29,423	98	16,344	111	54,021	748	51,128	0	0	

2021 Institution Disclosure Statement - 1a

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: NEVADA (32)

Area Income Characteristics	Origi	mount at nation 00,000	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)
CLARK COUNTY (003), NV										
MSA 29820										
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%	1	32	0	0	1	287	1	32	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	132	0	0	1	287	2	132	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	132	0	0	1	287	2	132	0	0
STATE TOTAL	2	132	0	0	1	287	2	132	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$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)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
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	857	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	857	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	857	0	0	0	0
STATE TOTAL	0	0	0	0	1	857	0	0	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

State: SOUTH DAKOTA (46)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
TODD COUNTY (121), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	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
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	300	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
GALVESTON COUNTY (167), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
HARRIS COUNTY (201), TX										
MSA 26420										
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	459	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	459	0	0	0	0

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 9,000 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 (373), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	2	959	2	540	0	0
STATE TOTAL	1	40	0	0	2	959	2	540	0	0

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**Loans by County** 

**Small Business Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

State: WASHINGTON (53)

Area Income Characteristics	Origi	mount at nation 00,000	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)
KING COUNTY (033), WA										
MSA 42644										
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%	1	3	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	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	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	3	0	0	0	0	0	0	0	0
STATE TOTAL	1	3	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,154	27,135	81	13,221	91	43,055	698	44,117	0	0
TOTAL OUTSIDE AA	101	2,854	29	5,471	33	17,031	61	8,906	0	0
TOTAL INSIDE & OUTSIDE	1,255	29,989	110	18,692	124	60,086	759	53,023	0	0

Small Business Loans - Purchases Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Agency: FRS - 2 State: NEBRASKA (31)

Area Income Characteristics	Origi	mount at nation 00,000	Origi: >\$100,	mount at nation 000 But 50,000	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)
CEDAR COUNTY (027), 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	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
DOUGLAS COUNTY (055), NE										
MSA 36540										
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	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	1	1,000	1	50	0	0
STATE TOTAL	1	50	0	0	1	1,000	1	50	0	0

2021 Institution Disclosure Statement - Table 1-2

**Loans by County** 

**Small Business Loans - Purchases** 

Institution: CORNERSTONE BANK

**Respondent ID: 0000403151** 

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2

Agency: FRS - 2

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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 ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	50	0	0	1	1,000	1	50	0	0
TOTAL INSIDE & OUTSIDE	1	50	0	0	1	1,000	1	50	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: CALIFORNIA (06)

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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 (059), CA										
MSA 11244										
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	1	227	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	1	227	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	227	0	0	0	0	0	0
STATE TOTAL	0	0	1	227	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 2-1

**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: COLORADO (08)

Area Income Characteristics	Origi	Origination <=\$100,000 >\$		n Origination Origination Gross Annual		Origination >\$100,000 But				Revenues <= \$1		o Item: ans by iliates
	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)		
SEDGWICK COUNTY (115), CO												
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	50	0	0	0	0	3	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	3	50	0	0	0	0	3	50	0	0		
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0		
TOTAL OUTSIDE AA IN STATE	3	50	0	0	0	0	3	50	0	0		
STATE TOTAL	3	50	0	0	0	0	3	50	0	0		

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: FLORIDA (12)

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
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%	3	92	0	0	0	0	3	92	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	3	92	0	0	0	0	3	92	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	92	0	0	0	0	3	92	0	0
STATE TOTAL	3	92	0	0	0	0	3	92	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

State: ILLINOIS (17)

Area Income Characteristics	Origi	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		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	75	0	0	0	0	1	75	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	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	75	0	0	0	0	1	75	0	0
STATE TOTAL	1	75	0	0	0	0	1	75	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Agency: FRS - 2

State: IOWA (19)

Area Income Characteristics	Origi	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		o Item: ins by iliates
	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	2	43	0	0	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	43	0	0	0	0	2	43	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	43	0	0	0	0	2	43	0	0
STATE TOTAL	2	43	0	0	0	0	2	43	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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Agency: FRS - 2

State: KANSAS (20)

Num of Loans   Num of Loans   Num of Loans   Amount (000s)	Loan Amount at Origination >\$250,000	Loans to Farms with Gross Annual Revenues <= \$1 Million	Memo Item: Loans by Affiliates	
MSA NA         Outside Assessment Area         Low Income       0       0       0       0         Moderate Income       0       0       0       0         Middle Income       2       30       0       0         Upper Income       0       0       0       0		Num of Amount Loans (000s)	Num of Amount Loans (000s)	
Outside Assessment Area         Low Income       0       0       0       0         Moderate Income       0       0       0       0         Middle Income       2       30       0       0         Upper Income       0       0       0       0				
Low Income       0       0       0       0         Moderate Income       0       0       0       0         Middle Income       2       30       0       0         Upper Income       0       0       0       0				
Moderate Income         0         0         0         0           Middle Income         2         30         0         0           Upper Income         0         0         0         0				
Middle Income         2         30         0         0           Upper Income         0         0         0         0	0 0	0 0	0 0	
Upper Income 0 0 0 0	0 0	0 0	0 0	
	0 0	0 0	0 0	
Income Not Known 0 0 0	0 0	0 0	0 0	
	0 0	0 0	0 0	
Tract Not Known 0 0 0	0 0	0 0	0 0	
County Total 2 30 0 0	0 0	0 0	0 0	
SMITH COUNTY (183), KS				
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	
Middle Income 6 48 0 0	0 0	2 12	0 0	
Upper Income 0 0 0 0	0 0	0 0	0 0	
Income Not Known 0 0 0	0 0	0 0	0 0	
Tract Not Known 0 0 0	0 0	0 0	0 0	
County Total 6 48 0 0	0 0	2 12	0 0	
STEVENS COUNTY (189), KS				
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	
Middle Income 1 21 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 21 0 0	0 0	0 0	0 0	
TOTAL INSIDE AA IN STATE 0 0 0 0	0 0	0 0	0 0	

2021 Institution Disclosure Statement - Table 2-1

**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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State: KANSAS (20)

Area Income Characteristics	Origi	mount at nation 00,000	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	9	99	0	0	0	0	2	12	0	0
STATE TOTAL	9	99	0	0	0	0	2	12	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

Area Income Characteristics	Origi	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		no Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	616	6	877	5	1,715	24	3,021	0	0
Upper Income	14	446	5	830	1	350	16	1,539	0	0
Income Not Known	0	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	1,062	11	1,707	6	2,065	40	4,560	0	0
ANTELOPE COUNTY (003), NE										
MSA NA										
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	188	5,428	12	2,350	13	4,903	146	9,824	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	188	5,428	12	2,350	13	4,903	146	9,824	0	0
BLAINE COUNTY (009), 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	495	1	495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	495	1	495	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Orig	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		no Item: ans by iliates
	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 (011), NE										
MSA NA										
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	177	4,077	26	4,479	15	5,458	137	11,796	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	177	4,077	26	4,479	15	5,458	137	11,796	0	0
BUFFALO COUNTY (019), NE										
MSA NA										
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	40	1,021	10	1,864	3	1,195	33	2,289	0	0
Upper Income	6	232	2	415	2	800	8	1,382	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,253	12	2,279	5	1,995	41	3,671	0	0
BUTLER COUNTY (023), NE										
MSA NA										
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	13	315	3	650	1	330	13	1,197	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	315	3	650	1	330	13	1,197	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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										
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	708	6	1,220	3	1,100	28	2,725	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	708	6	1,220	3	1,100	28	2,725	0	0
CHASE COUNTY (029), 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	455	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	455	0	0	0	0
CHERRY COUNTY (031), 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	8	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	8	0	0	0	0	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

Agency: FRS - 2

Area Income Characteristics	Origi	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		no Item: ans by iliates
	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 (035), NE										
MSA NA										
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	217	5,761	38	6,772	45	17,056	215	23,924	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	217	5,761	38	6,772	45	17,056	215	23,924	0	0
COLFAX COUNTY (037), 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	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
CUSTER COUNTY (041), 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	6	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	6	0	0	0	0	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Area Income Characteristics	Orig	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		no Item: ans by iliates
	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	2	20	0	0	0	0	2	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	2	20	0	0	0	0	2	20	0	0
DOUGLAS COUNTY (055), NE										
MSA 36540										
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	4	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Orig	mount at ination 00,000	>\$100,0	nation	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 llion	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)
DUNDY COUNTY (057), 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	7	380	1	150	2	627	7	748	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	380	1	150	2	627	7	748	0	0
FILLMORE COUNTY (059), NE										
MSA NA										
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	71	1,876	19	3,687	15	5,994	85	11,128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	1,876	19	3,687	15	5,994	85	11,128	0	0
FRANKLIN COUNTY (061), NE										
MSA NA										
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	187	3,888	19	3,169	13	5,070	129	9,719	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	187	3,888	19	3,169	13	5,070	129	9,719	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	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)
GAGE COUNTY (067), 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	21	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	21	0	0	0	0	0	0	0	0
GARFIELD COUNTY (071), 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	10	230	2	330	2	620	12	1,138	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	230	2	330	2	620	12	1,138	0	0
GREELEY COUNTY (077), NE										
MSA NA										
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	41	908	5	817	3	1,240	35	2,381	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	908	5	817	3	1,240	35	2,381	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Loan Ar Origir >\$25		Gross Revenu	Farms with Annual les <= \$1 llion	Loa	o Item: ans by iliates
	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)
HALL COUNTY (079), NE										
MSA 24260										
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	2	0	0	0	0	0	0	0	0
Upper Income	51	1,230	19	3,830	3	962	52	5,007	0	0
Income Not Known	0	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	1,232	19	3,830	3	962	52	5,007	0	0
HAMILTON COUNTY (081), NE										
MSA NA										
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	36	1,129	7	1,228	1	500	34	1,962	0	0
Upper Income	72	1,862	12	2,087	5	1,831	59	5,148	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	108	2,991	19	3,315	6	2,331	93	7,110	0	0
HARLAN COUNTY (083), 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	14	586	4	675	2	875	19	2,118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	586	4	675	2	875	19	2,118	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	ion Origination Origination Gross Annual		Origination Gross Annual >\$250,000 Revenues <= \$1		Annual les <= \$1	Loa	no Item: ans by iliates	
	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)
HOLT COUNTY (089), NE										
MSA NA										
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	24	622	7	1,263	2	610	23	2,268	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	622	7	1,263	2	610	23	2,268	0	0
HOWARD COUNTY (093), NE										
MSA 24260										
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	6	163	0	0	1	395	3	495	0	0
Upper Income	18	524	5	1,121	2	608	15	1,209	0	0
Income Not Known	0	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	687	5	1,121	3	1,003	18	1,704	0	0
KEARNEY COUNTY (099), NE										
MSA NA										
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	34	947	3	500	3	1,250	20	2,250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	947	3	500	3	1,250	20	2,250	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

**Respondent ID: 0000403151** 

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origin >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$250		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ans by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (107), NE										
MSA NA										
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	50	1,226	8	1,525	5	2,010	46	4,529	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,226	8	1,525	5	2,010	46	4,529	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	60	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0	0	0	0	0
LINCOLN COUNTY (111), 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	4	208	0	0	0	0	4	208	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	208	0	0	0	0	4	208	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan An Origir >\$25	nation	Gross Revenu	Farms with Annual les <= \$1 llion	Loans by	
	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 (119), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	42	0	0	0	0	0	0	0	0
Middle Income	44	1,039	3	405	2	675	29	1,778	0	0
Upper Income	3	43	0	0	0	0	2	22	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	1,124	3	405	2	675	31	1,800	0	0
MERRICK COUNTY (121), NE										
MSA 24260										
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	40	1,150	5	720	4	1,575	35	2,561	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,150	5	720	4	1,575	35	2,561	0	0
NANCE COUNTY (125), NE										
MSA NA										
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	72	1,729	13	2,250	0	0	64	3,579	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	72	1,729	13	2,250	0	0	64	3,579	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	Origination         Origination         Origination         Gros           <=\$100,000         >\$100,000 But         >\$250,000         Reven           <=\$250,000         M		Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ans by iliates			
	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)
NUCKOLLS COUNTY (129), NE										
MSA NA										
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	89	2,476	13	2,198	10	3,535	64	4,914	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	89	2,476	13	2,198	10	3,535	64	4,914	0	0
OTOE COUNTY (131), 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	2	71	2	364	0	0	4	435	0	0
Upper Income	2	70	0	0	1	257	3	327	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	141	2	364	1	257	7	762	0	0
PHELPS COUNTY (137), 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	21	0	0	0	0	0	0	0	0
Upper Income	8	263	4	780	1	300	10	1,019	0	0
Income Not Known	0	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	284	4	780	1	300	10	1,019	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at nation 00,000	>\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Gross Revenu	Farms with Annual es <= \$1 lion	Loa	no Item: ans by iliates
	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)
PIERCE COUNTY (139), NE										
MSA NA										
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	25	572	2	435	1	400	21	1,314	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	572	2	435	1	400	21	1,314	0	0
PLATTE COUNTY (141), NE										
MSA NA										
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	78	1,755	5	964	8	2,890	53	4,343	0	0
Upper Income	90	1,705	8	1,391	2	765	56	3,118	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	168	3,460	13	2,355	10	3,655	109	7,461	0	0
POLK COUNTY (143), NE										
MSA NA										
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	139	3,441	24	4,659	20	7,173	122	13,858	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	139	3,441	24	4,659	20	7,173	122	13,858	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origination Origination Origination Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		Origination Or <=\$100,000 >\$1 <=		Origination Origination Origination Gross Annual <pre>&lt;=\$100,000 &gt;\$100,000 But &gt;\$250,000 Revenues &lt;= \$1</pre>		Revenues <= \$1		Gross Annual Revenues <= \$1		Loa	o Item: ins by iliates
	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)		
RED WILLOW COUNTY (145), 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	3	47	2	471	0	0	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	47	2	471	0	0	4	513	0	0		
ROCK COUNTY (149), 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	2	14	0	0	1	288	3	302	0	0		
Upper Income	0	0	0	0	0	0	0	0	0	0		
Income Not Known	0	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	14	0	0	1	288	3	302	0	0		
SALINE COUNTY (151), 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	3	72	0	0	1	276	3	327	0	0		
Upper Income	0	0	0	0	0	0	0	0	0	0		
Income Not Known	0	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	72	0	0	1	276	3	327	0	0		

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Loan Amount at Loan Amount at Loan Amount at Loans to Farms wi Origination Origination Origination Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		Annual les <= \$1	Loa Aff	no Item: ans by iliates					
	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										
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	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
SAUNDERS COUNTY (155), NE										
MSA 36540										
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	64	1,378	8	1,458	9	3,310	53	5,743	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	64	1,378	8	1,458	9	3,310	53	5,743	0	0
SEWARD COUNTY (159), NE										
MSA 30700										
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	80	0	0	0	0	2	54	0	0
Upper Income	15	431	5	757	3	1,475	11	1,558	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	511	5	757	3	1,475	13	1,612	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000 >\$100,000 But <=\$250,000		Origir	nount at nation 0,000	Gross Revenu	Farms with Annual les <= \$1 Ilion	Loa	no Item: ans by iliates	
	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)
SHERMAN COUNTY (163), 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	12	355	0	0	2	775	6	651	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	355	0	0	2	775	6	651	0	0
THAYER COUNTY (169), NE										
MSA NA										
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	33	727	6	1,265	4	1,700	26	2,264	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	727	6	1,265	4	1,700	26	2,264	0	0
THURSTON COUNTY (173), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	106	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	106	0	0	0	0	0	0	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

Area Income Characteristics	Origi	mount at ination 00,000	>\$100,0	nount at nation 000 But 50,000		nount at nation 0,000	Gross Revenu	Loans to Farms with Gross Annual Revenues <= \$1 Million		no Item: ans by iliates
	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)
VALLEY COUNTY (175), NE										
MSA NA										
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	39	1,052	8	1,539	5	1,671	36	3,661	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,052	8	1,539	5	1,671	36	3,661	0	0
WAYNE COUNTY (179), 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	32	0	0	0	0	1	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	32	0	0	0	0	1	32	0	0
WEBSTER COUNTY (181), NE										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	56	1,377	5	685	5	1,603	39	2,183	0	0
Middle Income	11	253	0	0	1	375	7	540	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	1,630	5	685	6	1,978	46	2,723	0	0

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

Agency: FRS - 2

State: NEBRASKA (31)

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Origin	oan Amount at Loans to Farms with Origination Gross Annual >\$250,000 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)
WHEELER COUNTY (183), NE										
MSA NA										
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	29	803	5	833	2	950	22	2,133	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	803	5	833	2	950	22	2,133	0	0
YORK COUNTY (185), NE										
MSA NA										
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	162	3,904	22	4,395	19	7,175	128	13,028	0	0
Upper Income	126	3,696	36	6,074	19	7,271	124	15,002	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	288	7,600	58	10,469	38	14,446	252	28,030	0	0
TOTAL INSIDE AA IN STATE	2,402	60,123	375	67,955	252	94,445	2,002	183,834	0	0
TOTAL OUTSIDE AA IN STATE	100	3,147	20	3,527	17	6,443	93	9,995	0	0
STATE TOTAL	2,502	63,270	395	71,482	269	100,888	2,095	193,829	0	0

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**Loans by County** 

**Small Farm Loans - Originations** 

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

Agency: FRS - 2

State: SOUTH DAKOTA (46)

Area Income Characteristics	Origi	mount at nation 00,000	Loan An Origir >\$100,0 <=\$25	nation 000 But	Loan An Origir >\$25		Gross Revenu	Gross Annual Loans		o Item: ins by iliates
	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)
TODD COUNTY (121), SD										
MSA NA										
Outside Assessment Area										
Low Income	2	42	0	0	1	300	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	1	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	42	0	0	1	300	0	0	0	0
STATE TOTAL	2	42	0	0	1	300	0	0	0	0

**Small Farm Loans - Originations** 

Institution: CORNERSTONE BANK

**Respondent ID: 0000403151** 

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Agency: FRS - 2

State: WYOMING (56)

Area Income Characteristics	Origi	mount at ination 00,000	Origir >\$100,0	Loan Amount at OriginationLoan Amount at OriginationLoans to Farms with Gross Annual Revenues <= \$1 Million		Gross Annual Revenues <= \$1		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)
TETON COUNTY (039), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	36	0	0	0	0	2	36	0	0
Income Not Known	0	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	36	0	0	0	0	2	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	36	0	0	0	0	2	36	0	0
STATE TOTAL	2	36	0	0	0	0	2	36	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2,402	60,123	375	67,955	252	94,445	2,002	183,834	0	0
TOTAL OUTSIDE AA	122	3,584	21	3,754	18	6,743	106	10,303	0	0
TOTAL INSIDE & OUTSIDE	2,524	63,707	396	71,709	270	101,188	2,108	194,137	0	0

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

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Agency: FRS - 2 State: KANSAS (20)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origin	nount at nation 0,000	Gross Revenu	Farms with Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
NORTON COUNTY (137), KS										
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	500	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	500	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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

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Agency: FRS - 2

State: MINNESOTA (27)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Origir	nount at nation 0,000	Loans to Farms with Gross Annual Revenues <= \$1 Million		Loa	o Item: ns by liates
	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)
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	1	225	3	1,105	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	225	3	1,105	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	225	3	1,105	0	0	0	0
STATE TOTAL	0	0	1	225	3	1,105	0	0	0	0

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

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Agency: FRS - 2

State: NEBRASKA (31)

Area Income Characteristics	Origi	mount at nation 00,000	Origir >\$100,0	nount at nation 000 But 50,000	Loan Amount at Loans to Farms with Origination Gross Annual >\$250,000 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										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	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	450	0	0	0	0
CEDAR COUNTY (027), 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	200	1	500	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	1	500	2	700	0	0
PAWNEE COUNTY (133), 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	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	1	450	0	0	0	0

**Loans by County** 

**Small Farm Loans - Purchases** 

**Institution: CORNERSTONE BANK** 

**Respondent ID: 0000403151** 

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Agency: FRS - 2

State: NEBRASKA (31)

Area Income Characteristics	Origi	Origination Or <=\$100,000 >\$10		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	1	50	1	200	1	500	3	750	0	0	
STATE TOTAL	1	50	1	200	2	950	3	750	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	0	0	0	0	1	450	0	0	0	0	
TOTAL OUTSIDE AA	1	50	2	425	5	2,105	3	750	0	0	
TOTAL INSIDE & OUTSIDE	1	50	2	425	6	2,555	3	750	0	0	

**Small Business Loans** 

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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ASSESSMENT AREA LOANS	Origin	nations		to Businesses nillion revenue	Purc	hases
ASSESSIMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NE - HALL COUNTY (079) - MSA 24260	48	2,242	26	1,488	0	0
NE - HOWARD COUNTY (093) - MSA 24260	8	210	7	204	0	0
NE - MERRICK COUNTY (121) - MSA 24260	77	6,424	50	2,796	0	0
NE - CASS COUNTY (025) - MSA 36540	47	3,146	24	1,158	0	0
NE - SAUNDERS COUNTY (155) - MSA 36540	16	533	7	449	0	0
NE - ADAMS COUNTY (001) - MSA NA	27	1,308	20	1,208	0	0
NE - ANTELOPE COUNTY (003) - MSA NA	56	4,455	43	2,880	0	0
NE - BOONE COUNTY (011) - MSA NA	81	3,997	37	2,717	0	0
NE - BUFFALO COUNTY (019) - MSA NA	37	2,038	15	334	0	0
NE - BUTLER COUNTY (023) - MSA NA	13	231	5	95	0	0
NE - CLAY COUNTY (035) - MSA NA	155	12,550	83	4,972	0	0
NE - FILLMORE COUNTY (059) - MSA NA	34	1,879	18	754	0	0
NE - FRANKLIN COUNTY (061) - MSA NA	24	388	13	315	0	0
NE - GREELEY COUNTY (077) - MSA NA	9	307	5	99	0	0
NE - HAMILTON COUNTY (081) - MSA NA	111	4,662	53	3,483	0	0
NE - HOLT COUNTY (089) - MSA NA	8	659	7	529	0	0
NE - KEARNEY COUNTY (099) - MSA NA	7	683	5	629	0	0
NE - KNOX COUNTY (107) - MSA NA	10	315	8	285	0	0
NE - MADISON COUNTY (119) - MSA NA	29	526	13	203	0	0
NE - NANCE COUNTY (125) - MSA NA	12	108	1	16	0	0
NE - NUCKOLLS COUNTY (129) - MSA NA	45	2,508	12	704	0	0
NE - PIERCE COUNTY (139) - MSA NA	2	12	0	0	0	0
NE - PLATTE COUNTY (141) - MSA NA	95	7,362	41	3,966	0	0

# 2021 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purc	hases
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NE - POLK COUNTY (143) - MSA NA	85	3,674	45	3,049	0	0
NE - THAYER COUNTY (169) - MSA NA	27	1,449	15	462	0	0
NE - VALLEY COUNTY (175) - MSA NA	25	1,519	20	1,472	0	0
NE - WEBSTER COUNTY (181) - MSA NA	22	1,673	13	648	0	0
NE - WHEELER COUNTY (183) - MSA NA	4	89	1	20	0	0
NE - YORK COUNTY (185) - MSA NA	212	18,464	111	9,182	0	0

Respondent ID: 0000403151

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# 2021 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: CORNERSTONE BANK

ASSESSMENT AREA LOANS	Origir	nations		to Farms with ion revenue	Purch	nases
AGGEGGMENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NE - HALL COUNTY (079) - MSA 24260	74	6,024	52	5,007	0	0
NE - HOWARD COUNTY (093) - MSA 24260	32	2,811	18	1,704	0	0
NE - MERRICK COUNTY (121) - MSA 24260	49	3,445	35	2,561	0	0
NE - CASS COUNTY (025) - MSA 36540	45	3,028	28	2,725	1	450
NE - SAUNDERS COUNTY (155) - MSA 36540	81	6,146	53	5,743	0	0
NE - ADAMS COUNTY (001) - MSA NA	49	4,834	40	4,560	0	0
NE - ANTELOPE COUNTY (003) - MSA NA	213	12,681	146	9,824	0	0
NE - BOONE COUNTY (011) - MSA NA	218	14,014	137	11,796	0	0
NE - BUFFALO COUNTY (019) - MSA NA	63	5,527	41	3,671	0	0
NE - BUTLER COUNTY (023) - MSA NA	17	1,295	13	1,197	0	0
NE - CLAY COUNTY (035) - MSA NA	300	29,589	215	23,924	0	0
NE - FILLMORE COUNTY (059) - MSA NA	105	11,557	85	11,128	0	0
NE - FRANKLIN COUNTY (061) - MSA NA	219	12,127	129	9,719	0	0
NE - GREELEY COUNTY (077) - MSA NA	49	2,965	35	2,381	0	0
NE - HAMILTON COUNTY (081) - MSA NA	133	8,637	93	7,110	0	0
NE - HOLT COUNTY (089) - MSA NA	33	2,495	23	2,268	0	0
NE - KEARNEY COUNTY (099) - MSA NA	40	2,697	20	2,250	0	0
NE - KNOX COUNTY (107) - MSA NA	63	4,761	46	4,529	0	0
NE - MADISON COUNTY (119) - MSA NA	54	2,204	31	1,800	0	0
NE - NANCE COUNTY (125) - MSA NA	85	3,979	64	3,579	0	0
NE - NUCKOLLS COUNTY (129) - MSA NA	112	8,209	64	4,914	0	0
NE - PIERCE COUNTY (139) - MSA NA	28	1,407	21	1,314	0	0
NE - PLATTE COUNTY (141) - MSA NA	191	9,470	109	7,461	0	0
NE - POLK COUNTY (143) - MSA NA	183	15,273	122	13,858	0	0

## 2021 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity Small Farm Loans

Institution: CORNERSTONE BANK

Respondent ID: 0000403151

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ASSESSMENT AREA LOANS	Origir	nations	_	to Farms with ion revenue	Purch	nases
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NE - THAYER COUNTY (169) - MSA NA	43	3,692	26	2,264	0	0
NE - VALLEY COUNTY (175) - MSA NA	52	4,262	36	3,661	0	0
NE - WEBSTER COUNTY (181) - MSA NA	78	4,293	46	2,723	0	0
NE - WHEELER COUNTY (183) - MSA NA	36	2,586	22	2,133	0	0
NE - YORK COUNTY (185) - MSA NA	384	32,515	252	28,030	0	0

## 2021 Institution Disclosure Statement - Table 5 Community Development/Consortium-Third Party Activity

**Institution: CORNERSTONE BANK** 

Respondent ID: 0000403151

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Agency: FRS - 2

			Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	11	11,145	0	0		
Purchased	1	2,598	0	0		
Total	12	13,743	0	0		

Consortium/Third Party Loans (optional)

**Assessment Area(s) by Tract** 

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### **ASSESSMENT AREA - 0001**

HALL COUNTY (079), NE

MSA: 24260

**Moderate Income** 

0002.00\* 0003.00 0009.00 0010.00

Middle Income

0004.00 0007.00 0008.00 0011.00

**Upper Income** 

0001.00 0005.00 0006.00 0012.00 0013.00 0014.00

**HOWARD COUNTY (093), NE** 

MSA: 24260 Middle Income

9706.00

**Upper Income** 

9705.00

**MERRICK COUNTY (121), NE** 

MSA: 24260 Middle Income

9666.00 9667.00 9668.00

**ASSESSMENT AREA - 0002** 

CASS COUNTY (025), NE

MSA: 36540 Middle Income

9656.00 9657.00 9658.00 9659.00 9660.00 9661.00

**SAUNDERS COUNTY (155), NE** 

MSA: 36540 Middle Income

9681.00 9682.00 9683.00 9684.00\* 9685.00\*

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

#### **ASSESSMENT AREA - 0003**

ADAMS COUNTY (001), NE

MSA: NA

**Moderate Income** 

9661.00

**Middle Income** 

9656.00 9657.00 9658.00\* 9660.00 9662.00

**Upper Income** 

9654.00 9655.00 9659.00

**ANTELOPE COUNTY (003), NE** 

MSA: NA

**Middle Income** 

9796.00 9797.00 9798.00

**BOONE COUNTY (011), NE** 

MSA: NA

**Middle Income** 

9601.00 9602.00

**BUFFALO COUNTY (019), NE** 

MSA: NA

**Moderate Income** 

9693.00\* 9696.00\*

Middle Income

9689.00 9691.00 9694.00 9695.00\* 9697.00

**Upper Income** 

9690.00 9692.02 9692.03 9692.04\*

**BUTLER COUNTY (023), NE** 

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

9676.00 9677.00 9678.00

**CLAY COUNTY (035), NE** 

MSA: NA

**Middle Income** 

9621.00 9622.00

**FILLMORE COUNTY (059), NE** 

MSA: NA

**Middle Income** 

0916.00 0917.00

FRANKLIN COUNTY (061), NE

MSA: NA

**Middle Income** 

9646.00 9647.00

**GREELEY COUNTY (077), NE** 

MSA: NA

**Middle Income** 

9709.00

**HAMILTON COUNTY (081), NE** 

MSA: NA

**Middle Income** 

9692.00 9693.00

**Upper Income** 

9691.00

**HOLT COUNTY (089), NE** 

MSA: NA

**Middle Income** 

9740.00 9741.00 9742.00\* 9743.00

**KEARNEY COUNTY (099), NE** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

9666.00 9667.00

**KNOX COUNTY (107), NE** 

MSA: NA

**Middle Income** 

9762.00 9763.00 9764.00 **MADISON COUNTY (119), NE** 

MSA: NA

**Moderate Income** 

9607.00 9610.00\*

**Middle Income** 

9608.01\* 9609.00\* 9611.00 9612.00 9613.00

**Upper Income** 

9606.00 9608.02

NANCE COUNTY (125), NE

MSA: NA

**Middle Income** 

9661.00

**NUCKOLLS COUNTY (129), NE** 

MSA: NA

**Middle Income** 

9600.00 9601.00

PIERCE COUNTY (139), NE

MSA: NA

**Middle Income** 

9791.00 9792.00

**PLATTE COUNTY (141), NE** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

9651.00 9654.00 9655.00 9656.00 9657.00

**Upper Income** 

9652.98 9653.00

**POLK COUNTY (143), NE** 

MSA: NA

**Middle Income** 

9600.00 9601.00

**THAYER COUNTY (169), NE** 

MSA: NA

**Middle Income** 

9631.00 9632.00

**VALLEY COUNTY (175), NE** 

MSA: NA

**Middle Income** 

9713.00 9714.00

**WEBSTER COUNTY (181), NE** 

MSA: NA

**Moderate Income** 

9651.00

**Middle Income** 

9650.00

WHEELER COUNTY (183), NE

MSA: NA

**Middle Income** 

9736.00

YORK COUNTY (185), NE

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

Middle Income

9697.00 9698.00 9699.00

**Upper Income** 

9696.00

#### **OUTSIDE ASSESSMENT AREA**

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 110-120%

2170.01

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 50-60%

5356.04

**ORANGE COUNTY (059), CA** 

MSA: 11244

Median Family Income 80-90%

0525.24

**Median Family Income >= 120%** 

0634.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 60-70%

0011.00

Median Family Income 80-90%

0214.00

**Median Family Income 100-110%** 

0059.00

Median Family Income >= 120%

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

0097.06 0198.06

**BROOMFIELD COUNTY (014), CO** 

MSA: 19740 Middle Income

0308.00

**DENVER COUNTY (031), CO** 

MSA: 19740

Median Family Income 50-60%

0014.01

**SAN JUAN COUNTY (111), CO** 

MSA: NA

**Middle Income** 

9726.00

**SEDGWICK COUNTY (115), CO** 

MSA: NA

**Middle Income** 

9683.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 100-110%

0140.12

**GORDON COUNTY (129), GA** 

MSA: NA

**Middle Income** 

9709.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 60-70%

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

8060.04

**HAMILTON COUNTY (057), IN** 

MSA: 26900 Upper Income

1110.06

**CARROLL COUNTY (027), IA** 

MSA: NA

**Middle Income** 

9601.00

**MONONA COUNTY (133), IA** 

MSA: NA

**Middle Income** 

9601.00

**JOHNSON COUNTY (091), KS** 

MSA: 28140

**Median Family Income 30-40%** 

0524.18

MCPHERSON COUNTY (113), KS

MSA: NA

**Middle Income** 

7886.00

**NORTON COUNTY (137), KS** 

MSA: NA

Middle Income

9517.00

PHILLIPS COUNTY (147), KS

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

4751.00 4753.00

**REPUBLIC COUNTY (157), KS** 

MSA: NA

**Middle Income** 

9782.00

**SEDGWICK COUNTY (173), KS** 

MSA: 48620

**Median Family Income >= 120%** 

0101.16

**SMITH COUNTY (183), KS** 

MSA: NA

**Middle Income** 

4759.00

STEVENS COUNTY (189), KS

MSA: NA

Middle Income

9651.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 60-70%

2635.00

**ROCK COUNTY (133), MN** 

MSA: NA

Middle Income

5703.00

**CLAY COUNTY (047), MO** 

MSA: 28140

**Moderate Income** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

0210.01

Middle Income

0216.00

**JACKSON COUNTY (095), MO** 

MSA: 28140

Median Family Income 40-50%

0019.00

Median Family Income 80-90%

0147.01

**BLAINE COUNTY (009), NE** 

MSA: NA

**Middle Income** 

9724.00

**BOX BUTTE COUNTY (013), NE** 

MSA: NA

Middle Income

9512.00

CEDAR COUNTY (027), NE

MSA: NA

**Middle Income** 

9771.00 9772.00

**CHASE COUNTY (029), NE** 

MSA: NA

**Middle Income** 

9619.00

**CHERRY COUNTY (031), NE** 

MSA: NA

**Middle Income** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

9558.00

**COLFAX COUNTY (037), NE** 

MSA: NA

Middle Income

9647.00 9648.00

**CUMING COUNTY (039), NE** 

MSA: NA

Middle Income

9729.00

**CUSTER COUNTY (041), NE** 

MSA: NA

**Middle Income** 

9717.00 9719.00 9720.00

**DAWSON COUNTY (047), NE** 

MSA: NA

**Moderate Income** 

9684.00

Middle Income

9686.00

**DODGE COUNTY (053), NE** 

MSA: NA

Middle Income

9637.00 9638.00

**DOUGLAS COUNTY (055), NE** 

MSA: 36540

**Median Family Income 70-80%** 

0073.12

**Median Family Income >= 120%** 

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

0067.01 0074.05 0074.29 0074.41 0074.49 0074.52 0074.70 0075.09

**DUNDY COUNTY (057), NE** 

MSA: NA

**Middle Income** 

9623.00

**FURNAS COUNTY (065), NE** 

MSA: NA

**Middle Income** 

9639.00

**GAGE COUNTY (067), NE** 

MSA: NA

**Middle Income** 

9652.00

**Upper Income** 

9646.00

**GARFIELD COUNTY (071), NE** 

MSA: NA

**Middle Income** 

9732.00

**GRANT COUNTY (075), NE** 

MSA: NA

**Moderate Income** 

9563.00

HARLAN COUNTY (083), NE

MSA: NA

**Middle Income** 

9642.00

**KEITH COUNTY (101), NE** 

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Respondent ID: 0000403151

### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

MSA: NA

**Middle Income** 

0003.00

LANCASTER COUNTY (109), NE

MSA: 30700

**Moderate Income** 

0001.00 0019.00 0029.00 0031.04

**Middle Income** 

0014.00 0015.00 0025.00 0030.01 0033.01 0033.02 0038.01

**Upper Income** 

0024.00 0037.06 0037.08 0037.15 0037.17 0037.20 0102.02 0104.00

LINCOLN COUNTY (111), NE

MSA: NA

**Moderate Income** 

9602.00

Middle Income

9597.00 9598.00 9605.00

**Upper Income** 

9606.00

**LOUP COUNTY (115), NE** 

MSA: NA

**Middle Income** 

9728.00

OTOE COUNTY (131), NE

MSA: NA

**Middle Income** 

9666.00

**Upper Income** 

9668.00

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

PAWNEE COUNTY (133), NE

MSA: NA

**Middle Income** 

9678.00

PHELPS COUNTY (137), NE

MSA: NA

**Middle Income** 

9671.00

**Upper Income** 

9672.00

**RED WILLOW COUNTY (145), NE** 

MSA: NA

**Middle Income** 

9631.00 9632.00

**ROCK COUNTY (149), NE** 

MSA: NA

**Middle Income** 

9746.00

**SALINE COUNTY (151), NE** 

MSA: NA

Middle Income

9607.00 9608.00

**SARPY COUNTY (153), NE** 

MSA: 36540

Middle Income

0106.21 0106.29

**Upper Income** 

0102.08 0106.31 0107.01

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

**SEWARD COUNTY (159), NE** 

MSA: 30700 Middle Income

9602.00 9603.00 9604.00

**Upper Income** 

9601.00

**SHERMAN COUNTY (163), NE** 

MSA: NA

**Middle Income** 

9701.00

**STANTON COUNTY (167), NE** 

MSA: NA

**Middle Income** 

9622.00

**THURSTON COUNTY (173), NE** 

MSA: NA

**Moderate Income** 

9401.00

**WAYNE COUNTY (179), NE** 

MSA: NA

**Middle Income** 

9786.00

**CLARK COUNTY (003), NV** 

MSA: 29820

**Median Family Income 110-120%** 

0029.38 0053.38

**Median Family Income >= 120%** 

0058.23

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Respondent ID: 0000403151

#### **Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CORNERSTONE BANK** 

HILLSBOROUGH COUNTY (011), NH

MSA: 31700 Middle Income

0114.02

**TODD COUNTY (121), SD** 

MSA: NA Low Income

9401.00

**GALVESTON COUNTY (167), TX** 

MSA: 26420

**Moderate Income** 

7241.01

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 90-100%

5521.01

POLK COUNTY (373), TX

MSA: NA

**Middle Income** 

2101.01

KING COUNTY (033), WA

MSA: 42644

**Median Family Income 50-60%** 

0254.00

**TETON COUNTY (039), WY** 

MSA: NA

**Upper Income** 

9676.00

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Respondent ID: 0000403151

Error Status Information Respondent ID: 0000403151

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Agency: FRS - 2

Institution: CORNERSTONE BANK

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	183	183	0	0.00%
Small Farm Loans	131	131	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	111	111	0	0.00%
Total	427	427	0	0.00%

#### Footnote:

<sup>10.</sup> 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.

<sup>11.</sup> 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.