

CRA Public File

TABLE OF CONTENTS

Updated: March 1, 2024

Section:	Description:	Date:
Section I.	Public Comments	2024, 2023, 2022
Section II.	FDIC CRA Performance Evaluation	January 19, 2021
Section III.	Locations: Listing of Branches, Street Address & Census Tract, Hours of Operation, ATMs, LPO's and Limited Service Branches	March 1, 2024
Section IV.	Branch Openings & Closings	2024, 2023, 2022
Section V.	List of Retail Banking Services: a. Deposit & Loan Products b. Fee Schedule	March 1, 2024
Section VI.	Facility-based Assessment Area: a. Milwaukee-Waukesha MSA Map b. Milwaukee-Waukesha MSA Census Tracts	March 1, 2024
Section VII.	CRA Disclosure Statements: a. 2022 CRA Disclosure b. 2021 CRA Disclosure	
Section VIII.	HMDA Disclosure Statement: Bank Five Nine HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at http://www.consumerfinance.gov/hmda .	



PUBLIC COMMENTS IN CURRENT YEAR AND PRIOR TWO YEARS

2024			
None			
2023			
None			
2022			
None			

PUBLIC DISCLOSURE

January 19, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank Five Nine Certificate Number: 12517

155 West Wisconsin Avenue Oconomowoc, Wisconsin 53066

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

300 South Riverside Plaza, Suite 1700 Chicago, Illinois 60606

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

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREA	4
SCOPE OF EVALUATION	8
CONCLUSIONS ON PERFORMANCE CRITERIA	9
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	23
APPENDICES	24
LARGE BANK PERFORMANCE CRITERIA	24
GLOSSARY	26

INSTITUTION RATING

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

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

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

The Lending Test is rated **Low Satisfactory**.

- Lending levels reflect good responsiveness to assessment area credit needs.
- An adequate percentage of loans are made in the bank's assessment area.
- The geographic distribution of loans reflects poor penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among customers of different income levels and businesses of different sizes.
- The institution exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas in its assessment area, low-income individuals, and very small businesses, consistent with safe and sound banking practices.
- The bank has made an adequate level of community development (CD) loans.
- The bank makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

The Investment Test is rated <u>Outstanding</u>.

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

The Service Test is rated **Low Satisfactory**.

- Delivery systems are reasonably accessible to essentially all portions of the assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate income individuals.
- Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals.
- The institution is a leader in providing CD services.

DESCRIPTION OF INSTITUTION

Bank Five Nine (BFN) is headquartered in Oconomowoc, Wisconsin, and operates in the southeastern part of the state in the Milwaukee-Waukesha Metropolitan Statistical Area (Milwaukee MSA). BFN is wholly-owned by Oconomowoc Bancshares, Inc., a one-bank holding company, also located in Oconomowoc, Wisconsin. The holding company has two non-bank subsidiaries, Oconomowoc Bancshares Trust and Oconomowoc Bancshares Statutory Trust II. No merger or acquisition activities have occurred since the previous evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated February 5, 2018, based on Interagency Large Institution Examination Procedures.

BFN operates 14 full-service offices within the Milwaukee MSA, including the Oconomowoc main office in Waukesha County. Other full-service offices are located at Glendale and Milwaukee in Milwaukee County; Grafton and Mequon in Ozaukee County; Germantown, Hartford, and West Bend in Washington County; and Brookfield (2 offices), Hartland, Menomonee Falls, and Oconomowoc (2 offices) in Waukesha County. BFN also operates four limited-service offices at retirement communities that offer primarily deposit taking and check cashing services in Germantown and Oconomowoc (3 offices). The bank did not open or close any full- or limited-service offices since the previous evaluation.

BFN also operates 12 loan production offices (LPOs) across the State of Wisconsin in Appleton, Green Bay, Kenosha, Madison, Menomonee Falls, Milwaukee (2 offices), New Berlin, New Richmond, Rothschild, Somerset, and West Allis. The bank opened the Kenosha, New Berlin, New Richmond, and two Milwaukee LPOs since the previous evaluation.

BFN has closed 10 LPOs since the previous evaluation, including two in Illinois, two in Minnesota, and six in Wisconsin. The out-of-state LPOs were closed in an effort to improve the percentage of loans the bank makes in its CRA assessment area. Many of the in-state LPOs were closed because marketing service agreements ended with real estate agents.

BFN is a full-service community bank offering traditional loan and deposit products. Management predominately focuses on residential and commercial lending within the bank's market and within the State of Wisconsin. The aforementioned closing of all out-of-state LPOs supports this lending strategy. BFN offers various types of lending products including home mortgage, commercial, and consumer loans. Offered loan products include special loan programs that target low- and moderate-income individuals and small businesses. The Lending Test includes a full description of the loan programs BFN offers. BFN also offers assistance for commercial and consumer loan customers in the form of payment deferments and modifications.

BFN provides a variety of deposit services including checking, savings, money market deposit accounts, certificates of deposit, individual retirement accounts, and health savings accounts. Alternative banking services include internet, mobile, telebanking, electronic bill pay, peer-to-peer payments, mobile check deposit, and 16 bank-owned automated teller machines (ATMs).

BFN's assets totaled approximately \$1.4 billion as of December 31, 2020. As of the same financial date, loans totaled \$1.0 billion, securities totaled \$145 million, and deposits totaled \$1.1 billion. BFN's loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 12/31/2020							
Loan Category	\$(000s)	%					
Construction and Land Development	111,912	11.0					
Secured by Farmland	217	0.0					
Secured by 1-4 Family Residential Properties	174,211	17.2					
Secured by Multifamily (5 or more) Residential Properties	47,368	4.7					
Secured by Nonfarm Nonresidential Properties	526,337	52.0					
Total Real Estate Loans	860,045	84.9					
Commercial and Industrial Loans	145,654	14.4					
Agricultural Loans	0	0.0					
Consumer Loans	921	0.1					
Obligations of States and Political Subdivisions in the United States	6,374	0.6					
Other Loans	28	0.0					
Less: Unearned Income	0	0.0					
Total Loans	1,013,022	100.0					
Source: Reports of Condition and Income	·						

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. BFN's designated assessment area is the Milwaukee MSA, which has not changed since the previous evaluation.

Economic and Demographic Data

BFN's assessment area consists of 431 census tracts with the following income designations according to 2015 American Community Survey (ACS) data: 99 low-income tracts, 68 moderate-income tracts, 139 middle-income tracts, 122 upper-income tracts, and 3 tracts with no income designations. The following table illustrates select demographic characteristics of the assessment area.

Demogra	phic Inforn	nation of th	e Assessment	Area		
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	431	23.0	15.8	32.3	28.3	0.7
Population by Geography	1,570,006	16.7	14.9	33.7	34.7	0.0
Housing Units by Geography	671,468	16.1	15.1	35.4	33.4	0.0
Owner-Occupied Units by Geography	376,569	7.3	11.9	36.2	44.5	0.0
Occupied Rental Units by Geography	247,577	25.6	20.0	36.1	18.3	0.0
Vacant Units by Geography	47,322	35.9	15.3	25.0	23.9	0.0
Businesses by Geography	92,318	10.9	11.9	35.0	42.2	0.0
Farms by Geography	2,088	5.7	7.0	38.2	49.1	0.0
Family Distribution by Income Level	388,209	23.5	16.2	19.4	40.9	0.0
Household Distribution by Income Level	624,146	25.2	15.4	17.0	42.4	0.0
2015 ACS Median Family Income		\$71,764	Median Hous		\$186,990	
2018 FFIEC-Estimated Median Family In	come	\$77,300	Median Gross Rent			\$841
2019 FFIEC-Estimated Median Family In	come	\$82,300	Families Belo	w Poverty Le	evel	11.1%

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

According to the Wisconsin Housing and Economic Development Authority (WHEDA), there are 120 census tracts in the State of Wisconsin designated as a Wisconsin Opportunity Zone. Of these tracts, 38 are located within the Milwaukee MSA. According to the Wisconsin Department of Revenue, as of the evaluation date, there were 1,341 Tax Incremental Districts (TIDs) that encompassed portions of municipalities within the State of Wisconsin. Of these TIDs, 216 are located within the Milwaukee MSA. Wisconsin Opportunity Zones and TIDs are targeted for economic development, revitalization and stabilization, and other community improvement projects.

The 2018 and 2019 Federal Financial Institutions Examination Council (FFIEC)-updated median family income levels are used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories for the assessment area are presented in the following table.

Median Family Income Ranges									
Median Family IncomesLow <50%									
2018 (\$77,300)	<\$38,650	\$38,650 to <\$61,840	\$61,840 to <\$92,760	≥\$92,760					
2019 (\$82,300)	<\$41,150	\$41,150 to <\$65,840	\$65,840 to <\$98,760	≥\$98,760					
Source: FFIEC									

According to 2019 D&B data, there were 92,318 businesses in the assessment area. Service industries represent the largest portion of businesses at 42.4 percent, followed by non-classifiable establishments at 13.4 percent, and retail trade at 13.1 percent. In addition, 59.7 percent of area businesses have four or fewer employees and 87.1 percent of businesses operate from a single location.

The population of the assessment area has remained generally unchanged since the previous evaluation. The total population of the Milwaukee MSA, according to 2015 ACS data, is only 0.9 percent or 14,098 more people than the 2010 U.S. Census reported figure.

Data obtained from the U.S. Bureau of Labor Statistics indicates that the unemployment rates in the Milwaukee MSA were substantially consistent throughout most of the evaluation period, but sharply increased in the second quarter of 2020. Specifically, in the Milwaukee MSA, the unemployment rate was 2.7 percent at year-end 2017, 2.8 percent at year-end 2018, and 3.2 percent at year-end 2019. The unemployment rate in the Milwaukee MSA peaked during the evaluation period at 13.6 percent in April 2020. The most recent reported unemployment rate for December 2020 is 6.0 percent. The State of Wisconsin saw a similar trend as the statewide unemployment rate was 2.7 percent at year-end 2017, 2.8 percent at year-end 2018, and 3.2 percent at year-end 2019. The unemployment rate statewide peaked during the evaluation period at 13.6 percent in April 2020. The most recent reported unemployment rate for December 2020 is 5.3 percent. The sharp increase in the unemployment rate in the second quarter of 2020 is directly attributed to the economic fallout created by the Coronavirus Disease 2019 (COVID-19) pandemic.

According to the Wisconsin Department of Workforce Development, major employers in the assessment area include the following: Kohl's Corporation, a department store retail chain; General Mitchell International Airport, a civil-military airport; River Woods Urgent Care Centers, a health care provider; Rockwell Automation, an industrial automation and information technology provider; and University of Wisconsin-Milwaukee, a public university.

Competition

The Milwaukee MSA is highly competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2020, there were 48 financial institutions that operated 472 full-service branches within the Milwaukee MSA. Of these institutions, BFN ranked 12th with 1.4 percent of the deposit market share.

There is a high level of competition in the Milwaukee MSA for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2019, 513 lenders reported a total of 61,038 HMDA-reportable loans in the Milwaukee MSA.

The bank is not required to collect or report small business data, but it has elected to do so. Therefore, the analysis of small business loans under the Lending Test includes comparisons to aggregate data. The aggregate data reflects a high level of demand for small business lending. Specifically, aggregate data for 2019 shows that 130 lenders reported 29,433 small business loans in the Milwaukee MSA. Many institutions are not required to and do not report lending data; therefore, competition for these loan types is even greater than the aggregate data reflects.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and CD needs. This information helps determine whether local financial institutions are responsive to these needs. It also assists examiners to understand credit opportunities that are available.

As part of this evaluation, examiners contacted a representative from a not-for-profit organization that primarily focuses on economic development in Milwaukee, Ozaukee, and Waukesha counties. The contact stated that the overall economy had been stable and consistently improving in the decade since the 2008 recession, but it showed signs of slowing down in the fourth quarter of 2019 and in the first quarter of 2020. Subsequently, the contact stated that the economy was hardest hit in April and May 2020 due to the COVID-19 pandemic, which is supported by the sharp increase in unemployment rates. The contact stated there was a gradual improvement in the third quarter of 2020, but that improvement has since plateaued. The contact added that the leisure and hospitality industries have been hit the hardest by the COVID-19 pandemic and are still under mandated restrictions that limit operations and their earning power. The contact noted they perceive that there have not been a significant number of permanent business closures, but many of the closures have been restaurants and bars. Lastly, they perceive that the Milwaukee area will likely see a slower recovery than the United States as a whole.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business loans, lower-cost consumer credit options, and mortgage relief programs currently represent the primary needs in the assessment area. Small business loans, particularly those to cover the business interruption costs due to the COVID-19 economic fallout, are in high demand. The sharp increase in unemployment rates, which are also directly attributed to COVID-19, have significantly increased the demand for alternatives to traditional high-cost credit products and the need for mortgage forbearance and modification programs.

Throughout the evaluation period, affordable housing loans, particularly those that benefit low- and moderate-income families, were in high demand. The significant number and percentage of low- and moderate-income families, including 11.1 percent of families below the poverty level, support this conclusion. Furthermore, as indicated by community contact information and demographic and economic data, the assessment area has CD needs including economic development and community services.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 5, 2018, to the current evaluation dated January 19, 2021. Examiners used Interagency Large Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include three tests: the Lending Test, Investment Test, and Service Test. The Appendix in the back of this evaluation provides the criteria for these procedures.

Activities Reviewed

The bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating home mortgage loans contributed more weight to the overall conclusions due to the significantly larger loan volume when compared to small business lending during the evaluation period. No other loan types, such as small farm or consumer loans, represent a major product line. Therefore, small farm and consumer loans were not analyzed as they provided no material support for conclusions or ratings.

Bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period. Therefore, examiners reviewed all home mortgage loans reported on the bank's 2018 and 2019 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). For 2018, the bank reported 1,013 loans totaling \$249 million, and for 2019, the bank reported 1,818 loans totaling \$460 million. Management noted there has not been a change in the overall business strategy, but there was an increased focus on lending within the assessment area.

BFN optionally collects data pursuant to the data collection requirements of CRA, and that data was used to evaluate the bank's small business lending. Examiners reviewed all small business loans reported for CRA in 2018 and 2019. For 2018, the bank reported 414 loans totaling \$117 million, and for 2019, the bank reported 340 loans totaling \$92 million.

This evaluation presents home mortgage and small business loans for both 2018 and 2019. Aggregate HMDA data for 2018 and 2019, and 2015 ACS data provided a standard of comparison for home mortgage loans. Aggregate CRA data for 2018 and 2019 and D&B data for 2018 and 2019 provided a standard of comparison for small business loans. All CD loans, investments, and services since the previous evaluation dated February 5, 2018 are included in this evaluation. All outstanding qualified investments that were purchased prior to the previous evaluation are included at their current book values. Quantitative consideration is given to these activities based on the bank's financial capacity, and qualitative consideration is given based on how the activities meet the assessment area's needs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The bank's performance under the Lending Test is Low Satisfactory. The bank's lending activity, assessment area concentration, borrower profile, innovative or flexible lending practices, and community development lending performance supports this conclusion.

Lending Activity

BFN's lending levels reflect good responsiveness to assessment area credit needs. The bank's average net loan-to-deposit ratio as of December 31, 2020, based on the 12 quarters since the prior evaluation, was 99.1 percent. The ratio has remained relatively stable, fluctuating from a high of 102.9 percent as of March 31, 2018, to a low of 92.2 percent as of September 30, 2020. Similarly situated institutions' (SSIs) ratios during this same period averaged 68.7 percent to 91.4 percent. The SSIs include six financial institutions with comparable loan products and asset sizes operating in BFN's assessment area.

BFN also originates a significant level of secondary market home mortgage loans, which are not represented in the loan-to-deposit ratio. During the evaluation period, BFN originated 6,124 secondary market home mortgage loans totaling \$1,418 billion. This is a substantial increase from the prior evaluation, when the bank originated 2,125 secondary market loans totaling \$435 million. Bank management attributes this increase in mortgage loans during the evaluation period to a low interest rate environment and the hiring of skilled mortgage lenders.

The lending activity performance considers the bank's market share rankings in both home mortgage and small business lending in the assessment area. In 2018, BFN ranked 26th of 488 financial institutions that reported an originated or purchased home mortgage loan in the assessment area with 0.9 percent of the market share by number and 1.3 percent of the market share by dollar volume. In 2019, BFN ranked 11th of 514 financial institutions that reported an originated or purchased home mortgage loan in the assessment area with 1.9 percent of the market share by number and 2.1 percent of the market share by dollar volume.

In 2018, BFN ranked 15th of 111 financial institutions that reported an originated or purchased small business loan in the assessment area with 1.0 percent of the market share by number and 4.5 percent of the market share by dollar volume. In 2019, BFN ranked 18th of 130 financial institutions that reported an originated or purchased small business loan in the assessment area with 0.9 percent of the market share by number and 4.7 percent of the market share by dollar volume.

Assessment Area Concentration

An adequate percentage of loans are made in the assessment area. Although the bank made the majority of home mortgage loans outside of its assessment area in 2018, the bank originated 63.3 percent by number of its home mortgage loans in its assessment area in 2019. The bank also

originated a majority of its small business loans in both 2018 and 2019 within its assessment area. See the table below for more information.

	Nu	ımber (of Loans	Ī		Dollar Ar	nount o	f Loans \$(0	000s)	
Loan Category	Insid	e	Outsio	de	Total	Inside	•	Outsid	le	Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2018	404	39.9	609	60.1	1,013	117,932	47.4	130,899	52.6	248,831
2019	1,151	63.3	667	36.7	1,818	283,905	61.8	175,836	38.2	459,741
Subtotal	1,555	54.9	1,276	45.1	2,831	401,837	56.7	306,735	43.3	708,572
Small Business				•	-				•	
2018	293	70.8	121	29.2	414	70,189	59.9	46,933	40.1	117,122
2019	263	77.4	77	22.6	340	63,977	69.4	28,188	30.6	92,165
Subtotal	556	73.7	198	26.3	754	134,166	64.1	75,121	35.9	209,287
Total	2,111	58.9	1,474	41.1	3,585	536,003	58.4	381,856	41.6	917,859

Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the assessment area. The bank's poor home mortgage and small business lending performance supports this conclusion. Examiners focused on the bank's lending performance in low- and moderate-income census tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor penetration throughout the assessment area, particularly in low- or moderate-income geographies. As shown in the following table, the bank's lending performance by number in both low- and moderate-income tracts was below aggregate and demographic data in 2018 and 2019. Performance for home mortgage loans was poor at the prior evaluation as well.

	Geographic Distri	bution of Home M	Iortgage Loan	s		
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low					•	
2018	7.3	4.1	2	0.5	98	0.1
2019	7.3	3.6	24	2.1	2,169	0.0
Moderate						
2018	11.9	11.1	21	5.2	2,708	2.3
2019	11.9	9.7	71	6.2	9,159	3.2
Middle						
2018	36.2	37.2	136	33.7	28,274	24.0
2019	36.2	35.5	406	35.3	83,615	29.5
Upper						
2018	44.5	47.5	245	60.6	86,851	73.6
2019	44.5	51.1	650	56.5	188,962	66.6
Not Available						
2018	0.0	0.0	0	0.0	0	0.0
2019	0.0	0.0	0	0.0	0	0.0
Totals		•		•	•	
2018	100.0	100.0	404	100.0	117,932	100.0
2019	100.0	100.0	1,151	100.0	283,905	100.0

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area, particularly in low- or moderate-income geographies. As shown in the table below, the bank's lending performance by number in both low- and moderate-income tracts was below aggregate and demographic data in 2018. The bank's lending performance compared to aggregate and demographic data further declined in 2019. Performance for small business loans was poor at the prior evaluation as well.

	Geographic Dis	tribution of Small	Business L	oans		
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low					•	
20	18 10.9	8.2	16	5.5	4,660	6.6
20	19 10.9	8.1	3	1.1	1,200	1.9
Moderate						
20	11.8	10.0	12	4.1	2,206	3.1
20	19 11.9	10.3	6	2.3	2,539	4.0
Middle						
20	35.4	34.1	110	37.5	33,087	47.1
20	19 35.0	33.9	91	34.6	25,606	40.0
Upper						
20	18 41.7	47.7	155	52.9	30,236	43.1
20	19 42.2	47.6	163	62.0	34,632	54.1
Not Available					•	
20	0.0	0.0	0	0.0	0	0.0
20	19 0.0	0.0	0	0.0	0	0.0
Totals						
20	18 100.0	100.0	293	100.0	70,189	100.0
20	19 100.0	100.0	263	100.0	63,977	100.0
Source: 2018 & 2019 D&B Data; (RA Reported Data; 2018	& 2019 CRA Aggrega	te Data. Due to	rounding, total	s may not equal .	100.0%.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among customers of different income levels and businesses of different sizes. The bank's adequate home mortgage and small business lending performance supports this conclusion.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among retail customers of different income levels. The following table shows the bank's lending performance to low-income borrowers is lower than corresponding demographic data but generally comparable to aggregate data. Although the bank's performance lagged aggregate data in 2018, the bank's performance improved in 2019 and was commensurate with aggregate data.

The bank's lending performance to moderate-income borrowers was comparable to demographic data in 2018 and exceeded demographic data in 2019. Additionally, the bank's performance lagged aggregate data in 2018, but was comparable to aggregate data in 2019. Overall, the bank's lending performance to low- and moderate-income borrowers is adequate.

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%				
Low		•		•	•					
2018	23.5	7.6	22	5.4	2,473	2.1				
2019	23.5	7.0	75	6.5	8,617	3.0				
Moderate										
2018	16.2	18.1	63	15.6	11,050	9.4				
2019	16.2	18.0	209	18.2	34,257	12.1				
Middle										
2018	19.4	22.5	95	23.5	18,609	15.8				
2019	19.4	22.5	300	26.1	64,210	22.6				
Upper										
2018	40.9	40.8	198	49.0	57,985	49.2				
2019	40.9	41.2	530	46.0	165,412	58.3				
Not Available										
2018	0.0	11.1	26	6.4	27,814	23.6				
2019	0.0	11.4	37	3.2	11,409	4.0				
Totals										
2018	100.0	100.0	404	100.0	117,932	100.0				
2019	100.0	100.0	1,151	100.0	283,905	100.0				

Small Business Loans

The distribution of small business loans reflects adequate penetration among business customers of different sizes. The following table shows the bank's lending performance to businesses with gross annual revenues of less than \$1 million lagged aggregate data in 2018. In 2019, the bank's performance further declined below aggregate data. However, aggregate lending data contains numerous credit card banks; therefore, this activity is not a realistic benchmark comparison. Additionally, many smaller businesses often use credit cards to a greater extent than larger businesses to finance their debt. Furthermore, BFN's small business lending performance is similar to other financial institutions operating in the Milwaukee MSA that received an adequate or reasonable borrower profile assessment at their most recent CRA evaluations.

Distribution of Small Business Loans by Gross Annual Revenue Category									
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%			
<=\$1,000,000									
2018	78.9	44.9	124	42.3	18,150	25.9			
2019	80.7	47.9	109	41.4	20,327	31.8			
>1,000,000									
2018	9.3		159	54.3	48,266	68.8			
2019	8.3		149	56.7	42,640	66.6			
Revenue Not Available									
2018	11.9		10	3.4	3,773	5.4			
2019	11.0		5	1.9	1,010	1.6			
Totals									
2018	100.0	100.0	293	100.0	70,189	100.0			
2019	100.0	100.0	263	100.0	63,977	100.0			

Source: 2018 & 2019 D&B Data; CRA Reported Data; 2018 & 2019 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.

Innovative or Flexible Lending Practices

BFN makes extensive use of innovative or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank offered or participated with 20 different innovative or flexible loan programs. All of these programs benefit individuals in the assessment area or the broader statewide or regional area that includes the assessment area. A description and a table with the bank's activity in each program follows:

- (1) Department of Veterans Affairs (VA) Home Loans: BFN offers VA loans, guaranteed by the VA that offer lower down payment requirements and more flexible underwriting standards.
- (2) United States Department of Agriculture (USDA) Rural Development Housing Loan Program: BFN offers USDA loans, which offer lower down payment requirements for eligible homebuyers in rural and suburban areas. Applicants must meet basic eligibility requirements as set by the USDA covering income, credit, property usage, and location.
- (3) Illinois Housing Development Authority (IHDA) 1stHomeIllinois and IHDA Down Payment Assistance: BFN works with the IHDA to assist individuals of modest means in home affordability.
- (4) Minnesota Housing Authority (MNHA) Loans: BFN works with the MNHA to assist lowand moderate-income individuals obtain affordable home loans.

- (5) WHEDA Conventional: The WHEDA Conventional loan provides income-eligible homebuyers with a versatile loan that features low monthly mortgage payments, down payment and closing cost assistance, and a 30-year fixed interest rate.
- (6) Federal Home Loan Bank of Chicago Down Payment Plus (FHLB DPP): This program provides low- and moderate-income individuals with grant funds to assist with the payment of down payments and closing costs, homebuyer counseling costs, and eligible home rehabilitation costs.
- (7) NeighborWorks: BFN works with this organization to improve the housing choices in Wisconsin. NeighborWorks partners with participating banks to provide low- and moderate-income borrowers with down payment and closing cost assistance and homebuyer education services.
- (8) Brown County Housing Authority (BCHA): This agency offers loans to low- and moderate-income borrowers with various down payment and closing cost assistance in Brown County, Wisconsin.
- (9) Appleton Housing Authority (AHA): BFN works with AHA, a government agency that receives funding from the Department of Housing and Urban Development (HUD), to provide affordable home options for low- and moderate-income individuals in Appleton, Wisconsin.
- (10) Home Consortium Down Payment Assistance (HOME DPA): This program advances home ownership opportunities with a zero percent deferred down payment assistance program and assists to maintain the quality of the existing housing stock through no interest deferred housing rehabilitation loans. All programs are available to households that earn 80 percent or less of the area median income. HUD also funds this program.
- (11) New Berlin Housing Trust Fund (HTF) Grant Program: BFN works with the New Berlin HTF Board to offer loans and grants to individuals, developers, and governmental agencies to support affordable housing for low- and moderate-income individuals.
- (12) Chippewa Housing Authority (CHA): BFN works with the CHA to provide housing resources and services to low- and moderate-income families.
- (13) Wausau Community Grant (WCG) Live it Up: This program combines city, federal, employer, and private contributions to make no interest, partly forgivable, down payment assistance loans for employees of participating businesses who wish to buy a home in Wausau.
- (14) WHEDA Capital Access Advantage (CAA): This is a down payment assistance program used in combination with a WHEDA loan, targeting low-income borrowers purchasing a home in areas in need of affordable housing.

- (15) Housing Cost Reduction Initiative (HCRI): This is a State of Wisconsin initiative that sets aside funding for housing assistance to low- and moderate-income individuals. Funds in this program are eligible for down payments, closing costs, and gap financing.
- (16) Federal Home Loan Mortgage Corporation Home Possible (Home Possible): This loan program offers options and credit flexibilities for low-income borrowers.
- (17) The Federal National Mortgage Association Home Ready (Home Ready): This loan program offers options and credit flexibilities for low-income borrowers.
- (18) Individual Taxpayer Identification Number Mortgage Loans (ITIN): This loan program provides loans to individuals without a Social Security number who typically are not able to obtain a conventional mortgage loan.
- (19) Small Business Administration (SBA) Loans: The SBA program enables businesses to secure affordable long-term financing for major fixed assets that facilitate the retention and creation of jobs. Additionally, the guaranty of the SBA provides more flexible underwriting to qualify more borrowers. Without SBA assistance, many borrowers would not be able to obtain credit due to creditworthiness and underwriting risks. SBA loans typically take longer to underwrite, require more financial assistance from the lender, and an enhanced level of specialized banker expertise. BFN is a Preferred Lender with the SBA programs and ranked first in the State of Wisconsin among lenders between \$1 billion and \$5 billion for SBA loan volume in 2019. A substantial increase in the bank's SBA lending occurred in 2020 due to the origination of 1,322 new Paycheck Protection Program (PPP) loans.
- (20) BFN Small Business Loan Program: The bank continues to reach out to local communities in an effort to provide small business financing. These small dollar business loans fund start-up businesses and very small businesses that are selected by each city's CD Authority. These local government units have detailed knowledge of the particular needs of small businesses in their area, which allows for the allocation of funding with the greatest efficiency. Loan amounts range from \$10,000 to \$25,000 and are offered with interest rates of only 1 percent.

		Innovative	e and Flexi	ble Lending	g Programs			
D.	20	18	20	19	20	20	Tot	als
Program	#	\$	#	\$	#	\$	#	\$
VA	39	10,083	52	13,301	47	12,737	138	36,121
USDA	14	2,217	6	1,230	4	955	24	4,402
IHDA	6	362	0	0	0	0	6	362
MNHA	12	999	0	0	2	268	14	1,267
WHEDA Conv.	17	2,138	47	6,920	32	4,719	96	13,777
FHLB DPP	55	324	59	353	36	207	150	884
NeighborWorks	33	114	4	22	11	36	48	172
BCHA	2	13	0	0	0	0	2	13
AHA	2	19	0	0	0	0	2	19
HOME DPA	1	5	0	0	0	0	1	5
New Berlin HTF	1	3	0	0	0	0	1	3
СНА	1	11	0	0	0	0	1	11
Wausau Live it Up	0	0	1	10	0	0	1	10
WHEDA CAA	0	0	0	0	1	3	1	3
HCRI	0	0	1	10	3	10	4	20
Home Possible	8	1,329	12	2,257	14	2,822	34	6,408
Home Ready	85	11,414	95	15,300	89	14,425	269	41,139
ITIN	0	0	7	559	12	1,245	19	1,804
SBA	161	189,606	119	129,041	1,511	329,406	1,791	648,053
BFN	21	470	26	586	21	939	68	1,995
Totals	458	219,107	429	169,589	1,783	367,772	2,670	756,468
Source: Bank Records		'				1		

Community Development Loans

BFN has made an adequate level of CD loans. The bank originated 47 CD loans totaling \$84,820 million during the evaluation period, compared to 46 CD loans totaling \$39,005 million at the prior evaluation. The current level of activity represents 6.9 percent of average total assets and 9.0 percent of average net loans in the 12 quarters since the prior evaluation. At the prior evaluation, CD loans represented 3.8 percent of average total assets and 5.3 percent of average net loans.

As noted in the table below, the majority of the CD loans served an economic development purpose, with 28 loans totaling \$63.8 million being SBA 504 loans. The 504 program is intended for real estate purchases, construction, and machinery and equipment purchases. This program enables the borrower to provide as little as a 10 percent equity injection. In addition, three of the economic development loans originated in 2020 totaling \$4.0 million were SBA PPP loans, which were available as part of the government COVID-Relief package. One of the economic development

loans is part of a local loan pool available to small businesses through the Milwaukee Economic Development Corporation, which provides small business loan opportunities in the assessment area.

Each of the six community service CD loans are for community-based residential facilities. These are typically homes where five or more unrelated people live together in a community setting, providing room and board, supervision, support services, and may include up to three hours of nursing care per week. The affordable housing loans are primarily loans for apartment complexes, which offer rents below the designated HUD fair market rents. Affordable housing was identified as an assessment area need by the community contact.

Given that overall the bank adequately serves the CD needs of the assessment area, examiners included loans made outside of the assessment area that are within the broader statewide or regional area, which includes the assessment area. CD loans originated in the broader statewide or regional area, including the assessment area, represent 77.6 percent by number and 66.0 percent by dollar amount of the total CD lending.

Activity		ordable ousing	Comn	nunity Deve nunity vices	Economic Development		Revitalize or Stabilize		Totals	
Year	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018	1	67	1	1,100	10	22,931	0	0	12	24,098
2019	4	5,149	3	1,255	12	31,221	0	0	19	37,625
2020	2	1,400	2	1,445	12	20,252	0	0	16	23,097
Total	7	6,616	6	3,800	34	74,404	0	0	47	84,820
Source: Bank Re	ecords									

INVESTMENT TEST

The bank's performance under the Investment Test is Outstanding. The bank's excellent level of investment and grant activity and excellent responsiveness to credit and community development needs primarily support this conclusion.

Investment and Grant Activity

BFN has an excellent level of qualified CD investments and grants. Qualified investments represent 12.5 percent of average total equity capital, 1.2 percent of average total assets, and 9.2 percent of average total securities in the 12 quarters since the prior evaluation. At the prior evaluation, qualified CD investments represented 15.4 percent of average total equity capital, 1.4 percent of average total assets, and 7.0 percent of average total securities. Additionally, examiners compared the bank's performance to the performance of two SSIs. Based on the percentage of qualified investments to total assets, BFN's performance exceeded the performance of both SSIs. The following table illustrates the qualified investments by year and purpose.

			Qualif	fied Invest	ments					
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
•	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior	-	-	15	4,621	-	-	-	-	15	4,621
2018	8	3,283	20	19	8	15	-	-	36	3,317
2019	12	2,903	40	94	16	24	-	-	68	3,021
2020	9	3,192	36	351	12	27	-	-	57	3,570
Total	29	9,378	111	5,085	36	66	-	-	176	14,529

Responsiveness to Credit and Community Development Needs

The institution exhibits excellent responsiveness to credit and CD needs. Qualifying investments are comprised of 64.5 percent invested in affordable housing, 35.0 percent in community service purposes, and 0.5 percent in economic development purposes.

During the evaluation period, the majority of the affordable housing investments were in three federal low-income housing tax credits. These investments represent 84.7 percent of the affordable housing investments. In addition, the bank invests in WHEDA certificates of deposit, which account for 14.9 percent of the affordable housing investments. These certificates of deposit provide funding for WHEDA to continue facilitating home mortgage programs to low- and moderate-income borrowers.

The largest investments in community service are in the form of 15 Qualified School Construction Bonds purchased prior to the current evaluation period. These bonds provide improvements for schools in government designated zones or to schools that have a majority of students from low-and moderate-income families. These bonds represent 90.9 percent of the bank's total community service investments. In addition, the bank has a \$250,000 bond to a national organization that specializes in crime prevention at senior housing facilities.

In addition to these larger investments, BFN made 143 separate donations totaling \$314,000 to various CD organizations in the assessment area. The donations assisted a variety of entities serving affordable housing, community service, and economic development needs of the assessment area, primarily benefiting low-and-moderate-income persons and small businesses. These entities include local free medical clinics, health foundations, housing resource organizations, local literacy programs, and non-profit business organizations.

Community Development Initiatives

The institution occasionally uses innovative or complex investments to support CD initiatives. Continued investments in the federal low-income housing tax credits and maintaining the Qualified School Construction Bonds from the prior evaluation period, representing a combined 86.5 percent of the qualifying investments, support this conclusion.

SERVICE TEST

The bank's performance under the Service Test is Low Satisfactory. The bank's retail delivery systems and CD service initiatives support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the assessment area. As shown in the following table, BFN has no branches or bank-owned ATMs located in low- and moderate-income census tracts, which compares unfavorably to the percentage of the Milwaukee MSA population that reside in low- and moderate-income geographies. However, the bank's two Milwaukee County branch locations, located in middle-income tracts, are contiguous or nearby several low- and moderate-income geographies. Additionally, BFN is part of the Wisconsin Bankers Association ATM ACCESS member group, which offers surcharge-free cash withdrawals when using applicable ATM ACCESS machines throughout Wisconsin and Minnesota. According to information obtained from Financial Institution Products Corporation, seven of the surcharge-free cash withdrawal ATMs are within low- and moderate-income geographies in Milwaukee County.

BFN operates five LPOs within the Milwaukee MSA. Three of the LPOs are located in moderate-income tracts and two of those LPOs were opened since the previous evaluation. BFN has made targeted efforts to reach the low- and moderate-income areas of Milwaukee through opening LPOs, advertising with digital marketing campaigns and direct mailers, and hiring dedicated lenders.

Tract Income Cer		Census Tracts Populati		ation	Full- & Limited- Service Branches		LPOs		ATMs	
	#	%	#	%	#	%	#	%	#	%
Low	99	23.1	262,370	16.7	0	0.0	0	0.0	0	0.0
Moderate	68	15.9	233,178	14.9	0	0.0	3	60.0	0	0.0
Middle	139	32.4	529,621	33.7	7	41.2	0	0.0	8	50.0
Upper	122	28.4	544,837	34.7	10	58.8	2	40.0	8	50.0
NA	1	0.2	0	0.0	0	0.0	0	0.0	0	0.0
Total	429	100.0	1,570,006	100.0	17	100.0	5	100.0	16	100.0

BFN offers a full line of deposit and loan products. Notably in 2020, BFN started offering the Achieve Checking account, which meets the national standards of a Cities for Financial Empowerment Fund Bank On certified account. This account is directed towards unbanked and underbanked individuals and households. Since offering the product, BFN has opened nine Achieve Checking accounts, including two to individuals that reside in low-income tracts. In addition to the new account, BFN continues to offer a free checking account with no minimum balance requirements and no associated fees, which may be beneficial to low- and moderate-income individuals. BFN also offers Interest on Lawyer Trust Accounts. This is a product that raises funds for charitable purposes, primarily for the provision of civil legal services to indigent persons, by

donating interest earned on the accounts. During the evaluation period, BFN donated \$27,672 in interest from 30 different accounts.

In addition to the aforementioned brick and mortar locations, BFN offers debit cards, banking services through online platforms, and telebanking. BFN's website provides information on products and services and allows consumers to open deposit accounts and apply for loan products. The telebanking system is available 24 hours per day and provides account balance information; the ability to transfer funds between accounts at no charge; the ability to verify whether checks have cleared; and information on bank locations, hours, and services. BFN has free public Wi-Fi at all branch locations to provide greater customer access for those who may not have access to internet at home.

Business online banking, personal online banking, and mobile banking allow customers 24 hour access to view account transaction information and the ability to transfer funds between accounts. These services also allow customers to perform a number of banking transactions including bill pay, loan payments, mobile deposit, peer-to-peer payments, mobile wallet, and transferring funds between accounts. According to bank records, as of January 2020, there were 11,352 personal online banking customers and 6,512 mobile banking customers. Additionally, a remote deposit capture service enhances the bank's delivery services for small business customers.

BFN has 16 employees that are multilingual, which assists in overcoming language barriers amongst customers and potential populations in underbanked communities. These employees are available at any BFN location to assist customers who communicate in Albanian, American Sign Language, Arabic, German, Hindi, Hmong, Lithuanian, Marathi, Polish, Russian, Spanish, and Tamil.

Overall, despite no branches or ATMs in the low- or moderate-income tracts, BFN has delivery systems in place and have made noteworthy efforts since the previous evaluation that increase the accessibility to low- and moderate-income geographies and individuals.

Changes in Branch Locations

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the assessment area. BFN has not opened or closed any full- or limited-service branches since the previous evaluation.

Although not officially considered branches, BFN opened three LPOs in the assessment area during the evaluation period. Two LPOs are located in moderate-income tracts of Milwaukee County and one LPO is located in an upper-income tract of Waukesha County. BFN closed four LPOs in the assessment area during the evaluation period, none of which were located in low- or moderate-income tracts.

Outside of the assessment area, BFN opened two additional LPOs during the evaluation period, one in a low-income tract of Kenosha County and one in a middle-income tract of St. Croix County.

The bank's LPO in Madison was relocated from a moderate-income tract to a middle-income tract in 2020. BFN also closed six LPOs outside of their assessment area during the evaluation period.

Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. All but 1 of BFN's 14 full-service branches have lobby hours from 9:00 a.m. to 6:00 p.m. on weekdays and from 9:00 a.m. to 12:00 p.m. on Saturdays, drive-up facilities, and 24-hour ATMs. The Milwaukee branch, located in a middle-income tract, offers a video teller on weekdays from 9:00 a.m. to 6:00 p.m., does not have Saturday hours or drive-up facilities, and the ATM is only available from 8:00 a.m. to 6:00 p.m. on weekdays. Meetings with personal bankers at the Milwaukee branch are by appointment only. The limited-service branches are staffed one to two hours per week.

Community Development Services

BFN is a leader in providing CD services. Bank staff, officers, and Board members provided 372 instances of CD services to 26 different CD-related organizations in the assessment area during the evaluation period. This is an increase from 259 instances provided at the prior evaluation. The first table below breaks out the services by number of activities, followed by the another table that indicates the services by number of hours.

Community Development Services by Number of Activities									
Year	Affordable Housing	Community Services	Economic Development	Revitalize / Stabilize	Totals				
	#	#	#	#	#				
2018	1	85	65	0	151				
2019	16	87	53	0	156				
2020	6	28	31	0	65				
Total	23	200	149	0	372				
Source: Bank Records				·					

			by Number of H			
Year	Affordable Housing	Community Services	Economic Development	Revitalize / Stabilize	Totals #	
	#	#	#	#		
2018	1	880	288	0	1,169	
2019	38	466	253	0	757	
2020	22	181	270	0	473	
Total	61	1,527	811	0	2,399	

The following bullet points detail examples of BFN's CD services during the evaluation period.

- BFN officers serve as Committee members for a local loan pool to help attract more businesses to a newly reconstructed downtown area in the assessment area. Eligible expenses for business borrowers include acquisition of property, building improvements, equipment purchases, and environmental or safety compliance.
- A BFN officer serves as Director and Chair of the Executive Committee for a non-profit health care provider. This charitable non-profit assists with treatment care costs for uninsured or underinsured individuals.
- A BFN employee is a Board member of an organization that provides free individualized educational services for adults learning to improve academic and life skills. The majority of the individuals that benefit from these services have low- or moderateincomes.
- BFN staff members lead several first-time homebuyer seminars through an organization that assists low- or moderate-income families achieve home ownership. The organization makes home purchase and home rehabilitation loans for families who generally do not qualify for traditional mortgage loans.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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

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

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

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

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

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

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

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

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

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

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of <u>financial</u> services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



Location	Hours of Operation	ATM	Census Tract (CT)	CT Income
Corporate Office	Lobby: M-F 9:00am-5:00pm	Yes		
155 W Wisconsin Ave	Sat 9am-12pm	Open 24 hours	2042.00	Upper
Oconomowoc, WI 53066	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Brown Street Office	Lobby: M-F 9:00am-5:00pm	Yes		
W359N5900 Brown St	Sat 9am-12pm	Open 24 hours	2045.02	Upper
Oconomowoc, WI 53066	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Summit Avenue Office	Lobby: M-F 9:00am-5:00pm	Yes		
1300 Summit Ave	Sat 9am-12pm	Open 24 hours	2043.02	Middle
Suite 100	Drive-thru: M-F 8:30am-5:30pm			
Oconomowoc, WI 53066	Sat 9am-12pm			
Hartland Office	Lobby: M-F 9:00am-5:00pm	Yes		
800 Cardinal Ln	Sat 9am-12pm	Open 24 hours	2036.01	Middle
Hartland, WI 53029	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Hartford Office	Lobby: M-F 9:00am-5:00pm	Yes		
940 Bell Ave	Sat 9am-12pm	Open 24 hours	4401.04	Middle
Hartford, WI 53027	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Germantown Office	Lobby: M-F 9:00am-5:00pm	Yes		
N112W17100 Mequon Rd	Sat 9am-12pm	Open 24 hours	4702.03	Middle
Germantown, WI 53022	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
West Bend Office	Lobby: M-F 9:00am-5:00pm	Yes		
1811 W Washington St	Sat 9am-12pm	Open 24 hours	4202.00	Middle
West Bend, WI 53095	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Menomonee Falls Office	Lobby: M-F 9:00am-5:00pm	Yes		
N56W14044 Silver Spring Dr	Sat 9am-12pm	Open 24 hours	2004.00	Upper
Suite 100	Drive-thru: M-F 8:30am-5:30pm			
Menomonee Falls, WI 53051	Sat 9am-12pm			



East Brookfield Office	Lobby: M-F 9:00am-5:00pm	Yes		
12600 W North Ave	Sat 9am-12pm	Open 24 hours	2009.01	Upper
Brookfield, WI 53005	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
West Brookfield Office	Lobby: M-F 9:00am-5:00pm	Yes		
18815 W Capitol Dr	Sat 9am-12pm	Open 24 hours	2008.04	Upper
Brookfield, WI 53045	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Mequon Office	Lobby: M-F 9:00am-5:00pm	Yes		
11715 N Port Washington Rd	Sat 9am-12pm	Open 24 hours	6603.01	Upper
Mequon, WI 53092	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Grafton Office	Lobby: M-F 9:00am-5:00pm	Yes		
2300 Washington St	Sat 9am-12pm	Open 24 hours	6402.00	Upper
Grafton, WI 53024	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			
Milwaukee Office	Video Teller: M-F 9am-5pm	Yes		
400 E Wisconsin Ave	Personal Banker Concierge:	M-F 8am-6pm	0144.00	Middle
Suite 100	By Appointment			
Milwaukee, WI 53202	*No drive-thru at location			
Glendale Office	Lobby: M-F 9:00am-5:00pm	Yes	0602.00	Middle
5555 N Port Washington Rd	Sat 9am-12pm	Open 24 hours		
Glendale, WI 53217	Drive-thru: M-F 8:30am-5:30pm			
	Sat 9am-12pm			

Limited Service Branches

Location	Hours of Operation	ATM	Census Tract	CT Income	
Shorehaven Lutheran Homes	Thursdays 9:00am-10:00am	N/A			
1305 W Wisconsin Ave		-	2042.00	Upper	
Oconomowoc, WI 53066					
The Gables of Germantown	Wednesdays 9:30am-11:30am	N/A			
N109W17075 Ave Cir		·	4702.02	Middle	
Germantown, WI 53022					



Wilkinson Woods	Wednesdays 1:00pm-2:00pm	N/A		
999 E. Summit Ave			2043.02	Middle
Oconomowoc, WI 53066				
Lake Terrace Lutheran Homes	Wednesdays 9:00am-11:00am	N/A		
1380 W. Wisconsin Ave			2044.00	Upper
Oconomowoc, WI 53066				

Loan Production Offices

Location	Hours of Operation	Census Tract	CT Income
Menomonee Falls	By Appointment Only		
N56W14108 Silver Spring Dr		2004.00	Upper
Suite 112			
Menomonee Falls, WI 53051			
Kaerek Homes Inc	By Appointment Only		
11600 W Lincoln Ave		1009.00	Moderate
West Allis, WI 53227			
Wausau	By Appointment Only		
411 Grand Ave		0010.00	Middle
Suite 400		0010.00	ivildale
Rothschild, WI 54474			
Appleton	By Appointment Only		
3601 Commerce Ct		0115.02	Middle
Appleton, WI 54911			
Milwaukee	By Appointment Only		
6004 W Howard Ave		0199.00	Moderate
Milwaukee WI, 53220			
Milwaukee	By Appointment Only		
6525 W Bluemound Rd		0126.00	Moderate
Milwaukee WI, 53213			
Property Executives	By Appointment Only		
103 Main St		1204.00	Middle
Somerset, WI 54025			



Kenosha 600 52 nd St Suite #240 Kenosha WI, 53140	By Appointment Only	0017.00	Low
New Richmond	By Appointment Only		
118 Homestead Dr #5		1205.02	Middle
New Richmond, WI 54017			

Additional ATM Locations:

Bank Five Nine participates in the Community Bankers of Wisconsin ATM Access network. This allows our customers to utilize over 600 participating ATM locations at no fee.

Location	Hours of Operation	Census Tract	CT Income
Herr's Mobil	M-Sat 5am-11pm		
402 E Wisconsin Ave	Sun 6am-10pm	2043.01	Upper
Oconomowoc, WI 53066			
Oconomowoc High School	During school hours		
641 E Forest St		2043.02	Middle
Oconomowoc, WI 53066			
Hartford Union High School	During school hours		
805 Cedar St		4401.04	Middle
Hartford, WI 53027			
Lake Country Lutheran High School	During school hours		
401 Campus Dr		2036.01	Middle
Hartland, WI 53029			
Oconomowoc Police Department	Available 24/7/365		
630 E Wisconsin Ave		2043.01	Upper
Oconomowoc, WI 53066			



BRANCHES OPENED IN CURRENT YEAR AND PRIOR TWO YEARS

- None

- None

- None

BRANCHES CLOSED IN CURRENT YEAR AND PRIOR TWO YEARS

- None

- None

- None



Loan and Deposit Products

Loan Services

Consumer

Conventional Residential Mortgage Loans

Balloon Loans (5 years or more)

Jumbo Loans

Adjustable Rate Mortgage (ARM) Programs

FHA Loans

VA Loans

WHEDA Loans

USDA Loans

Home Equity Loans/Lines of Credit

Unsecured Loans

Vacant Land Loans

Home Improvement Loans

Construction Loans

Achieve Credit Builder

Business

Small Business Administration (SBA) Loans

Commercial Construction Loans

Commercial Real Estate Loans

Farm and Agriculture Loans

Community Development Loans

Business Lines of Credit

Standby Letters of Credit

Commercial Unsecured Loans

Municipal Loans

Community Business Loan Pools

Deposit Services

Demand Deposit Accounts

Personal - Free Checking

Personal - Premier Checking

Personal - Classic Checking

Personal - Value Checking

Personal - Student Checking

Personal - Achieve Checking

Basic Business Checking

Select Business Checking

Premier Commercial Checking

Business Checking with Interest

Community Checking

Savings Products

Personal - Good Savers Savings (Youth Account)

Personal - Elite Savings

Personal - Smart Savings

Personal - Statement Savings

Personal - Health Savings Account (HSA)

First Rate Money Market - Personal/Business

Certificates of Deposit

Individual Retirement Accounts (IRA's)

Business Savings



Other Bank Products and Services

Cashier's Checks Prepaid Cards

Cash Advance

Foreign Currency Exchange

Debit Cards

Instant Issue Debit Cards

Telephone Banking

ACH Origination and Receipt

Incoming and Outgoing Wire Transfers

Express Deposit

Positive Pay & ACH Blocks & Filters

Savings Bonds (redemption only)

Safe Deposit Boxes (some locations)

Mobile Banking

Online Banking

Personal and Business Credit Cards (through Elan)

Wealth Management Products (not FDIC Insured)

Managed Portfolio Services

Financial Planning

Retirement Planning

Rollover Services

Education Funding Planning

Estate Planning

Mutual Funds

Annuities

Stocks

Bonds

Self Directed IRA's

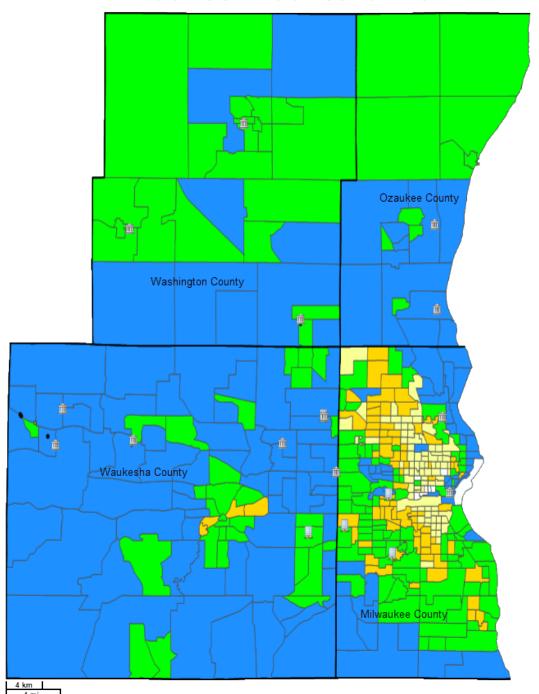
Funeral Trusts

Fee Schedule Effective 03/01/23 \$25.00 Account Cancellation Within 90 Days Account Reconciliation/Record Search \$25.00/hour ATM/Debit Card Expedited Order \$38.00 ATM/Debit Card Replacement \$8.00 Cashier's Check \$5.00 Check Cashed (Non-Customer) \$6.00 Check Images with Paper Statement (Consumer) \$2.00/month Varies with check style **Check Printing** Forced Account Closure \$30.00 Foreign Bank Drafts - Cancellation \$25.00 Foreign Bank Drafts - Issuance \$25.00 \$25.00 Foreign Bank Drafts - Stop Payments Foreign Check Collection \$25.00 Foreign Check Deposit - Per check (Under \$10,000)* \$10.00 Foreign Check Deposit - Per check (Over \$10,000)* \$25.00 Foreign Currency Ordered/Exchanged \$10.00 Foreign Currency Ordered (Overnight) \$25.00 Gift Card \$3.50 Inactive Fee (after 12 months of account inactivity) \$2.00/month Legal Processing Request (Court Orders, Garnishments, Tax Levies, etc.) \$100.00 Non-Sufficient Fund (NSF) - Daily Cap on NSF Fees 6 items Non-Sufficient Fund (NSF) - Paid (Per item) \$30.00 Online Billpay (Small Business) No charge first 10 items, \$0.50 per item thereafter Returned Item Fee (ACH or Check) \$12.00 Returned Item Fee (Foreign) \$25.00 Special Statements \$5.00 Stop Payment \$18.00 Telephone Transfer (Bank Assisted) \$3.00 **Travel Card** \$8.50 Wire Transfer Incoming (Domestic) \$15.00 Wire Transfer Incoming (Foreign) \$15.00 Wire Transfer Outgoing (Domestic) \$25.00 Wire Transfer Outgoing (Foreign) \$40.00



^{*}Additional processing fees charged by the foreign bank to Bank Five Nine may apply and be charged to you.





Map Legend Bank Five Nine Locations Branch Headquarter Limited Service Branch Loan Production Census Tracts - Tract Income Income Not Available Low Income Moderate Income Middle Income Upper Income Boundaries County Census Tract

2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 33340 - MILWAUKEE-WAUKESHA, WI

State: 55 - WISCONSIN (WI)



State Code		Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0001.01	Moderate	No	74.98	\$100,600	\$75,430	\$63,605	4535	80.11	3633	415	922
55	079	0001.02	Moderate	No	62.03	\$100,600	\$62,402	\$52,625	3711	81.73	3033	759	876
55	079	0002.01	Low	No	36.48	\$100,600	\$36,699	\$30,952	5272	89.47	4717	364	680
55	079	0002.02	Middle	No	98.30	\$100,600	\$98,890	\$83,393	6109	72.37	4421	1278	1947
55	079	0003.01	Middle	No	97.11	\$100,600	\$97,693	\$82,379	1377	30.36	418	601	471
55	079	0003.02	Moderate	No	57.90	\$100,600	\$58,247	\$49,122	2874	90.12	2590	365	723
55	079	0003.03	Middle	No	81.04	\$100,600	\$81,526	\$68,750	1820	67.47	1228	345	575
55	079	0003.04	Upper	No	150.34	\$100,600	\$151,242	\$127,533	3435	73.54	2526	1013	1105
55	079	0004.00	Low	No	42.30	\$100,600	\$42,554	\$35,885	2555	74.17	1895	338	373
55	079	0005.01	Moderate	No	61.15	\$100,600	\$61,517	\$51,875	3343	71.04	2375	658	1139
55	079	0005.02	Low	No	44.38	\$100,600	\$44,646	\$37,652	4296	88.92	3820	453	1347
55	079	0006.00	Moderate	No	60.94	\$100,600	\$61,306	\$51,696	6158	82.88	5104	1107	1771
55	079	0007.00	Moderate	No	58.40	\$100,600	\$58,750	\$49,543	3572	80.07	2860	796	1206
55	079	0008.00	Moderate	No	63.15	\$100,600	\$63,529	\$53,574	4906	82.72	4058	786	1461
55	079	0009.00	Low	No	43.07	\$100,600	\$43,328	\$36,542	3534	86.33	3051	463	1269
55	079	0010.00	Low	No	43.58	\$100,600	\$43,841	\$36,970	3336	87.83	2930	595	1371
55	079	0011.00	Moderate	No	65.48	\$100,600	\$65,873	\$55,550	2648	93.01	2463	310	933
55	079	0012.00	Low	No	31.42	\$100,600	\$31,609	\$26,659	2888	95.81	2767	173	841
55	079	0013.00	Moderate	No	56.20	\$100,600	\$56,537	\$47,679	3684	92.32	3401	396	1474
55	079	0014.00	Moderate	No	57.04	\$100,600	\$57,382	\$48,393	2280	90.61	2066	158	695
55	079	0015.00	Moderate	No	52.06	\$100,600	\$52,372	\$44,167	3176	90.14	2863	538	1148
55	079	0016.00	Moderate	No	54.02	\$100,600	\$54,344	\$45,828	2786	90.20	2513	346	883
55	079	0017.00	Moderate	No	57.46	\$100,600	\$57,805	\$48,750	4399	86.47	3804	672	1205
55	079	0018.00	Low	No	32.29	\$100,600	\$32,484	\$27,398	2256	88.96	2007	299	864
55	079	0019.00	Low	No	46.88	\$100,600	\$47,161	\$39,770	3260	90.03	2935	428	1006
55	079	0020.00	Low	No	47.15	\$100,600	\$47,433	\$40,000	2319	93.66	2172	356	933

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0021.00	Low	No	40.52	\$100,600	\$40,763	\$34,375	2228	94.66	2109	132	749
55	079	0022.00	Moderate	No	63.43	\$100,600	\$63,811	\$53,810	1802	72.03	1298	442	758
55	079	0023.00	Low	No	43.29	\$100,600	\$43,550	\$36,723	3919	96.94	3799	677	1665
55	079	0024.00	Moderate	No	53.31	\$100,600	\$53,630	\$45,227	2150	97.02	2086	217	869
55	079	0025.00	Low	No	41.18	\$100,600	\$41,427	\$34,938	2041	94.90	1937	217	681
55	079	0026.00	Low	No	49.60	\$100,600	\$49,898	\$42,083	2659	96.65	2570	274	1089
55	079	0027.00	Low	No	31.21	\$100,600	\$31,397	\$26,479	1984	94.15	1868	181	738
55	079	0028.00	Low	No	36.32	\$100,600	\$36,538	\$30,818	2121	94.25	1999	225	783
55	079	0029.00	Low	No	29.31	\$100,600	\$29,486	\$24,866	2146	92.54	1986	190	751
55	079	0030.00	Moderate	No	52.90	\$100,600	\$53,217	\$44,881	3712	89.22	3312	802	1306
55	079	0031.00	Moderate	No	51.57	\$100,600	\$51,879	\$43,750	3415	92.59	3162	572	1340
55	079	0032.00	Moderate	No	72.80	\$100,600	\$73,237	\$61,759	2662	90.16	2400	587	1050
55	079	0033.00	Moderate	No	60.57	\$100,600	\$60,933	\$51,386	5117	86.52	4427	926	1525
55	079	0034.00	Low	No	49.71	\$100,600	\$50,008	\$42,173	5745	75.37	4330	953	1786
55	079	0035.00	Moderate	No	59.27	\$100,600	\$59,626	\$50,286	3213	90.91	2921	770	1288
55	079	0036.00	Moderate	No	71.46	\$100,600	\$71,889	\$60,625	1697	93.22	1582	261	673
55	079	0037.00	Middle	No	80.06	\$100,600	\$80,540	\$67,917	2305	88.55	2041	585	890
55	079	0038.00	Moderate	No	57.91	\$100,600	\$58,257	\$49,125	2060	94.32	1943	437	954
55	079	0039.00	Low	No	37.56	\$100,600	\$37,785	\$31,864	2587	97.10	2512	400	1017
55	079	0040.00	Low	No	36.44	\$100,600	\$36,659	\$30,915	2475	97.05	2402	241	871
55	079	0041.00	Low	No	40.44	\$100,600	\$40,683	\$34,307	2493	97.03	2419	374	1033
55	079	0042.00	Low	No	48.22	\$100,600	\$48,509	\$40,913	2689	98.21	2641	476	1335
55	079	0043.00	Moderate	No	51.95	\$100,600	\$52,262	\$44,069	4931	97.08	4787	927	2452
55	079	0044.00	Low	No	35.17	\$100,600	\$35,381	\$29,835	2682	82.29	2207	214	858
55	079	0045.00	Low	No	38.95	\$100,600	\$39,184	\$33,045	2179	98.30	2142	165	819
55	079	0046.00	Low	No	36.10	\$100,600	\$36,317	\$30,629	2683	98.25	2636	359	1312
55	079	0047.00	Upper	No	133.09	\$100,600	\$133,889	\$112,905	3599	98.78	3555	422	2139
55	079	0048.00	Low	No	44.29	\$100,600	\$44,556	\$37,576	3525	97.16	3425	476	1475
55	079	0049.00	Moderate	No	53.10	\$100,600	\$53,419	\$45,050	4256	85.93	3657	701	1804

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0050.00	Moderate	No	65.44	\$100,600	\$65,833	\$55,518	4591	79.31	3641	1074	2214
55	079	0051.00	Moderate	No	65.90	\$100,600	\$66,295	\$55,905	3369	89.85	3027	447	895
55	079	0052.00	Middle	No	85.62	\$100,600	\$86,134	\$72,639	1660	62.35	1035	441	674
55	079	0053.00	Moderate	No	74.83	\$100,600	\$75,279	\$63,482	2022	52.72	1066	507	900
55	079	0054.00	Middle	No	84.67	\$100,600	\$85,178	\$71,827	3660	42.98	1573	1039	1354
55	079	0055.00	Middle	No	103.24	\$100,600	\$103,859	\$87,578	3333	33.99	1133	1178	1430
55	079	0056.00	Upper	No	123.69	\$100,600	\$124,432	\$104,926	2065	21.94	453	659	903
55	079	0057.00	Middle	No	99.95	\$100,600	\$100,550	\$84,792	2393	31.68	758	769	1042
55	079	0058.00	Middle	No	86.07	\$100,600	\$86,586	\$73,013	3358	45.06	1513	790	1511
55	079	0059.00	Moderate	No	51.57	\$100,600	\$51,879	\$43,750	3408	78.52	2676	688	1462
55	079	0060.00	Low	No	39.98	\$100,600	\$40,220	\$33,919	2428	93.82	2278	159	1000
55	079	0061.00	Moderate	No	51.63	\$100,600	\$51,940	\$43,804	2216	91.34	2024	287	868
55	079	0062.00	Low	No	39.83	\$100,600	\$40,069	\$33,790	2339	98.03	2293	181	932
55	079	0063.00	Low	No	40.41	\$100,600	\$40,652	\$34,286	1910	98.22	1876	126	925
55	079	0064.00	Low	No	23.26	\$100,600	\$23,400	\$19,739	1962	98.52	1933	175	877
55	079	0065.00	Low	No	32.90	\$100,600	\$33,097	\$27,917	2068	98.31	2033	286	995
55	079	0066.00	Low	No	31.15	\$100,600	\$31,337	\$26,429	2292	98.08	2248	264	917
55	079	0067.00	Low	No	40.47	\$100,600	\$40,713	\$34,338	1094	95.43	1044	151	603
55	079	0068.00	Low	No	28.92	\$100,600	\$29,094	\$24,539	2164	96.21	2082	222	852
55	079	0069.00	Low	No	31.50	\$100,600	\$31,689	\$26,726	2147	96.18	2065	205	832
55	079	0070.00	Low	No	28.36	\$100,600	\$28,530	\$24,063	2507	91.66	2298	244	1060
55	079	0071.00	Moderate	No	70.65	\$100,600	\$71,074	\$59,940	1838	33.51	616	291	1000
55	079	0072.00	Middle	No	86.93	\$100,600	\$87,452	\$73,750	2727	38.36	1046	897	1417
55	079	0073.00	Middle	No	83.36	\$100,600	\$83,860	\$70,714	2949	21.19	625	272	756
55	079	0074.00	Upper	No	239.69	\$100,600	\$241,128	\$203,333	3512	17.94	630	376	536
55	079	0075.00	Upper	No	156.04	\$100,600	\$156,976	\$132,375	2669	17.23	460	589	1028
55	079	0076.00	Upper	No	143.22	\$100,600	\$144,079	\$121,500	3304	20.52	678	280	489
55	079	0077.00	Middle	No	108.27	\$100,600	\$108,920	\$91,845	4035	28.35	1144	388	1019

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0078.00	Middle	No	93.48	\$100,600	\$94,041	\$79,300	3475	21.18	736	249	945
55	079	0079.00	Moderate	No	64.73	\$100,600	\$65,118	\$54,910	2212	23.46	519	266	921
55	079	0080.00	Moderate	No	78.09	\$100,600	\$78,559	\$66,250	1792	33.98	609	239	854
55	079	0081.00	Low	No	42.78	\$100,600	\$43,037	\$36,297	1238	84.33	1044	86	381
55	079	0084.00	Low	No	38.21	\$100,600	\$38,439	\$32,417	951	95.58	909	98	454
55	079	0085.00	Low	No	32.83	\$100,600	\$33,027	\$27,857	1159	94.56	1096	96	400
55	079	0086.00	Moderate	No	57.96	\$100,600	\$58,308	\$49,167	1131	99.03	1120	112	481
55	079	0087.00	Low	No	26.35	\$100,600	\$26,508	\$22,356	1174	99.06	1163	101	468
55	079	0088.00	Low	No	31.41	\$100,600	\$31,598	\$26,650	1826	95.56	1745	165	668
55	079	0089.00	Low	No	31.32	\$100,600	\$31,508	\$26,574	1271	97.25	1236	104	452
55	079	0090.00	Low	No	35.58	\$100,600	\$35,793	\$30,188	2396	98.46	2359	121	853
55	079	0091.00	Low	No	23.16	\$100,600	\$23,299	\$19,653	2218	92.61	2054	185	743
55	079	0092.00	Moderate	No	61.06	\$100,600	\$61,426	\$51,800	1638	75.52	1237	234	636
55	079	0093.00	Middle	No	100.44	\$100,600	\$101,043	\$85,208	2368	50.63	1199	483	1061
55	079	0094.00	Middle	No	99.74	\$100,600	\$100,338	\$84,609	2421	26.52	642	761	1221
55	079	0095.00	Middle	No	101.51	\$100,600	\$102,119	\$86,111	1995	32.03	639	706	972
55	079	0096.00	Low	No	40.82	\$100,600	\$41,065	\$34,628	2187	95.75	2094	145	669
55	079	0097.00	Unknown	No	0.00	\$100,600	\$0	\$0	1785	97.76	1745	98	376
55	079	0098.00	Low	No	40.58	\$100,600	\$40,823	\$34,432	1575	98.73	1555	101	349
55	079	0099.00	Low	No	35.73	\$100,600	\$35,944	\$30,313	1162	96.90	1126	157	495
55	079	0106.00	Low	No	40.40	\$100,600	\$40,642	\$34,279	1114	67.68	754	233	534
55	079	0107.00	Middle	No	98.72	\$100,600	\$99,312	\$83,750	2341	30.84	722	493	1084
55	079	0108.00	Moderate	No	78.76	\$100,600	\$79,233	\$66,818	2660	23.23	618	297	474
55	079	0110.00	Upper	No	124.94	\$100,600	\$125,690	\$105,990	3418	28.76	983	330	770
55	079	0111.00	Middle	No	92.46	\$100,600	\$93,015	\$78,438	1641	21.76	357	85	313
55	079	0112.00	Upper	No	169.23	\$100,600	\$170,245	\$143,561	2711	26.30	713	460	772
55	079	0113.00	Upper	No	177.21	\$100,600	\$178,273	\$150,329	2941	24.69	726	238	233
55	079	0114.00	Upper	No	121.68	\$100,600	\$122,410	\$103,224	1500	32.67	490	336	247
55	079	0122.00	Middle	No	85.76	\$100,600	\$86,275	\$72,750	2149	91.76	1972	245	693

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0123.00	Low	No	11.70	\$100,600	\$11,770	\$9,931	1047	84.62	886	97	347
55	079	0124.00	Moderate	No	66.40	\$100,600	\$66,798	\$56,328	2478	50.93	1262	507	1023
55	079	0125.00	Middle	No	108.48	\$100,600	\$109,131	\$92,026	1904	23.27	443	530	822
55	079	0126.00	Moderate	No	63.30	\$100,600	\$63,680	\$53,698	2213	28.51	631	598	991
55	079	0127.00	Middle	No	97.25	\$100,600	\$97,834	\$82,500	1307	23.11	302	316	508
55	079	0128.00	Middle	No	104.08	\$100,600	\$104,704	\$88,292	3052	29.29	894	516	925
55	079	0129.00	Moderate	No	70.05	\$100,600	\$70,470	\$59,423	3002	42.80	1285	709	1186
55	079	0130.00	Moderate	No	72.64	\$100,600	\$73,076	\$61,625	1804	49.22	888	422	668
55	079	0133.00	Low	No	37.69	\$100,600	\$37,916	\$31,979	1002	66.47	666	185	399
55	079	0134.00	Unknown	No	0.00	\$100,600	\$0	\$0	2313	89.41	2068	242	574
55	079	0135.00	Low	No	17.97	\$100,600	\$18,078	\$15,250	1901	83.27	1583	51	186
55	079	0136.00	Low	No	24.23	\$100,600	\$24,375	\$20,556	2033	82.44	1676	103	298
55	079	0137.00	Low	No	23.19	\$100,600	\$23,329	\$19,677	1459	90.75	1324	75	220
55	079	0141.00	Low	No	23.67	\$100,600	\$23,812	\$20,083	2103	76.70	1613	7	345
55	079	0143.00	Upper	No	148.82	\$100,600	\$149,713	\$126,250	2549	21.42	546	405	97
55	079	0144.00	Upper	No	128.90	\$100,600	\$129,673	\$109,348	3282	26.93	884	261	203
55	079	0146.00	Unknown	No	0.00	\$100,600	\$0	\$0	3257	40.53	1320	36	142
55	079	0147.00	Unknown	No	0.00	\$100,600	\$0	\$0	3694	40.15	1483	25	159
55	079	0148.00	Unknown	No	0.00	\$100,600	\$0	\$0	2484	60.43	1501	6	193
55	079	0149.00	Unknown	No	0.00	\$100,600	\$0	\$0	1418	66.93	949	41	159
55	079	0157.00	Low	No	36.06	\$100,600	\$36,276	\$30,595	2943	90.35	2659	404	993
55	079	0158.00	Low	No	32.16	\$100,600	\$32,353	\$27,286	2631	89.78	2362	148	977
55	079	0159.00	Low	No	43.64	\$100,600	\$43,902	\$37,027	3590	87.05	3125	388	1070
55	079	0160.00	Low	No	48.27	\$100,600	\$48,560	\$40,949	3084	85.64	2641	310	943
55	079	0161.00	Moderate	No	51.89	\$100,600	\$52,201	\$44,022	3169	86.84	2752	474	1253
55	079	0162.00	Moderate	No	65.43	\$100,600	\$65,823	\$55,507	3296	82.71	2726	405	1002
55	079	0163.00	Low	No	41.99	\$100,600	\$42,242	\$35,625	4779	90.94	4346	408	1380
55	079	0164.00	Low	No	40.87	\$100,600	\$41,115	\$34,675	4220	92.87	3919	317	1104

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

55 07	79 79	0165.00			%	MSA/MD Median Family Income	Median Family Income	Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
• • • • • • • • • • • • • • • • • • • •	79		Low	No	29.89	\$100,600	\$30,069	\$25,363	2362	88.78	2097	189	724
55 07		0166.00	Low	No	29.79	\$100,600	\$29,969	\$25,278	1757	82.93	1457	85	613
55 07	79	0167.00	Low	No	35.62	\$100,600	\$35,834	\$30,222	3114	90.21	2809	201	880
55 07	79	0168.00	Low	No	39.39	\$100,600	\$39,626	\$33,419	3025	92.99	2813	313	1080
55 07	79	0169.00	Low	No	40.75	\$100,600	\$40,995	\$34,574	3823	88.94	3400	314	1018
55 07	79	0170.00	Low	No	44.43	\$100,600	\$44,697	\$37,692	5697	86.89	4950	803	1760
55 07	79	0171.00	Moderate	No	51.85	\$100,600	\$52,161	\$43,990	2780	88.13	2450	432	798
55 07	79	0172.00	Moderate	No	60.82	\$100,600	\$61,185	\$51,600	2589	86.52	2240	355	857
55 07	79	0173.00	Moderate	No	50.10	\$100,600	\$50,401	\$42,500	3706	86.32	3199	560	1115
55 07	79	0174.00	Low	No	31.79	\$100,600	\$31,981	\$26,971	2878	86.87	2500	236	836
55 07	79	0175.00	Low	No	36.85	\$100,600	\$37,071	\$31,266	4034	89.89	3626	324	1253
55 07	79	0176.00	Low	No	37.28	\$100,600	\$37,504	\$31,625	2798	87.42	2446	253	896
55 07	79	0179.00	Middle	No	112.35	\$100,600	\$113,024	\$95,313	2879	30.01	864	495	1224
55 07	79	0180.00	Middle	No	102.87	\$100,600	\$103,487	\$87,266	2726	26.38	719	448	1169
55 07	79	0181.00	Middle	No	110.93	\$100,600	\$111,596	\$94,107	1589	15.23	242	766	840
55 07	79	0182.00	Upper	No	138.95	\$100,600	\$139,784	\$117,875	1563	14.72	230	493	794
55 07	79	0183.00	Middle	No	90.37	\$100,600	\$90,912	\$76,667	2260	20.35	460	550	975
55 07	79	0184.00	Middle	No	98.50	\$100,600	\$99,091	\$83,563	1300	24.46	318	368	621
55 07	79	0185.00	Middle	No	92.29	\$100,600	\$92,844	\$78,295	1661	33.77	561	488	683
55 07	79	0186.00	Low	No	49.11	\$100,600	\$49,405	\$41,667	2672	86.45	2310	285	871
55 07	79	0187.00	Low	No	48.62	\$100,600	\$48,912	\$41,250	3597	87.99	3165	476	1074
55 07	79	0188.00	Moderate	No	53.14	\$100,600	\$53,459	\$45,081	2023	89.87	1818	299	580
55 07	79	0189.00	Moderate	No	77.46	\$100,600	\$77,925	\$65,714	1696	77.18	1309	283	533
55 07	79	0190.00	Middle	No	86.06	\$100,600	\$86,576	\$73,005	4758	51.98	2473	1152	1795
55 07	79	0191.00	Middle	No	88.78	\$100,600	\$89,313	\$75,313	3685	55.12	2031	767	1246
55 07	79	0192.00	Middle	No	87.73	\$100,600	\$88,256	\$74,423	3455	41.45	1432	1016	1229
55 07	79	0193.00	Middle	No	82.17	\$100,600	\$82,663	\$69,710	2806	35.28	990	989	1127
55 07	79	0194.00	Moderate	No	70.51	\$100,600	\$70,933	\$59,821	3679	31.29	1151	762	1126
55 07	79	0195.00	Middle	No	98.45	\$100,600	\$99,041	\$83,517	3243	29.73	964	867	1499

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0196.00	Middle	No	99.17	\$100,600	\$99,765	\$84,130	3602	34.56	1245	936	1366
55	079	0197.00	Middle	No	91.65	\$100,600	\$92,200	\$77,750	5644	37.81	2134	1568	2052
55	079	0198.00	Middle	No	88.84	\$100,600	\$89,373	\$75,366	5158	41.57	2144	1366	1958
55	079	0199.00	Moderate	No	71.26	\$100,600	\$71,688	\$60,455	3802	40.87	1554	1070	1295
55	079	0200.00	Moderate	No	77.95	\$100,600	\$78,418	\$66,125	3658	70.69	2586	674	1047
55	079	0201.00	Moderate	No	59.09	\$100,600	\$59,445	\$50,129	3807	75.99	2893	672	1243
55	079	0202.00	Moderate	No	69.54	\$100,600	\$69,957	\$58,997	3483	66.18	2305	932	1189
55	079	0203.00	Moderate	No	75.02	\$100,600	\$75,470	\$63,640	4156	62.70	2606	996	1445
55	079	0204.00	Moderate	No	54.47	\$100,600	\$54,797	\$46,213	3266	83.16	2716	509	1029
55	079	0205.00	Low	No	48.01	\$100,600	\$48,298	\$40,729	3074	78.76	2421	485	1027
55	079	0206.00	Moderate	No	79.66	\$100,600	\$80,138	\$67,583	3325	26.65	886	985	1475
55	079	0207.00	Middle	No	91.15	\$100,600	\$91,697	\$77,324	4145	22.46	931	1337	1944
55	079	0208.00	Middle	No	119.07	\$100,600	\$119,784	\$101,012	2920	18.08	528	988	1468
55	079	0209.00	Middle	No	93.53	\$100,600	\$94,091	\$79,342	2559	27.63	707	777	978
55	079	0210.00	Middle	No	91.89	\$100,600	\$92,441	\$77,957	2122	30.73	652	648	860
55	079	0211.00	Middle	No	88.53	\$100,600	\$89,061	\$75,104	1385	27.44	380	442	600
55	079	0212.00	Moderate	No	70.15	\$100,600	\$70,571	\$59,511	2093	36.65	767	598	802
55	079	0213.00	Moderate	No	73.95	\$100,600	\$74,394	\$62,738	1670	50.90	850	303	569
55	079	0214.00	Low	No	30.54	\$100,600	\$30,723	\$25,913	3432	66.29	2275	350	1143
55	079	0215.00	Middle	No	110.28	\$100,600	\$110,942	\$93,556	2969	43.35	1287	893	1194
55	079	0216.00	Moderate	No	58.00	\$100,600	\$58,348	\$49,208	4686	48.66	2280	1139	1347
55	079	0217.00	Middle	No	94.72	\$100,600	\$95,288	\$80,357	6241	37.46	2338	1702	1952
55	079	0218.00	Moderate	No	71.46	\$100,600	\$71,889	\$60,625	2187	39.37	861	420	711
55	079	0301.00	Upper	No	155.76	\$100,600	\$156,695	\$132,137	4378	18.52	811	1398	1556
55	079	0351.00	Upper	No	230.85	\$100,600	\$232,235	\$195,833	2306	13.36	308	668	724
55	079	0352.00	Upper	No	176.82	\$100,600	\$177,881	\$150,000	4628	17.65	817	1255	1306
55	079	0401.00	Upper	No	191.93	\$100,600	\$193,082	\$162,813	1602	22.66	363	533	623
55	079	0501.01	Middle	No	106.30	\$100,600	\$106,938	\$90,179	6061	53.82	3262	2013	2253

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	0501.03	Upper	No	122.19	\$100,600	\$122,923	\$103,661	3509	58.16	2041	679	829
55	079	0501.04	Middle	No	109.18	\$100,600	\$109,835	\$92,618	2937	57.68	1694	628	708
55	079	0601.01	Upper	No	156.71	\$100,600	\$157,650	\$132,936	4106	31.27	1284	1268	1432
55	079	0601.02	Upper	No	132.81	\$100,600	\$133,607	\$112,667	3262	26.61	868	1104	958
55	079	0602.00	Middle	No	110.34	\$100,600	\$111,002	\$93,607	5989	34.31	2055	1930	2334
55	079	0701.00	Upper	No	167.98	\$100,600	\$168,988	\$142,500	4666	12.90	602	1319	1534
55	079	0702.00	Upper	No	221.99	\$100,600	\$223,322	\$188,316	5389	12.12	653	1613	1720
55	079	0703.00	Upper	No	155.82	\$100,600	\$156,755	\$132,188	4899	25.05	1227	1260	1614
55	079	0801.00	Middle	No	100.57	\$100,600	\$101,173	\$85,313	2781	23.19	645	460	939
55	079	0802.00	Upper	No	124.43	\$100,600	\$125,177	\$105,556	3745	22.59	846	686	1070
55	079	0803.00	Upper	No	195.68	\$100,600	\$196,854	\$166,000	3900	15.49	604	1193	1511
55	079	0804.00	Middle	No	118.87	\$100,600	\$119,583	\$100,843	3433	24.73	849	601	692
55	079	0901.00	Middle	No	98.07	\$100,600	\$98,658	\$83,194	4118	27.51	1133	1235	1423
55	079	0902.00	Middle	No	119.82	\$100,600	\$120,539	\$101,645	2249	21.83	491	673	711
55	079	0903.00	Middle	No	112.66	\$100,600	\$113,336	\$95,573	3613	34.18	1235	700	987
55	079	0906.00	Middle	No	107.36	\$100,600	\$108,004	\$91,080	4647	19.97	928	1357	1579
55	079	0907.00	Upper	No	218.47	\$100,600	\$219,781	\$185,329	3234	9.80	317	1026	1152
55	079	0908.00	Upper	No	165.24	\$100,600	\$166,231	\$140,179	2351	11.70	275	834	1037
55	079	0909.00	Upper	No	121.39	\$100,600	\$122,118	\$102,981	3674	18.15	667	933	1452
55	079	0910.00	Upper	No	149.38	\$100,600	\$150,276	\$126,719	4402	17.11	753	1272	2022
55	079	0911.00	Upper	No	158.65	\$100,600	\$159,602	\$134,583	4252	9.41	400	1332	1646
55	079	0912.00	Middle	No	118.32	\$100,600	\$119,030	\$100,377	5371	18.62	1000	912	1468
55	079	0913.00	Upper	No	186.50	\$100,600	\$187,619	\$158,214	3703	11.42	423	1198	1363
55	079	0914.00	Upper	No	124.73	\$100,600	\$125,478	\$105,815	2124	15.82	336	593	938
55	079	1001.00	Moderate	No	58.16	\$100,600	\$58,509	\$49,340	3852	49.69	1914	775	1808
55	079	1002.00	Moderate	No	61.97	\$100,600	\$62,342	\$52,569	3821	47.11	1800	532	1262
55	079	1003.00	Moderate	No	55.25	\$100,600	\$55,582	\$46,875	2884	34.26	988	461	1018
55	079	1004.00	Moderate	No	73.88	\$100,600	\$74,323	\$62,679	2718	28.99	788	547	937
55	079	1005.00	Middle	No	93.57	\$100,600	\$94,131	\$79,375	3476	31.36	1090	833	1292

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	1006.00	Middle	No	84.12	\$100,600	\$84,625	\$71,364	2033	23.66	481	659	800
55	079	1007.00	Middle	No	91.42	\$100,600	\$91,969	\$77,552	2857	22.40	640	1029	1357
55	079	1008.00	Middle	No	95.23	\$100,600	\$95,801	\$80,789	2914	15.58	454	867	1311
55	079	1009.00	Moderate	No	78.36	\$100,600	\$78,830	\$66,473	3744	34.38	1287	705	1027
55	079	1010.00	Middle	No	82.79	\$100,600	\$83,287	\$70,238	5161	28.31	1461	796	955
55	079	1011.00	Moderate	No	75.25	\$100,600	\$75,702	\$63,839	1779	25.07	446	392	471
55	079	1012.00	Middle	No	85.37	\$100,600	\$85,882	\$72,422	3040	17.04	518	779	1048
55	079	1013.00	Middle	No	87.67	\$100,600	\$88,196	\$74,375	3096	23.06	714	921	1217
55	079	1014.00	Middle	No	82.47	\$100,600	\$82,965	\$69,963	3686	26.64	982	909	1478
55	079	1015.00	Middle	No	89.57	\$100,600	\$90,107	\$75,987	4511	36.07	1627	1147	1953
55	079	1016.00	Moderate	No	79.13	\$100,600	\$79,605	\$67,132	4603	37.98	1748	1233	1595
55	079	1017.00	Middle	No	87.55	\$100,600	\$88,075	\$74,276	3468	33.30	1155	906	1444
55	079	1018.00	Middle	No	103.58	\$100,600	\$104,201	\$87,872	2682	25.47	683	851	1149
55	079	1101.00	Moderate	No	77.36	\$100,600	\$77,824	\$65,625	4114	57.41	2362	706	1342
55	079	1201.01	Upper	No	131.46	\$100,600	\$132,249	\$111,518	4482	20.84	934	1051	1154
55	079	1201.02	Middle	No	114.51	\$100,600	\$115,197	\$97,140	3930	17.30	680	971	1245
55	079	1202.01	Moderate	No	76.84	\$100,600	\$77,301	\$65,187	3666	21.36	783	951	1000
55	079	1202.02	Middle	No	82.19	\$100,600	\$82,683	\$69,722	3234	30.46	985	943	994
55	079	1202.03	Moderate	No	76.36	\$100,600	\$76,818	\$64,779	3916	30.75	1204	687	750
55	079	1203.00	Middle	No	94.07	\$100,600	\$94,634	\$79,803	2134	33.41	713	674	843
55	079	1204.00	Middle	No	111.62	\$100,600	\$112,290	\$94,688	6760	36.35	2457	1726	2078
55	079	1205.01	Middle	No	98.97	\$100,600	\$99,564	\$83,958	4076	31.31	1276	991	1155
55	079	1205.02	Middle	No	91.70	\$100,600	\$92,250	\$77,794	5350	28.02	1499	1905	1908
55	079	1301.00	Middle	No	108.80	\$100,600	\$109,453	\$92,295	4865	17.68	860	928	1448
55	079	1302.00	Upper	No	125.25	\$100,600	\$126,002	\$106,250	2855	11.73	335	750	906
55	079	1401.00	Upper	No	152.43	\$100,600	\$153,345	\$129,306	3197	13.20	422	978	998
55	079	1402.01	Middle	No	99.79	\$100,600	\$100,389	\$84,656	5694	17.74	1010	1366	1923
55	079	1402.02	Middle	No	116.22	\$100,600	\$116,917	\$98,590	5963	19.72	1176	1679	1939

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	079	1501.00	Middle	No	114.48	\$100,600	\$115,167	\$97,114	9519	25.17	2396	2404	2660
55	079	1503.01	Upper	No	124.37	\$100,600	\$125,116	\$105,508	6039	14.69	887	2337	2339
55	079	1503.03	Upper	No	140.46	\$100,600	\$141,303	\$119,155	5010	14.21	712	1589	1493
55	079	1503.04	Upper	No	132.77	\$100,600	\$133,567	\$112,634	3991	20.92	835	1048	1144
55	079	1601.01	Middle	No	99.00	\$100,600	\$99,594	\$83,986	4344	18.92	822	1533	1679
55	079	1601.02	Middle	No	83.69	\$100,600	\$84,192	\$71,000	2595	32.76	850	538	630
55	079	1602.02	Middle	No	116.06	\$100,600	\$116,756	\$98,454	7596	23.04	1750	2055	2464
55	079	1602.03	Middle	No	91.04	\$100,600	\$91,586	\$77,233	6654	25.23	1679	1490	1715
55	079	1602.05	Middle	No	113.14	\$100,600	\$113,819	\$95,980	3368	28.77	969	427	406
55	079	1602.06	Middle	No	101.88	\$100,600	\$102,491	\$86,432	1942	42.95	834	156	156
55	079	1603.01	Upper	No	134.69	\$100,600	\$135,498	\$114,263	5523	16.62	918	1703	1799
55	079	1603.02	Upper	No	137.04	\$100,600	\$137,862	\$116,250	4475	19.58	876	1653	1728
55	079	1701.00	Middle	No	102.68	\$100,600	\$103,296	\$87,105	2595	17.42	452	738	1015
55	079	1702.00	Moderate	No	65.87	\$100,600	\$66,265	\$55,882	3750	22.59	847	898	1003
55	079	1703.00	Moderate	No	71.90	\$100,600	\$72,331	\$60,994	2713	21.42	581	596	1012
55	079	1704.00	Middle	No	100.20	\$100,600	\$100,801	\$85,000	3200	16.81	538	1061	1166
55	079	1705.00	Moderate	No	54.67	\$100,600	\$54,998	\$46,382	2420	23.14	560	432	723
55	079	1706.00	Moderate	No	71.05	\$100,600	\$71,476	\$60,278	3513	30.00	1054	574	1180
55	079	1707.00	Middle	No	88.56	\$100,600	\$89,091	\$75,128	2604	26.92	701	684	984
55	079	1801.00	Middle	No	82.25	\$100,600	\$82,744	\$69,773	2970	20.54	610	890	1076
55	079	1802.00	Middle	No	91.31	\$100,600	\$91,858	\$77,464	4503	30.51	1374	1226	1964
55	079	1803.00	Moderate	No	73.06	\$100,600	\$73,498	\$61,979	3534	36.19	1279	616	934
55	079	1804.00	Middle	No	85.54	\$100,600	\$86,053	\$72,568	2704	20.86	564	801	1126
55	079	1805.00	Middle	No	84.09	\$100,600	\$84,595	\$71,334	4493	22.48	1010	1418	1405
55	079	1851.00	Middle	No	87.51	\$100,600	\$88,035	\$74,239	4438	20.82	924	1247	1413
55	079	1852.00	Middle	No	98.89	\$100,600	\$99,483	\$83,889	4723	25.13	1187	1354	1835
55	079	1853.00	Middle	No	105.88	\$100,600	\$106,515	\$89,821	4649	22.39	1041	906	1228
55	079	1854.00	Low	No	39.87	\$100,600	\$40,109	\$33,824	1271	99.13	1260	143	506
55	079	1855.00	Low	No	44.36	\$100,600	\$44,626	\$37,632	1420	97.18	1380	84	537
* Will	automatic	ally be incl	uded in the	2024 Distressed	or Underse	erved Tract List							

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

65 079 1857.00 Low No 25.85 \$10,600 \$26,005 \$21,936 2158 91.61 1977 140 882 55 079 1858.00 Low No 38.00 \$100,600 \$38,228 \$32,237 1410 98.44 1388 280 538 55 079 1859.00 Moderate No 58.94 \$100,600 \$59,294 \$50,000 1031 96.61 996 160 305 55 079 1861.00 Low No 28.83 \$100,600 \$29,003 \$24,467 1711 90.36 1546 32 468 55 079 1861.00 Low No 32.19 \$100,600 \$32,383 \$27,308 1382 93,70 1295 162 375 55 079 1864.00 Upper No 154.17 \$100,600 \$86,244 \$811,54 3749 44.39 164 146 79 55	State Code		Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55 079 1858.00 Low No 38.00 \$100,600 \$38,228 \$32,237 1410 98.44 1388 280 538 55 079 1859.00 Moderate No 58.94 \$100,600 \$59,294 \$50,000 1031 96.61 996 160 305 55 079 1860.00 Low No 22.07 \$100,600 \$22,002 \$18,725 2021 95.35 1927 116 568 55 079 1862.00 Low No 32.19 \$100,600 \$32,333 \$27,308 1382 93.70 1295 162 375 55 079 1863.00 Middle No 95.66 \$100,600 \$96,234 \$811,564 3749 44.39 1664 146 799 55 079 1866.00 Moderate No 54.02 \$100,600 \$45,343 2217 66.44 1473 291 680 55 079	55	079	1856.00	Unknown	No	0.00	\$100,600	\$0	\$0	1636	82.09	1343	235	755
65 079 1869.00 Moderate No 58.94 \$100,600 \$59,294 \$50,000 1031 96.61 996 160 305 55 079 1860.00 Low No 28.83 \$100,600 \$29,003 \$24,457 1711 90.36 1546 32 468 55 079 1861.00 Low No 22.07 \$100,600 \$22,202 \$18,725 2021 95.35 1927 116 568 55 079 1862.00 Low No 32.19 \$100,600 \$96,234 \$81,154 3749 44.39 1664 146 79 55 079 1864.00 Upper No 154.17 \$100,600 \$155,095 \$130,781 1423 31.90 454 0 18 55 079 1866.00 Low No 54.02 \$100,600 \$44,304 \$37,361 2310 68.79 1589 222 755 55	55	079	1857.00	Low	No	25.85	\$100,600	\$26,005	\$21,936	2158	91.61	1977	140	882
55 079 1860.00 Low No 28.83 \$100,600 \$29,003 \$24,457 1711 90.36 1546 32 488 55 079 1861.00 Low No 22.07 \$100,600 \$22,202 \$18,725 2021 95.35 1927 116 568 55 079 1862.00 Low No 32.19 \$100,600 \$32,383 \$27,308 1382 93.70 1295 162 375 55 079 1863.00 Middle No 95.66 \$100,600 \$96,234 \$81,154 3749 44.39 1664 146 79 55 079 1864.00 Upper No 54.02 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 680 55 079 1866.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 <	55	079	1858.00	Low	No	38.00	\$100,600	\$38,228	\$32,237	1410	98.44	1388	280	538
55 079 1861.00 Low No 22.07 \$100,600 \$22,202 \$18,725 2021 95.35 1927 116 588 55 079 1862.00 Low No 32,19 \$100,600 \$32,383 \$27,308 1382 93,70 1295 162 375 55 079 1863.00 Middle No 95.66 \$100,600 \$96,234 \$81,154 3749 44.39 1664 146 79 55 079 1866.00 Upper No 154.17 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 680 55 079 1866.00 Low No 36.54 \$100,600 \$44,304 \$37,361 2310 68.79 1589 222 765 55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55	55	079	1859.00	Moderate	No	58.94	\$100,600	\$59,294	\$50,000	1031	96.61	996	160	305
55 079 1862.00 Low No 32.19 \$100,600 \$32,383 \$27,308 1382 93.70 1295 162 375 55 079 1863.00 Middle No 95.66 \$100,600 \$96,234 \$81,154 3749 44.39 1664 146 79 55 079 1866.00 Upper No 154.17 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 660 55 079 1866.00 Low No 44.04 \$100,600 \$44,304 \$37,361 2310 68.79 1589 222 755 55 079 1868.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 079 1869.00 Upper No 161.29 \$100,600 \$12,243 \$102,241 2502 16.87 422 435 38 55	55	079	1860.00	Low	No	28.83	\$100,600	\$29,003	\$24,457	1711	90.36	1546	32	468
55 079 1863.00 Middle No 95.66 \$100,600 \$96,234 \$81,154 3749 44.39 1664 146 79 55 079 1864.00 Upper No 154.17 \$100,600 \$155,095 \$130,781 1423 31.90 454 0 18 55 079 1866.00 Low No 54.02 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 680 55 079 1866.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55	55	079	1861.00	Low	No	22.07	\$100,600	\$22,202	\$18,725	2021	95.35	1927	116	568
55 079 1864.00 Upper No 154.17 \$100,600 \$155,095 \$130,781 1423 31.90 454 0 18 55 079 1865.00 Moderate No 54.02 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 680 55 079 1866.00 Low No 34.00 \$36,54 \$100,600 \$344,304 \$37,361 2310 68.79 1589 222 755 55 079 1868.00 Low No 36.54 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 161.29 \$100,600 \$141,243 \$102,241 2502 16.87 422 435 38 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343	55	079	1862.00	Low	No	32.19	\$100,600	\$32,383	\$27,308	1382	93.70	1295	162	375
55 079 1865.00 Moderate No 54.02 \$100,600 \$54,344 \$45,833 2217 66.44 1473 291 680 55 079 1866.00 Low No 44.04 \$100,600 \$44,304 \$37,361 2310 68.79 1589 222 755 55 079 1868.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 161.29 \$100,600 \$162,258 \$136,823 3895 24.06 937 312 350 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 5	55	079	1863.00	Middle	No	95.66	\$100,600	\$96,234	\$81,154	3749	44.39	1664	146	79
55 079 1866.00 Low No 44.04 \$100,600 \$44,304 \$37,361 2310 68.79 1589 222 755 55 079 1868.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 161.29 \$100,600 \$162,258 \$136,823 3895 24.06 937 312 350 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55 079 1873.00 Upper No 127.87 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55	55	079	1864.00	Upper	No	154.17	\$100,600	\$155,095	\$130,781	1423	31.90	454	0	18
55 079 1868.00 Low No 36.54 \$100,600 \$36,759 \$31,000 1736 71.37 1239 28 184 55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 161.29 \$100,600 \$162,258 \$136,823 3895 24.06 937 312 360 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55 079 1873.00 Upper No 127.87 \$100,600 \$128,637 \$108,478 6533 19.96 1304 2104 2109 55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156	55	079	1865.00	Moderate	No	54.02	\$100,600	\$54,344	\$45,833	2217	66.44	1473	291	680
55 079 1869.00 Upper No 120.52 \$100,600 \$121,243 \$102,241 2502 16.87 422 435 38 55 079 1870.00 Upper No 161.29 \$100,600 \$162,258 \$136,823 3895 24.06 937 312 350 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55 079 1873.00 Upper No 127.87 \$100,600 \$128,637 \$108,478 6533 19.96 1304 2104 2109 55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0 0 0 0 55	55	079	1866.00	Low	No	44.04	\$100,600	\$44,304	\$37,361	2310	68.79	1589	222	755
55 079 1870.00 Upper No 161.29 \$100,600 \$162,258 \$136,823 3895 24.06 937 312 350 55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55 079 1873.00 Upper No 127.87 \$100,600 \$128,637 \$108,478 6533 19.96 1304 2104 2109 55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 3 100.00 3 0 0 55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0.00 0 0 0 0 0 0	55	079	1868.00	Low	No	36.54	\$100,600	\$36,759	\$31,000	1736	71.37	1239	28	184
55 079 1872.00 Upper No 140.68 \$100,600 \$141,524 \$119,338 5724 38.10 2181 1279 1343 55 079 1873.00 Upper No 127.87 \$100,600 \$128,637 \$108,478 6533 19.96 1304 2104 2109 55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 3 100.00 3 0 0 55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55	079	1869.00	Upper	No	120.52	\$100,600	\$121,243	\$102,241	2502	16.87	422	435	38
55 079 1873.00 Upper No 127.87 \$100,600 \$128,637 \$108,478 6533 19.96 1304 2104 2109 55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 3 100.00 3 0 0 55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55	079	1870.00	Upper	No	161.29	\$100,600	\$162,258	\$136,823	3895	24.06	937	312	350
55 079 1874.00 Upper No 235.91 \$100,600 \$237,325 \$200,125 3976 16.73 665 797 156 55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 3 100.00 3 0 0 55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55	079	1872.00	Upper	No	140.68	\$100,600	\$141,524	\$119,338	5724	38.10	2181	1279	1343
55 079 9800.00 Unknown No 0.00 \$100,600 \$0 \$0 \$0 3 100.00 3 0 0 55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0.00 0 0 0 55 089 6101.01 Middle No 110.76 \$100,600 \$111,425 \$93,964 3871 10.57 409 1358 1661 55 089 6201.00 Middle No 85.64 \$100,600 \$111,425 \$93,964 3871 10.57 409 1358 1661 55 089 6201.00 Middle No 85.64 \$100,600 \$86,154 \$72,652 5796 9.63 558 1512 2158 55 089 6301.00 Middle No 82.62 \$100,600 \$83,116 \$70,087 2664 10.36 276 798 1122 55	55	079	1873.00	Upper	No	127.87	\$100,600	\$128,637	\$108,478	6533	19.96	1304	2104	2109
55 079 9900.00 Unknown No 0.00 \$100,600 \$0 \$0 0 0.00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1552 0 0 101.02 Middle No 110.76 \$100,600 \$111,425 \$93,964 3871 10.57 409 1358 1661 1661 1652 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661 1661	55	079	1874.00	Upper	No	235.91	\$100,600	\$237,325	\$200,125	3976	16.73	665	797	156
55 089 6101.01 Middle No 108.97 \$100,600 \$109,624 \$92,443 4357 8.40 366 1240 1552 55 089 6101.02 Middle No 110.76 \$100,600 \$111,425 \$93,964 3871 10.57 409 1358 1661 55 089 6201.00 Middle No 85.64 \$100,600 \$86,154 \$72,652 5796 9.63 558 1512 2158 55 089 6301.00 Middle No 82.62 \$100,600 \$83,116 \$70,087 2664 10.36 276 798 1122 55 089 6302.01 Middle No 104.34 \$100,600 \$104,966 \$88,514 4565 7.78 355 1576 1726 55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	079	9800.00	Unknown	No	0.00	\$100,600	\$0	\$0	3	100.00	3	0	0
55 089 6101.02 Middle No 110.76 \$100,600 \$111,425 \$93,964 3871 10.57 409 1358 1661 55 089 6201.00 Middle No 85.64 \$100,600 \$86,154 \$72,652 5796 9.63 558 1512 2158 55 089 6301.00 Middle No 82.62 \$100,600 \$83,116 \$70,087 2664 10.36 276 798 1122 55 089 6302.01 Middle No 104.34 \$100,600 \$104,966 \$88,514 4565 7.78 355 1576 1726 55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	079	9900.00	Unknown	No	0.00	\$100,600	\$0	\$0	0	0.00	0	0	0
55 089 6201.00 Middle No 85.64 \$100,600 \$86,154 \$72,652 5796 9.63 558 1512 2158 55 089 6301.00 Middle No 82.62 \$100,600 \$83,116 \$70,087 2664 10.36 276 798 1122 55 089 6302.01 Middle No 104.34 \$100,600 \$104,966 \$88,514 4565 7.78 355 1576 1726 55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	089	6101.01	Middle	No	108.97	\$100,600	\$109,624	\$92,443	4357	8.40	366	1240	1552
55 089 6301.00 Middle No 82.62 \$100,600 \$83,116 \$70,087 2664 10.36 276 798 1122 55 089 6302.01 Middle No 104.34 \$100,600 \$104,966 \$88,514 4565 7.78 355 1576 1726 55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	089	6101.02	Middle	No	110.76	\$100,600	\$111,425	\$93,964	3871	10.57	409	1358	1661
55 089 6302.01 Middle No 104.34 \$100,600 \$104,966 \$88,514 4565 7.78 355 1576 1726 55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	089	6201.00	Middle	No	85.64	\$100,600	\$86,154	\$72,652	5796	9.63	558	1512	2158
55 089 6302.02 Middle No 102.04 \$100,600 \$102,652 \$86,563 6055 11.68 707 1143 1462	55	089	6301.00	Middle	No	82.62	\$100,600	\$83,116	\$70,087	2664	10.36	276	798	1122
	55	089	6302.01	Middle	No	104.34	\$100,600	\$104,966	\$88,514	4565	7.78	355	1576	1726
55 090 6401.01 Middle No. 97.94 \$400.600 \$60.067 \$74.540 2444 0.66 270 670 020	55	089	6302.02	Middle	No	102.04	\$100,600	\$102,652	\$86,563	6055	11.68	707	1143	1462
30 000 0401.01 Iviliulie Inu 07.04 \$100,000 \$00,307 \$74,519 3141 8.00 272 676 930	55	089	6401.01	Middle	No	87.84	\$100,600	\$88,367	\$74,519	3141	8.66	272	676	930
55 089 6401.02 Middle No 98.64 \$100,600 \$99,232 \$83,681 2909 9.32 271 948 1125	55	089	6401.02	Middle	No	98.64	\$100,600	\$99,232	\$83,681	2909	9.32	271	948	1125
55 089 6402.01 Upper No 175.38 \$100,600 \$176,432 \$148,778 2460 10.53 259 725 992	55	089	6402.01	Upper	No	175.38	\$100,600	\$176,432	\$148,778	2460	10.53	259	725	992

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	089	6402.02	Upper	No	128.48	\$100,600	\$129,251	\$108,996	6357	10.22	650	2180	2320
55	089	6501.02	Middle	No	109.60	\$100,600	\$110,258	\$92,978	2721	8.27	225	829	1039
55	089	6501.03	Upper	No	137.53	\$100,600	\$138,355	\$116,667	2269	10.40	236	724	837
55	089	6501.04	Upper	No	137.39	\$100,600	\$138,214	\$116,554	4369	7.30	319	1686	1730
55	089	6502.00	Upper	No	148.66	\$100,600	\$149,552	\$126,111	5128	9.95	510	1329	1573
55	089	6503.00	Upper	No	154.23	\$100,600	\$155,155	\$130,833	6305	6.61	417	1866	1899
55	089	6601.00	Middle	No	115.67	\$100,600	\$116,364	\$98,125	3290	12.74	419	1078	1032
55	089	6602.01	Upper	No	184.19	\$100,600	\$185,295	\$156,250	4511	17.78	802	1482	1614
55	089	6602.02	Upper	No	167.71	\$100,600	\$168,716	\$142,273	6658	18.71	1246	1487	1962
55	089	6603.01	Upper	No	160.52	\$100,600	\$161,483	\$136,169	5787	12.60	729	1826	2149
55	089	6603.03	Upper	No	158.88	\$100,600	\$159,833	\$134,779	5133	13.25	680	1731	1819
55	089	6603.04	Upper	No	266.88	\$100,600	\$268,481	\$226,394	3157	12.26	387	1029	1084
55	089	9900.00	Unknown	No	0.00	\$100,600	\$0	\$0	0	0.00	0	0	0
55	131	4001.02	Middle	No	106.59	\$100,600	\$107,230	\$90,423	3691	7.42	274	1422	1556
55	131	4001.03	Upper	No	132.85	\$100,600	\$133,647	\$112,698	3645	5.73	209	1331	1465
55	131	4001.04	Middle	No	117.74	\$100,600	\$118,446	\$99,878	5949	7.78	463	1943	2324
55	131	4101.00	Middle	No	97.17	\$100,600	\$97,753	\$82,429	5427	8.13	441	1679	2144
55	131	4201.04	Upper	No	126.40	\$100,600	\$127,158	\$107,230	5177	9.10	471	1372	1613
55	131	4201.05	Middle	No	97.09	\$100,600	\$97,673	\$82,367	4544	12.76	580	1243	1566
55	131	4201.06	Middle	No	98.09	\$100,600	\$98,679	\$83,214	3490	10.63	371	906	1088
55	131	4201.07	Middle	No	105.77	\$100,600	\$106,405	\$89,732	3412	9.94	339	1005	1160
55	131	4201.08	Middle	No	113.36	\$100,600	\$114,040	\$96,168	2435	3.94	96	1042	1425
55	131	4202.00	Middle	No	103.92	\$100,600	\$104,544	\$88,158	5545	11.06	613	1847	2081
55	131	4203.00	Middle	No	88.13	\$100,600	\$88,659	\$74,760	5765	12.40	715	1614	1915
55	131	4204.01	Middle	No	95.78	\$100,600	\$96,355	\$81,250	2417	11.38	275	518	910
55	131	4204.02	Middle	No	90.45	\$100,600	\$90,993	\$76,731	2085	7.82	163	732	700
55	131	4301.00	Middle	No	108.97	\$100,600	\$109,624	\$92,445	5646	6.43	363	1887	2247
55	131	4401.03	Middle	No	104.20	\$100,600	\$104,825	\$88,393	5181	9.42	488	1258	1523
55	131	4401.04	Middle	No	98.94	\$100,600	\$99,534	\$83,935	6507	13.79	897	1742	2206

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	131	4401.05	Middle	No	115.71	\$100,600	\$116,404	\$98,158	3843	6.40	246	1337	1548
55	131	4401.06	Upper	No	127.16	\$100,600	\$127,923	\$107,875	3825	5.36	205	1404	1553
55	131	4402.00	Middle	No	85.09	\$100,600	\$85,601	\$72,188	3856	11.88	458	955	1432
55	131	4501.03	Middle	No	112.26	\$100,600	\$112,934	\$95,235	5477	6.46	354	1947	2018
55	131	4501.05	Upper	No	127.25	\$100,600	\$128,014	\$107,950	3014	5.97	180	931	1098
55	131	4501.06	Middle	No	105.45	\$100,600	\$106,083	\$89,453	6144	8.82	542	1606	1996
55	131	4501.07	Middle	No	114.65	\$100,600	\$115,338	\$97,264	3587	8.06	289	922	1018
55	131	4501.08	Upper	No	120.70	\$100,600	\$121,424	\$102,393	3202	6.93	222	1007	1105
55	131	4601.01	Upper	No	165.33	\$100,600	\$166,322	\$140,250	6320	5.73	362	2458	2571
55	131	4601.02	Upper	No	162.27	\$100,600	\$163,244	\$137,657	5419	5.63	305	2040	2121
55	131	4701.00	Upper	No	137.55	\$100,600	\$138,375	\$116,687	5790	11.73	679	1867	2029
55	131	4702.02	Middle	No	119.41	\$100,600	\$120,126	\$101,296	6124	11.14	682	1887	1954
55	131	4702.03	Middle	No	87.69	\$100,600	\$88,216	\$74,394	5028	20.19	1015	1099	1205
55	131	4702.04	Upper	No	158.32	\$100,600	\$159,270	\$134,306	4216	14.44	609	1234	1336
55	133	2001.01	Middle	No	111.03	\$100,600	\$111,696	\$94,188	4513	16.04	724	1470	1562
55	133	2001.02	Middle	No	119.26	\$100,600	\$119,976	\$101,169	5440	15.24	829	1633	1705
55	133	2001.03	Middle	No	109.09	\$100,600	\$109,745	\$92,548	3017	14.39	434	976	1103
55	133	2002.01	Middle	No	104.09	\$100,600	\$104,715	\$88,304	3639	10.80	393	827	931
55	133	2002.02	Upper	No	120.86	\$100,600	\$121,585	\$102,527	4493	18.07	812	1277	1295
55	133	2003.00	Upper	No	132.23	\$100,600	\$133,023	\$112,171	5288	17.34	917	1654	1730
55	133	2004.00	Upper	No	170.09	\$100,600	\$171,111	\$144,286	7375	18.81	1387	2016	2190
55	133	2005.00	Upper	No	186.45	\$100,600	\$187,569	\$158,169	6069	19.99	1213	2031	1988
55	133	2006.00	Middle	No	113.02	\$100,600	\$113,698	\$95,875	1787	19.47	348	354	550
55	133	2007.00	Upper	No	133.11	\$100,600	\$133,909	\$112,917	4168	21.81	909	1345	1473
55	133	2008.01	Upper	No	162.79	\$100,600	\$163,767	\$138,098	5308	12.74	676	1686	1686
55	133	2008.03	Upper	No	136.28	\$100,600	\$137,098	\$115,607	4806	19.23	924	1583	1653
55	133	2008.04	Upper	No	145.49	\$100,600	\$146,363	\$123,419	4192	25.21	1057	891	982
55	133	2009.01	Upper	No	137.22	\$100,600	\$138,043	\$116,406	4364	15.28	667	1253	1428

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

to 4- mily nits
1466
770
1274
1568
1257
753
1186
1114
1207
1695
1543
1255
1313
2100
1121
1971
1290
749
1948
1757
1945
2008
522
2001
2134
1685
1470
1794
1057

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	133	2022.01	Upper	No	134.73	\$100,600	\$135,538	\$114,291	4211	14.89	627	1305	1465
55	133	2022.03	Moderate	No	51.02	\$100,600	\$51,326	\$43,288	2230	33.32	743	288	431
55	133	2022.04	Moderate	No	64.42	\$100,600	\$64,807	\$54,655	3437	26.13	898	565	747
55	133	2023.01	Middle	No	111.89	\$100,600	\$112,561	\$94,923	4576	18.60	851	1336	1530
55	133	2023.03	Middle	No	85.10	\$100,600	\$85,611	\$72,194	3398	42.41	1441	656	1076
55	133	2023.04	Middle	No	80.33	\$100,600	\$80,812	\$68,144	3134	36.60	1147	778	1156
55	133	2024.00	Middle	No	117.39	\$100,600	\$118,094	\$99,583	5018	22.22	1115	1281	1452
55	133	2025.00	Middle	No	87.64	\$100,600	\$88,166	\$74,350	4088	23.31	953	1146	1424
55	133	2026.00	Middle	No	87.52	\$100,600	\$88,045	\$74,250	2887	26.98	779	549	962
55	133	2027.00	Middle	No	89.72	\$100,600	\$90,258	\$76,111	1844	26.14	482	100	262
55	133	2028.00	Moderate	No	76.35	\$100,600	\$76,808	\$64,773	3827	40.03	1532	854	1377
55	133	2029.01	Middle	No	93.15	\$100,600	\$93,709	\$79,026	4250	30.47	1295	922	1145
55	133	2029.02	Moderate	No	50.10	\$100,600	\$50,401	\$42,500	3420	13.95	477	794	870
55	133	2030.00	Middle	No	80.40	\$100,600	\$80,882	\$68,203	2298	24.85	571	411	633
55	133	2031.03	Middle	No	86.09	\$100,600	\$86,607	\$73,036	4516	27.52	1243	1175	1641
55	133	2031.04	Middle	No	110.02	\$100,600	\$110,680	\$93,333	3164	22.03	697	655	1071
55	133	2031.05	Upper	No	138.26	\$100,600	\$139,090	\$117,292	3385	13.03	441	1011	1061
55	133	2031.06	Upper	No	139.84	\$100,600	\$140,679	\$118,631	3554	19.75	702	1089	1224
55	133	2031.07	Upper	No	122.76	\$100,600	\$123,497	\$104,141	3892	15.03	585	1016	1139
55	133	2032.00	Upper	No	184.07	\$100,600	\$185,174	\$156,150	4210	7.29	307	1648	1796
55	133	2033.03	Middle	No	110.92	\$100,600	\$111,586	\$94,097	3712	8.73	324	1608	1471
55	133	2033.04	Upper	No	175.18	\$100,600	\$176,231	\$148,611	5588	14.42	806	1607	1487
55	133	2033.05	Upper	No	139.28	\$100,600	\$140,116	\$118,158	4685	9.71	455	1400	1469
55	133	2033.07	Middle	No	108.08	\$100,600	\$108,728	\$91,688	3068	19.92	611	762	773
55	133	2033.08	Upper	No	140.00	\$100,600	\$140,840	\$118,765	3342	19.90	665	954	1231
55	133	2034.02	Upper	No	124.11	\$100,600	\$124,855	\$105,288	3941	11.60	457	1048	1145
55	133	2034.03	Upper	No	147.78	\$100,600	\$148,667	\$125,368	5770	9.62	555	2115	2140
55	133	2034.04	Middle	No	82.25	\$100,600	\$82,744	\$69,779	3587	14.11	506	577	805

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
55	133	2034.05	Upper	No	182.83	\$100,600	\$183,927	\$155,096	4252	8.75	372	1299	1416
55	133	2034.06	Upper	No	145.57	\$100,600	\$146,443	\$123,494	6885	7.89	543	2356	2570
55	133	2035.01	Upper	No	122.56	\$100,600	\$123,295	\$103,971	3921	6.68	262	1395	1655
55	133	2035.02	Upper	No	158.40	\$100,600	\$159,350	\$134,375	2676	7.51	201	932	1123
55	133	2036.01	Middle	No	117.33	\$100,600	\$118,034	\$99,531	4072	11.49	468	1021	1143
55	133	2036.02	Upper	No	129.52	\$100,600	\$130,297	\$109,875	5940	9.33	554	1442	1848
55	133	2037.02	Upper	No	152.07	\$100,600	\$152,982	\$129,006	4796	8.22	394	1619	1861
55	133	2037.03	Upper	No	170.12	\$100,600	\$171,141	\$144,313	3430	7.32	251	1140	1200
55	133	2037.04	Upper	No	135.56	\$100,600	\$136,373	\$115,000	4766	9.63	459	1596	1891
55	133	2038.02	Upper	No	147.70	\$100,600	\$148,586	\$125,293	6125	8.28	507	2153	2218
55	133	2038.03	Upper	No	139.46	\$100,600	\$140,297	\$118,304	4033	7.36	297	1323	1481
55	133	2038.05	Upper	No	130.52	\$100,600	\$131,303	\$110,720	4996	11.71	585	1454	1548
55	133	2038.06	Middle	No	116.25	\$100,600	\$116,948	\$98,618	2834	7.06	200	1026	1063
55	133	2039.01	Middle	No	119.44	\$100,600	\$120,157	\$101,321	4884	10.54	515	1492	1702
55	133	2039.02	Middle	No	119.35	\$100,600	\$120,066	\$101,250	4345	9.46	411	1046	1189
55	133	2040.02	Upper	No	130.96	\$100,600	\$131,746	\$111,094	5545	7.29	404	1884	2289
55	133	2040.03	Upper	No	134.53	\$100,600	\$135,337	\$114,125	3894	8.60	335	1200	1331
55	133	2040.04	Upper	No	129.75	\$100,600	\$130,529	\$110,069	4227	6.43	272	1539	1708
55	133	2041.00	Upper	No	170.73	\$100,600	\$171,754	\$144,833	5365	7.98	428	1873	2349
55	133	2042.01	Middle	No	109.92	\$100,600	\$110,580	\$93,250	2896	10.64	308	720	1021
55	133	2042.02	Upper	No	154.94	\$100,600	\$155,870	\$131,442	4294	8.29	356	1137	1279
55	133	2043.01	Upper	No	138.15	\$100,600	\$138,979	\$117,193	6697	8.94	599	1732	1931
55	133	2043.02	Upper	No	130.37	\$100,600	\$131,152	\$110,592	4030	11.46	462	1053	1297
55	133	2044.00	Upper	No	189.10	\$100,600	\$190,235	\$160,417	2242	5.53	124	698	811
55	133	2045.01	Upper	No	142.51	\$100,600	\$143,365	\$120,893	2664	6.57	175	891	976
55	133	2045.03	Upper	No	134.30	\$100,600	\$135,106	\$113,929	3466	6.15	213	1268	1594
55	133	2045.04	Upper	No	140.88	\$100,600	\$141,725	\$119,508	2892	6.09	176	810	1099

^{*} Will automatically be included in the 2024 Distressed or Underserved Tract List

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 1 OF

Agency: FDIC - 3 State: ALABAMA (01)

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)
COFFEE COUNTY (031), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	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	340	0	0	0	0
MOBILE COUNTY (097), AL										
MSA 33660										
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	659	1	659	0	0
Upper Income	0	0	0	0	1	310	0	0	0	0
Income Not Known	0	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	969	1	659	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	3	1,309	1	659	0	0
STATE TOTAL	0	0	0	0	3	1,309	1	659	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

2 OF

62

Agency: FDIC - 3 State: ARIZONA (04)

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)
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	2	1,030	2	1,030	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	485	1	485	0	0
Median Family Income 100-110%	0	0	1	174	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	174	3	1,515	3	1,515	0	0
MOHAVE COUNTY (015), AZ										
MSA 29420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	2,640	2	1,675	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	3	2,640	2	1,675	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 3 OF

Agency: FDIC - 3 State: ARIZONA (04)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Annual Loans <= \$1 Affilia		
	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)	
YUMA COUNTY (027), AZ											
MSA 49740											
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	868	1	868	0	0	
Upper Income	0	0	0	0	1	892	0	0	0	0	
Income Not Known	0	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	1,760	1	868	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	174	8	5,915	6	4,058	0	0	
STATE TOTAL	0	0	1	174	8	5,915	6	4,058	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

4 OF

62

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Loan Amount at Origination Origination with Gross Annual Space Spa		ss Annual es <= \$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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
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	2	364	1	299	1	125	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	364	1	299	1	125	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 5 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Orig	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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
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	345	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	345	0	0	0	0
EL DORADO COUNTY (017), CA										
MSA 40900										
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	345	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	345	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 6 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
IMPERIAL COUNTY (025), CA										
MSA 20940										
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	324	1	324	0	0
Income Not Known	0	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	324	1	324	0	0
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%	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	1	970	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	2	1,348	2	1,348	0	0
Median Family Income 100-110%	0	0	0	0	2	749	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	5	3,067	2	1,348	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 7 OF

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: 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	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	2	1,772	2	1,772	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	2	1,772	2	1,772	0	0
PLACER COUNTY (061), CA										
MSA 40900										
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	345	0	0	0	0
Income Not Known	0	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	345	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

8 OF

62

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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
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	888	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,249	0	0	0	0
Median Family Income 70-80%	0	0	1	225	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	460	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	225	4	2,597	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

9 OF

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)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	325	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	325	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 10 OF

62

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Loan Amount at Origination with Gross Annu Space			ss Annual es <= \$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)	
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	1	856	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	0	0	1	856	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	3	589	18	10,275	6	3,569	0	0	
STATE TOTAL	0	0	3	589	18	10,275	6	3,569	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 11 OF

Agency: FDIC - 3 State: COLORADO (08)

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		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)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	770	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	770	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	770	0	0	0	0
STATE TOTAL	0	0	0	0	1	770	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 12 OF

Agency: FDIC - 3 State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 1,000 But 250,000	Loan Amount at Origination 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)
BROWARD COUNTY (011), FL										
MSA 22744										
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	2	1,588	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	2	1,588	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 13 OF

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)
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	1	570	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	570	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 14 OF

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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	817	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	2	1,067	2	1,067	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	3	1,884	2	1,067	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 15 OF

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)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	984	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	2	984	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 16 OF

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)
POLK COUNTY (105), FL										
MSA 29460										
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	340	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	340	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	9	5,366	2	1,067	0	0
STATE TOTAL	0	0	0	0	9	5,366	2	1,067	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 17 OF

Agency: FDIC - 3 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	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		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)
COBB COUNTY (067), GA										
MSA 12060										
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	2	1,134	2	1,134	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	2	1,134	2	1,134	0	0
POLK COUNTY (233), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,263	2	1,263	0	0
Income Not Known	0	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	1,263	2	1,263	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	4	2,397	4	2,397	0	0
STATE TOTAL	0	0	0	0	4	2,397	4	2,397	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 18 OF

Agency: FDIC - 3 State: ILLINOIS (17)

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 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)
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%	0	0	2	300	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	873	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	2	300	1	873	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 19 OF

Agency: FDIC - 3 State: ILLINOIS (17)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$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)
LAKE COUNTY (097), IL										
MSA 29404										
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	335	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	831	1	831	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	2	1,166	1	831	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	831	1	831	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	831	1	831	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	300	4	2,870	2	1,662	0	0
STATE TOTAL	0	0	2	300	4	2,870	2	1,662	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 20 OF

Agency: FDIC - 3 State: INDIANA (18)

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 Revenue		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)
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	205	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	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	205	0	0	0	0	0	0
STATE TOTAL	0	0	1	205	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 21 OF

Agency: FDIC - 3 State: IOWA (19)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	850	0	0	0	0
Income Not Known	0	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	850	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	850	0	0	0	0
STATE TOTAL	0	0	0	0	1	850	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 22 OF

62

Agency: FDIC - 3 State: KANSAS (20)

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)
LABETTE COUNTY (099), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	891	1	891	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	891	1	891	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	940	1	940	0	0
Middle Income	0	0	0	0	1	564	1	564	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,504	2	1,504	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	3	2,395	3	2,395	0	0
STATE TOTAL	0	0	0	0	3	2,395	3	2,395	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 23 OF

Agency: FDIC - 3 State: MARYLAND (24)

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)
BALTIMORE COUNTY (005), MD										
MSA 12580										
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	2	1,647	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	0	0	2	1,647	0	0	0	0
WASHINGTON COUNTY (043), MD										
MSA 25180										
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	843	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	843	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	3	2,490	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,490	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: MASSACHUSETTS (25)

PAGE: 24 OF

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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
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	1	189	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	189	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: MASSACHUSETTS (25)

PAGE: 25 OF

Area Income Characteristics	Origi	Origination Origination (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)
NORFOLK COUNTY (021), MA										
MSA 14454										
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	1	342	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	2	661	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	3	1,003	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: MASSACHUSETTS (25)

PAGE: 26 OF

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 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)
WORCESTER COUNTY (027), MA										
MSA 49340										
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	282	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	282	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	189	4	1,285	0	0	0	0
STATE TOTAL	0	0	1	189	4	1,285	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 27 OF

Agency: FDIC - 3 State: MICHIGAN (26)

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)	
KENT COUNTY (081), MI											
MSA 24340											
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	884	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	884	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 28 OF

Agency: FDIC - 3 State: MICHIGAN (26)

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)
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	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	648	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	648	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 29 OF

Agency: FDIC - 3 State: MICHIGAN (26)

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)
OAKLAND COUNTY (125), 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	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	340	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	340	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	3	1,872	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,872	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 30 OF

Agency: FDIC - 3 State: MINNESOTA (27)

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	nual Loa \$1 Affi	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)
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	850	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	850	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	850	0	0	0	0
STATE TOTAL	0	0	0	0	1	850	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 31 OF

Agency: FDIC - 3 State: MISSISSIPPI (28)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
GEORGE COUNTY (039), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	342	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	342	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	342	0	0	0	0
STATE TOTAL	0	0	0	0	1	342	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 32 OF

62

Agency: FDIC - 3 State: MISSOURI (29)

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)
CAPE GIRARDEAU COUNTY (031), MO										
MSA 16020										
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	2,164	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	3	2,164	0	0	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	180	0	0	1	180	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
PHELPS COUNTY (161), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	858	1	858	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	858	1	858	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 33 OF

Agency: FDIC - 3 State: MISSOURI (29)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
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	0	0	0	0
Income Not Known	0	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	1	180	5	3,522	2	1,038	0	0
STATE TOTAL	0	0	1	180	5	3,522	2	1,038	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 34 OF

Agency: FDIC - 3 State: NEBRASKA (31)

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)
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	475	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	475	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	475	0	0	0	0
STATE TOTAL	0	0	0	0	1	475	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 35 OF

62

Agency: FDIC - 3 State: NEVADA (32)

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	al 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)	
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	1	347	0	0	0	0	
Median Family Income >= 120%	0	0	0	0	2	1,239	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	3	1,586	0	0	0	0	
NYE COUNTY (023), NV											
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	606	1	606	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	606	1	606	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 36 OF

Agency: FDIC - 3 State: NEVADA (32)

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 Revenue		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)
WASHOE COUNTY (031), NV										
MSA 39900										
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	182	0	0	0	0	0	0
Income Not Known	0	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	182	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	182	4	2,192	1	606	0	0
STATE TOTAL	0	0	1	182	4	2,192	1	606	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 37 OF

Agency: FDIC - 3 State: NEW JERSEY (34)

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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	753	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	753	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 38 OF

Agency: FDIC - 3 State: NEW JERSEY (34)

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 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)
OCEAN COUNTY (029), NJ										
MSA 35154										
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	740	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	2	1,731	2	1,731	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	3	2,471	2	1,731	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	4	3,224	2	1,731	0	0
STATE TOTAL	0	0	0	0	4	3,224	2	1,731	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 39 OF

Agency: FDIC - 3 State: NEW YORK (36)

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	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)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	1,156	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	2	1,156	0	0	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
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	2	925	0	0	0	0
Income Not Known	0	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	925	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 40 OF

Agency: FDIC - 3 State: NEW YORK (36)

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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
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	243	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	243	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	243	4	2,081	0	0	0	0
STATE TOTAL	0	0	1	243	4	2,081	0	0	0	0

PAGE: 41 OF

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: NORTH CAROLINA (37)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
HAYWOOD COUNTY (087), NC										
MSA 11700										
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	881	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	881	0	0	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
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	188	1	269	0	0	0	0
Income Not Known	0	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	188	1	269	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: NORTH CAROLINA (37)

PAGE: 42 OF

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)
WAKE COUNTY (183), NC										
MSA 39580										
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	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	300	0	0	0	0
WILKES COUNTY (193), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	2	1,681	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	1,681	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	100	1	188	6	3,131	0	0	0	0
STATE TOTAL	1	100	1	188	6	3,131	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 43 OF

Agency: FDIC - 3 State: OHIO (39)

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)
FRANKLIN COUNTY (049), OH										
MSA 18140										
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	1	459	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	459	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	459	0	0	0	0
STATE TOTAL	0	0	0	0	1	459	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: OREGON (41)

Area Income Characteristics	Origi	Origination Origination Origination with Gros <=\$100,000 >\$100,000 But >\$250,000 Revenue <=\$250,000 Mill		Origination with Gross Ann		ss Annual es <= \$1	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)
UMATILLA COUNTY (059), OR										
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	1,695	2	1,695	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,695	2	1,695	0	0
WASHINGTON COUNTY (067), OR										
MSA 38900										
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	899	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	899	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	3	2,594	2	1,695	0	0
STATE TOTAL	0	0	0	0	3	2,594	2	1,695	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: TENNESSEE (47)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Origination Origination With Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	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)
BRADLEY COUNTY (011), TN										
MSA 17420										
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	828	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	828	0	0	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
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%	2	125	0	0	2	869	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	125	0	0	2	869	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	125	0	0	3	1,697	0	0	0	0
STATE TOTAL	2	125	0	0	3	1,697	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 46 OF

Agency: FDIC - 3 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: 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)
COLLIN COUNTY (085), TX										
MSA 19124										
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	2	1,440	2	1,440	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	29	0	0	0	0	1	29	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	29	0	0	2	1,440	3	1,469	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 47 OF

Agency: FDIC - 3 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)
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	1	588	1	588	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	2	883	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	3	1,471	1	588	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 48 OF

62

Agency: FDIC - 3 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: 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)
HIDALGO COUNTY (215), TX										
MSA 32580										
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	3	1,077	3	1,077	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	3	1,077	3	1,077	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
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	964	1	964	0	0
Income Not Known	0	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	964	1	964	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 49 OF

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 1250,000	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)
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	824	2	824	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	824	2	824	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
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	2	406	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	406	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 50 OF

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
WALLER COUNTY (473), 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	1	325	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	325	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
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	270	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	270	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	29	2	406	13	6,371	10	4,922	0	0
STATE TOTAL	1	29	2	406	13	6,371	10	4,922	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 51 OF

Agency: FDIC - 3 State: UTAH (49)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$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)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	2	1,379	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	2	1,379	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 52 OF

62

Agency: FDIC - 3 State: UTAH (49)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
UTAH COUNTY (049), UT										
MSA 39340										
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	2	1,696	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	2	1,696	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	4	3,075	0	0	0	0
STATE TOTAL	0	0	0	0	4	3,075	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 53 OF

Agency: FDIC - 3 State: VIRGINIA (51)

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)
HANOVER COUNTY (085), VA										
MSA 40060										
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	588	0	0	0	0
Income Not Known	0	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	588	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	588	0	0	0	0
STATE TOTAL	0	0	0	0	1	588	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 54 OF

Agency: FDIC - 3 State: WASHINGTON (53)

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)
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	981	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	981	0	0	0	0
COWLITZ COUNTY (015), WA										
MSA 31020										
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	885	1	885	0	0
Income Not Known	0	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	885	1	885	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	1,866	1	885	0	0
STATE TOTAL	0	0	0	0	2	1,866	1	885	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$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)
COLUMBIA COUNTY (021), WI										
MSA 31540										
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	2,497	3	2,497	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2,497	3	2,497	0	0
DANE COUNTY (025), WI										
MSA 31540										
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	2	1,198	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	2	1,098	2	1,098	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	2	1,534	1	679	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	6	3,830	3	1,777	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)	
DODGE COUNTY (027), WI											
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	174	0	0	2	1,277	4	1,352	0	0	
Upper Income	1	100	0	0	1	425	1	425	0	0	
Income Not Known	0	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	274	0	0	3	1,702	5	1,777	0	0	
DOOR COUNTY (029), WI											
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	898	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	898	0	0	0	0	
JEFFERSON COUNTY (055), WI											
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	23	1	151	0	0	2	174	0	0	
Upper Income	1	30	1	172	1	900	2	202	0	0	
Income Not Known	0	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	53	2	323	1	900	4	376	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 57 OF

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	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)
KENOSHA COUNTY (059), WI										
MSA 29404										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	335	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	335	0	0	0	0
LA CROSSE COUNTY (063), WI										
MSA 29100										
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	301	1	301	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	301	1	301	0	0
LINCOLN COUNTY (069), WI										
MSA 48140										
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

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 58 OF

62

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 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)
MARQUETTE COUNTY (077), WI										
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	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	49	0	0	0	0	1	49	0	0
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Inside AA 0001										
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	246	2	915	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	35	0	0	1	350	1	350	0	0
Median Family Income 70-80%	0	0	0	0	1	374	1	374	0	0
Median Family Income 80-90%	1	100	0	0	1	593	2	693	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	179	1	290	1	290	0	0
Median Family Income 110-120%	1	70	0	0	0	0	1	70	0	0
Median Family Income >= 120%	6	355	4	791	2	800	3	421	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	10	660	6	1,216	8	3,322	9	2,198	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 59 OF

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)
ONEIDA COUNTY (085), WI										
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	1,120	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	1,120	0	0	0	0
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	310	1	310	0	0
Middle Income	1	100	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	100	0	0	1	310	1	310	0	0
OZAUKEE COUNTY (089), WI										
MSA 33340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	766	1	266	0	0
Upper Income	3	175	4	797	1	300	6	927	0	0
Income Not Known	0	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	4	797	3	1,066	7	1,193	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 60 OF

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	mount at ination 0,000 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)
RACINE COUNTY (101), WI										
MSA 39540										
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	1,527	2	1,527	0	0
Upper Income	0	0	0	0	1	275	0	0	0	0
Income Not Known	0	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	1,802	2	1,527	0	0
WALWORTH COUNTY (127), WI										
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	1,835	2	1,539	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,835	2	1,539	0	0
WASHINGTON COUNTY (131), WI										
MSA 33340										
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	10	656	11	2,328	13	6,678	7	819	0	0
Upper Income	10	702	6	1,036	4	2,305	8	717	0	0
Income Not Known	0	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	1,358	17	3,364	17	8,983	15	1,536	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 61 OF

Area Income Characteristics	Origi	Loan Amount at Origination Origination State Sta		ination ,000 But	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)
WAUKESHA COUNTY (133), WI										
MSA 33340										
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	11	664	6	1,133	12	6,652	10	1,181	0	0
Upper Income	26	1,234	17	3,411	25	12,396	41	7,039	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,898	23	4,544	37	19,048	51	8,220	0	0
TOTAL INSIDE AA IN STATE	70	4,091	50	9,921	65	32,419	82	13,147	0	0
TOTAL OUTSIDE AA IN STATE	10	526	2	323	25	15,530	23	10,203	0	0
STATE TOTAL	80	4,617	52	10,244	90	47,949	105	23,350	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 62 OF

Agency: FDIC - 3 State: WYOMING (56)

Area Income Characteristics	Loan Amou Originati naracteristics <=\$100,0		Orig >\$100	amount at ination 1,000 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 (013), 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	2	1,386	2	1,386	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,386	2	1,386	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	1,386	2	1,386	0	0
STATE TOTAL	0	0	0	0	2	1,386	2	1,386	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	70	4,091	50	9,921	65	32,419	82	13,147	0	0
TOTAL OUTSIDE AA	14	780	16	2,979	141	87,177	67	38,273	0	0
TOTAL INSIDE & OUTSIDE	84	4,871	66	12,900	206	119,596	149	51,420	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

1 OF 108

Agency: FDIC - 3 State: ALASKA (02)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenue		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)
ANCHORAGE MUNICIPALITY (020), AK										
MSA 11260										
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	8	0	0	0	0	1	8	0	0
Income Not Known	0	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	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

2 OF 108

Agency: FDIC - 3 State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	969	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	969	0	0	0	0
MOHAVE COUNTY (015), AZ										
MSA 29420										
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	965	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	965	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 3 OF 108

Agency: FDIC - 3 State: ARIZONA (04)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
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	933	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	933	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	4	2,867	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,867	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

4 OF 108

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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
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	1	222	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	221	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,519	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	443	2	1,519	0	0	0	0
BUTTE COUNTY (007), CA										
MSA 17020										
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	37	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	37	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

5 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 0,000 But 250,000	Origi	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)	
EL DORADO COUNTY (017), CA											
MSA 40900											
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	37	0	0	0	0	0	0	0	0	
Income Not Known	0	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	37	0	0	0	0	0	0	0	0	
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%	1	41	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	1	219	1	752	1	752	0	0	
Median Family Income 60-70%	3	94	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%	3	154	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	6	163	0	0	0	0	4	67	0	0	
Median Family Income 100-110%	1	17	0	0	0	0	1	17	0	0	
Median Family Income 110-120%	2	89	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	7	160	0	0	1	879	4	63	0	0	
Median Family Income Not Known	0	0	0	0	2	1,461	2	1,461	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	23	718	1	219	4	3,092	12	2,360	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

6 OF 108

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)
MADERA COUNTY (039), CA										
MSA 31460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	680	1	680	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	680	1	680	0	0
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	1	300	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	163	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	1	157	1	251	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	2	320	2	551	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 7 OF 108

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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
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	924	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	986	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	2	1,910	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

8 OF 108

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)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
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	53	0	0	2	612	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	937	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	53	0	0	3	1,549	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE:

9 OF 108

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)
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	1	731	1	731	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	42	0	0	0	0	2	42	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	42	0	0	1	731	3	773	0	0
TRINITY COUNTY (105), CA										
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	840	2	840	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	840	2	840	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 10 OF 108

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)
VENTURA COUNTY (111), CA										
MSA 37100										
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	17	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	29	904	5	982	17	10,872	18	4,653	0	0
STATE TOTAL	29	904	5	982	17	10,872	18	4,653	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 11 OF 108

Agency: FDIC - 3 State: CONNECTICUT (09)

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)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
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%	1	63	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	63	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	63	0	0	0	0	0	0	0	0
STATE TOTAL	1	63	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 12 OF 108

Agency: FDIC - 3 State: DELAWARE (10)

Area Income Characteristics	Origi	mount at nation 00,000	n Origin: 00 >\$100,0 <=\$250		nation Origination 000 But >\$250,00 50,000		ation with Gross Annual		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)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
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	113	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	142	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	255	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	255	0	0	0	0	0	0
STATE TOTAL	0	0	2	255	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: DISTRICT OF COLUMBIA (11)

PAGE: 13 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 Iion	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)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
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	34	0	0	0	0	1	34	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	34	0	0	0	0	1	34	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	34	0	0	0	0	1	34	0	0
STATE TOTAL	1	34	0	0	0	0	1	34	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 14 OF 108

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)
BROWARD COUNTY (011), FL										
MSA 22744										
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	3	406	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	3	406	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 15 OF 108

Area Income Characteristics	Origi	nation Origi 00,000 >\$100, <=\$2		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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	68	1	250	0	0	1	68	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	68	1	250	0	0	1	68	0	0
FLAGLER COUNTY (035), FL										
MSA 19660										
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	1,679	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	1,679	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 16 OF 108

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)
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	1	101	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	71	0	0	1	300	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	71	1	101	1	300	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 17 OF 108

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	1	161	1	296	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	90	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	90	1	161	1	296	0	0	0	0	
MANATEE COUNTY (081), FL											
MSA 35840											
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	185	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	185	0	0	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 18 OF 108

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)
NASSAU COUNTY (089), FL										
MSA 27260										
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	560	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	560	0	0	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
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%	1	74	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	21	1	122	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	95	1	122	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 19 OF 108

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)
PASCO COUNTY (101), FL										
MSA 45300										
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	11	0	0	0	0	0	0	0	0
Income Not Known	0	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	11	0	0	0	0	0	0	0	0
PINELLAS COUNTY (103), 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%	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	69	0	0	1	574	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	69	0	0	1	574	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 20 OF 108

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)
ST. LUCIE COUNTY (111), FL										
MSA 38940										
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	178	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	178	0	0	0	0	0	0
SANTA ROSA COUNTY (113), FL										
MSA 37860										
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	251	1	251	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	251	1	251	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
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	45	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 21 OF 108

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)
TOTAL OUTSIDE AA IN STATE	9	449	9	1,403	8	3,660	2	319	0	0
STATE TOTAL	9	449	9	1,403	8	3,660	2	319	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 22 OF 108

Agency: FDIC - 3 State: GEORGIA (13)

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)
CARROLL COUNTY (045), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	1	0	0	0	0	1	1	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	1	0	0	0	0	1	1	0	0
COBB COUNTY (067), GA										
MSA 12060										
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	139	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	139	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 23 OF 108

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)
COLQUITT COUNTY (071), 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	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
COWETA COUNTY (077), GA										
MSA 12060										
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	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	28	0	0	0	0	1	28	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 24 OF 108

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)
DEKALB COUNTY (089), GA										
MSA 12060										
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	80	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	180	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	180	1	180	0	0	0	0	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
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	94	0	0	0	0	0	0	0	0
Income Not Known	0	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	94	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 25 OF 108

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)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	125	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	93	2	258	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	93	3	383	0	0	0	0	0	0

PAGE: 26 OF 108

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

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		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)
GWINNETT COUNTY (135), GA										
MSA 12060										
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	94	1	106	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	94	1	106	0	0	0	0	0	0
ROCKDALE COUNTY (247), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	531	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	531	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	495	6	808	1	531	3	34	0	0
STATE TOTAL	8	495	6	808	1	531	3	34	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 27 OF 108

Agency: FDIC - 3 State: IDAHO (16)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenue	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)
BONNEVILLE COUNTY (019), ID										
MSA 26820										
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	198	1	283	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	198	1	283	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	198	1	283	0	0	0	0
STATE TOTAL	0	0	1	198	1	283	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 28 OF 108

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)
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%	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%	1	7	0	0	0	0	1	7	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	1	323	0	0	0	0
Median Family Income >= 120%	0	0	1	233	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	7	1	233	1	323	1	7	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 29 OF 108

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)
DUPAGE COUNTY (043), 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%	1	92	1	152	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	21	0	0	0	0	1	21	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	113	1	152	0	0	1	21	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 30 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	nation with Gross Annual 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)
KANE COUNTY (089), IL										
MSA 20994										
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	1	845	0	0	0	0
Median Family Income >= 120%	0	0	2	268	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	268	1	845	0	0	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
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	140	0	0	0	0	0	0
Upper Income	0	0	1	110	0	0	0	0	0	0
Income Not Known	0	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	250	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 31 OF 108

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		
	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)
LAKE COUNTY (097), IL										
MSA 29404										
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	637	1	637	0	0
Median Family Income 100-110%	1	21	0	0	0	0	1	21	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	7	5	763	1	348	1	121	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	28	5	763	2	985	3	779	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
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	58	3	394	0	0	1	135	0	0
Income Not Known	0	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	58	3	394	0	0	1	135	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 32 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		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)
MONROE COUNTY (133), IL										
MSA 41180										
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	87	0	0	0	0	0	0	0	0
Income Not Known	0	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	87	0	0	0	0	0	0	0	0
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%	0	0	1	132	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	132	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 33 OF 108

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 Revenue		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)
WILLIAMSON COUNTY (199), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	129	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	129	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	297	16	2,321	4	2,153	7	946	0	0
STATE TOTAL	8	297	16	2,321	4	2,153	7	946	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 34 OF 108

Agency: FDIC - 3 State: INDIANA (18)

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		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)
ALLEN COUNTY (003), IN										
MSA 23060										
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	92	0	0	0	0	0	0	0	0
Income Not Known	0	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	92	0	0	0	0	0	0	0	0
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	1	157	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	157	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	92	1	157	0	0	0	0	0	0
STATE TOTAL	1	92	1	157	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 35 OF 108

Agency: FDIC - 3 State: IOWA (19)

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 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)
JOHNSON COUNTY (103), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	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
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	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	850	0	0	0	0
WARREN COUNTY (181), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	138	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	138	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 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 36 OF 108

Agency: FDIC - 3 State: IOWA (19)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 1,000 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)
TOTAL OUTSIDE AA IN STATE	0	0	1	138	2	1,150	0	0	0	0
STATE TOTAL	0	0	1	138	2	1,150	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 37 OF 108

Agency: FDIC - 3 State: KANSAS (20)

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)
ALLEN COUNTY (001), 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	464	1	464	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	464	1	464	0	0
BUTLER COUNTY (015), KS										
MSA 48620										
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	94	0	0	0	0	0	0	0	0
Income Not Known	0	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	94	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 38 OF 108

Agency: FDIC - 3 State: KANSAS (20)

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 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)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	275	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	151	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	151	1	275	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	94	1	151	2	739	1	464	0	0
STATE TOTAL	1	94	1	151	2	739	1	464	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 39 OF 108

Agency: FDIC - 3 State: LOUISIANA (22)

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)
CADDO PARISH (017), LA										
MSA 43340										
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	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	51	0	0	0	0	1	51	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	51	0	0	0	0	1	51	0	0
STATE TOTAL	1	51	0	0	0	0	1	51	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 40 OF 108

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)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
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	172	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	172	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

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)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	159	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	159	0	0	0	0	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
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	175	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	175	0	0	0	0	0	0

PAGE: 42 OF 108

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss 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)
HOWARD COUNTY (027), MD										
MSA 12580										
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	2	357	0	0	1	144	0	0
Income Not Known	0	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	357	0	0	1	144	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
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	232	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	511	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	36	1	183	0	0	1	8	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	36	2	415	1	511	1	8	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 43 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
BALTIMORE CITY (510), MD										
MSA 12580										
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%	2	90	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	48	0	0	0	0	1	48	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	3	138	0	0	0	0	1	48	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	174	7	1,278	1	511	3	200	0	0
STATE TOTAL	5	174	7	1,278	1	511	3	200	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

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	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)
ALLEGAN COUNTY (005), MI										
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	84	0	0	1	820	1	820	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	84	0	0	1	820	1	820	0	0
CLARE COUNTY (035), MI										
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	743	1	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	0	0	0	0	1	743	1	743	0	0
EATON COUNTY (045), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	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	61	0	0	0	0	1	61	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 45 OF 108

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)
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	1	184	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	129	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	313	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 46 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 1,000 But 250,000	Origination wire >\$250,000 F		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)
OAKLAND COUNTY (125), 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	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	16	0	0	0	0	1	16	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	2	304	0	0	1	16	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	121	2	304	0	0	2	32	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 47 OF 108

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)
WAYNE COUNTY (163), MI										
MSA 19804										
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%	2	47	0	0	0	0	2	47	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	87	0	0	0	0	2	41	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	5	134	0	0	0	0	4	88	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	400	4	617	2	1,563	9	1,744	0	0
STATE TOTAL	10	400	4	617	2	1,563	9	1,744	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 48 OF 108

Agency: FDIC - 3 State: MINNESOTA (27)

Area Income Characteristics	Origi	oan Amount at Origination <=\$100,000		Origination >\$100,000 But <=\$250,000		Origination >\$250,000		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)
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	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	850	0	0	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
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%	1	98	0	0	0	0	1	98	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	98	0	0	0	0	1	98	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	98	0	0	1	850	1	98	0	0
STATE TOTAL	1	98	0	0	1	850	1	98	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 49 OF 108

Agency: FDIC - 3 State: MISSOURI (29)

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)
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	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	16	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	16	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	477	1	477	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	477	1	477	0	0

Respondent ID: 0000012517

PAGE: 50 OF 108

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Agency: FDIC - 3 State: MISSOURI (29)

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)
PETTIS COUNTY (159), MO										
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	411	1	411	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	411	1	411	0	0
TANEY COUNTY (213), MO										
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	320	1	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	320	1	320	0	0
ST. LOUIS CITY (510), MO										
MSA 41180										
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	24	0	0	0	0	1	24	0	0
Income Not Known	0	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	0	0	0	0	1	24	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 51 OF 108

Agency: FDIC - 3 State: MISSOURI (29)

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)
TOTAL OUTSIDE AA IN STATE	2	40	0	0	3	1,208	4	1,232	0	0
STATE TOTAL	2	40	0	0	3	1,208	4	1,232	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 52 OF 108

Agency: FDIC - 3 State: MONTANA (30)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
GALLATIN COUNTY (031), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	395	0	0	0	0
Income Not Known	0	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	395	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	395	0	0	0	0
STATE TOTAL	0	0	0	0	1	395	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 53 OF 108

Agency: FDIC - 3 State: NEVADA (32)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		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)	
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	2	1,532	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	161	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	161	2	1,532	0	0	0	0	
WASHOE COUNTY (031), NV											
MSA 39900											
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	147	0	0	0	0	0	0	
Income Not Known	0	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	147	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	308	2	1,532	0	0	0	0	
STATE TOTAL	0	0	2	308	2	1,532	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 54 OF

Agency: FDIC - 3 State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	Loans to B with Gros Revenu Mill	es <= \$1	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)
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	2	1,553	2	1,553	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,553	2	1,553	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	1,553	2	1,553	0	0
STATE TOTAL	0	0	0	0	2	1,553	2	1,553	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 55 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Orig	mount at ination 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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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	34	0	0	0	0	1	34	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	3	490	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	34	3	490	0	0	1	34	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
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	95	1	208	0	0	0	0	0	0
Upper Income	1	82	1	150	0	0	0	0	0	0
Income Not Known	0	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	177	2	358	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 56 OF 108

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)
CAMDEN COUNTY (007), NJ										
MSA 15804										
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	71	1	101	0	0	0	0	0	0
Median Family Income 110-120%	1	47	2	259	0	0	0	0	0	0
Median Family Income >= 120%	1	20	1	155	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	138	4	515	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 57 OF 108

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)
ESSEX COUNTY (013), NJ										
MSA 35084										
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	1	146	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%	1	86	0	0	0	0	1	86	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	9	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	10	0	0	0	0	2	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	105	1	146	0	0	3	96	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 58 OF 108

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)	
HUDSON COUNTY (017), NJ											
MSA 35614											
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	2	235	1	419	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	2	235	1	419	0	0	0	0	
MERCER COUNTY (021), NJ											
MSA 45940											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	1	805	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	805	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 59 OF 108

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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%	1	73	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	51	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	64	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	54	0	0	1	753	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	242	0	0	1	753	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 60 OF 108

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)	
MONMOUTH COUNTY (025), NJ											
MSA 35154											
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	71	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	71	0	0	0	0	0	0	0	0	
MORRIS COUNTY (027), NJ											
MSA 35084											
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	99	1	147	0	0	0	0	0	0	
Income Not Known	0	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	99	1	147	0	0	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 61 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$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)
OCEAN COUNTY (029), NJ										
MSA 35154										
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	350	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%	1	90	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	90	0	0	1	350	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 62 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
PASSAIC COUNTY (031), NJ										
MSA 35614										
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	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
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	131	0	0	0	0	0	0
Income Not Known	0	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	131	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 63 OF 108

Agency: FDIC - 3

State: NEW JERSEY (34)

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 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)
SUSSEX COUNTY (037), NJ										
MSA 35084										
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	2	327	0	0	0	0	0	0
Income Not Known	0	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	327	0	0	0	0	0	0
UNION COUNTY (039), NJ										
MSA 35084										
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	4	0	0	0	0	1	4	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	143	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	1	143	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	978	17	2,492	4	2,327	6	152	0	0
STATE TOTAL	19	978	17	2,492	4	2,327	6	152	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 64 OF

Agency: FDIC - 3 State: NEW YORK (36)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	Loans to Businesses with Gross Annual Revenues <= \$1 Million		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)	
NASSAU COUNTY (059), NY											
MSA 35004											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	1	919	0	0	0	0	
Median Family Income 100-110%	0	0	1	192	1	345	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	1	77	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	77	1	192	2	1,264	0	0	0	0	
ROCKLAND COUNTY (087), NY											
MSA 35614											
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	3	1,775	0	0	0	0	
Income Not Known	0	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	1,775	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 65 OF 108

Agency: FDIC - 3 State: NEW YORK (36)

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 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)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
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	68	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	68	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	145	1	192	5	3,039	0	0	0	0
STATE TOTAL	2	145	1	192	5	3,039	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: NORTH CAROLINA (37)

PAGE: 66 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gro	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)
DARE COUNTY (055), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	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	16	0	0	0	0	1	16	0	0
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	1	339	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	339	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: NORTH CAROLINA (37)

PAGE: 67 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	51	0	0	0	0	1	51	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	18	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	69	0	0	0	0	1	51	0	0
PAMLICO COUNTY (137), NC										
MSA 35100										
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	74	0	0	0	0	0	0	0	0
Income Not Known	0	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	74	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: NORTH CAROLINA (37)

PAGE: 68 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origination with Gross Annual >\$250,000 Revenues <= \$1 Million		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)
UNION COUNTY (179), NC										
MSA 16740										
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	218	0	0	0	0	0	0
Upper Income	0	0	1	175	0	0	0	0	0	0
Income Not Known	0	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	393	0	0	0	0	0	0
WAKE COUNTY (183), NC										
MSA 39580										
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	136	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	1	125	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	45	1	110	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	45	3	371	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	204	5	764	1	339	2	67	0	0
STATE TOTAL	5	204	5	764	1	339	2	67	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 69 OF 108

Agency: FDIC - 3 State: OHIO (39)

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)
ALLEN COUNTY (003), OH										
MSA 30620										
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	620	1	620	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	620	1	620	0	0
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	100	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 70 OF 108

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	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)	
DELAWARE COUNTY (041), OH											
MSA 18140											
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	166	0	0	0	0	0	0	
Income Not Known	0	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	166	0	0	0	0	0	0	
FRANKLIN COUNTY (049), OH											
MSA 18140											
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	1	208	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	2	324	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	3	532	0	0	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 71 OF 108

Agency: FDIC - 3 State: OHIO (39)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
SCIOTO COUNTY (145), OH										_
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,326	2	1,326	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,326	2	1,326	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	4	698	3	1,946	3	1,946	0	0
STATE TOTAL	1	100	4	698	3	1,946	3	1,946	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 72 OF 108

Agency: FDIC - 3 State: OREGON (41)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 1,000 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)
CLACKAMAS COUNTY (005), OR										
MSA 38900										
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	220	0	0	0	0	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	220	0	0	0	0	0	0
MALHEUR COUNTY (045), OR										
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	1,306	2	1,306	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,306	2	1,306	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 73 OF 108

Agency: FDIC - 3 State: OREGON (41)

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)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
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%	1	56	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	129	1	421	0	0	0	0
Median Family Income Not Known	0	0	1	110	1	395	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	2	239	2	816	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 74 OF 108

Agency: FDIC - 3 State: OREGON (41)

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)
WASHINGTON COUNTY (067), OR										
MSA 38900										
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	2	388	2	1,052	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	388	2	1,052	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	156	5	847	6	3,174	2	1,306	0	0
STATE TOTAL	2	156	5	847	6	3,174	2	1,306	0	0

PAGE: 75 OF 108 Respondent ID: 0000012517

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Agency: FDIC - 3 State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination with Gross Annual >\$100,000 But >\$250,000 Revenues <= \$1				ss Annual es <= \$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)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	120	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	1	149	1	350	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	2	269	1	350	0	0	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
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	23	0	0	0	0	0	0	0	0
Income Not Known	0	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	23	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 76 OF 108

Agency: FDIC - 3 State: PENNSYLVANIA (42)

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		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)
CHESTER COUNTY (029), PA										
MSA 33874										
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	1	320	0	0	0	0
Median Family Income >= 120%	0	0	2	415	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	415	1	320	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
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	113	0	0	0	0	0	0
Income Not Known	0	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	113	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 77 OF 108

Agency: FDIC - 3 State: PENNSYLVANIA (42)

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)
FRANKLIN COUNTY (055), PA										
MSA 16540										
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	342	1	342	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	342	1	342	0	0
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	136	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	136	0	0	0	0	0	0

Respondent ID: 0000012517

PAGE: 78 OF 108

Agency: FDIC - 3 State: PENNSYLVANIA (42)

Loans by County Small Business Loans - Originations

Institution: Bank Five Nine

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	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)
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
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	135	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	135	0	0	0	0	0	0
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
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	105	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	24	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	24	1	105	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	47	8	1,173	3	1,012	1	342	0	0
STATE TOTAL	2	47	8	1,173	3	1,012	1	342	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3 State: SOUTH CAROLINA (45)

PAGE: 79 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
YORK COUNTY (091), SC										
MSA 16740										
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	109	0	0	0	0	0	0
Income Not Known	0	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	109	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	109	0	0	0	0	0	0
STATE TOTAL	0	0	1	109	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 80 OF 108

Agency: FDIC - 3 State: TENNESSEE (47)

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		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)	
SHELBY COUNTY (157), TN											
MSA 32820											
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	195	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	195	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	195	0	0	0	0	0	0	
STATE TOTAL	0	0	1	195	0	0	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 81 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
BEXAR COUNTY (029), TX										
MSA 41700										
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	37	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	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	87	0	0	0	0	0	0	0	0
BRAZORIA COUNTY (039), 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	1	52	1	111	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	1	111	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 82 OF 108

Area Income Characteristics	Origi	ination Origin 00,000 >\$100,0 <=\$25		mount at ination 0,000 But 250,000	cion Origination O 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)
COLLIN COUNTY (085), TX										
MSA 19124										
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	121	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	121	0	0	0	0	0	0
COMAL COUNTY (091), TX										
MSA 41700										
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	668	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	668	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 83 OF 108

Area Income Characteristics	Origi	Loan Amount at OriginationLoan Amount at OriginationLoan Amount at OriginationLoan Sto Businesse with Gross Annual >\$100,000 But <=\$250,000		ss Annual es <= \$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)
DALLAS COUNTY (113), TX										
MSA 19124										
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	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	140	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 84 OF

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	o Businesses Memo Item: ross Annual Loans by nues <= \$1 Affiliates Million		
	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)
DENTON COUNTY (121), TX										
MSA 19124										
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	65	1	175	1	816	1	816	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	65	1	175	1	816	1	816	0	0
ELLIS COUNTY (139), TX										
MSA 19124										
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	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	8	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 85 OF 108

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: 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)
EL PASO COUNTY (141), TX										
MSA 21340										
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	265	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	265	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 86 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
FORT BEND COUNTY (157), 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	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	55	2	239	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	55	2	239	0	0	0	0	0	0
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	3	471	2	1,164	0	0	0	0
Income Not Known	0	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	3	471	2	1,164	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 87 OF 108

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)
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	1	248	1	353	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	342	1	342	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	2	236	1	453	1	453	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	3	484	3	1,148	2	795	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
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	16	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	1	16	0	0	0	0	1	16	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 88 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	oans 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)	
MONTGOMERY COUNTY (339), 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	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	107	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	107	0	0	0	0	0	0	
ROCKWALL COUNTY (397), TX											
MSA 19124											
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	734	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	734	0	0	0	0	

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 89 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 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)
TRAVIS COUNTY (453), TX										
MSA 12420										
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	131	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	131	0	0	0	0	0	0
UPSHUR COUNTY (459), TX										
MSA 30980										
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	698	1	698	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	698	1	698	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 90 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
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	38	1	120	2	1,372	2	1,372	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	1	120	2	1,372	2	1,372	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	321	15	2,099	12	6,865	8	3,705	0	0
STATE TOTAL	8	321	15	2,099	12	6,865	8	3,705	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 91 OF 108

Agency: FDIC - 3 State: UTAH (49)

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 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)
GRAND COUNTY (019), UT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	855	1	855	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	855	1	855	0	0
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 92 OF 108

Agency: FDIC - 3 State: UTAH (49)

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$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)
WEBER COUNTY (057), UT										_
MSA 36260										
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	964	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	964	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	39	0	0	2	1,819	2	894	0	0
STATE TOTAL	1	39	0	0	2	1,819	2	894	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 93 OF 108

Agency: FDIC - 3 State: VIRGINIA (51)

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)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
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	70	0	0	0	0	0	0	0	0
Upper Income	0	0	1	103	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	1	103	0	0	0	0	0	0
FAIRFAX COUNTY (059), VA										
MSA 47894										
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%	1	54	1	245	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	54	1	245	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 94 OF

Agency: FDIC - 3 State: VIRGINIA (51)

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: 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)
FLUVANNA COUNTY (065), VA										
MSA 16820										
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	617	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	617	0	0	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
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	210	0	0	0	0	0	0
Income Not Known	0	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	210	0	0	0	0	0	0
STAFFORD COUNTY (179), VA										
MSA 47894										
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	11	0	0	0	0	1	11	0	0
Income Not Known	0	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	11	0	0	0	0	1	11	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 95 OF 108

Agency: FDIC - 3 State: VIRGINIA (51)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 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)
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	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	1	34	0	0	0	0	0	0	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	1	83	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	0	0	0	0	0	0
Income Not Known	0	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	83	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	252	3	558	1	617	1	11	0	0
STATE TOTAL	5	252	3	558	1	617	1	11	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 96 OF 108

Agency: FDIC - 3 State: WASHINGTON (53)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss 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)
DOUGLAS COUNTY (017), WA										
MSA 48300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	0	0	0	0
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%	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	21	2	469	0	0	1	21	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	21	2	469	0	0	1	21	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 97 OF 108

Agency: FDIC - 3 State: WASHINGTON (53)

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)
WHATCOM COUNTY (073), WA										
MSA 13380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	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	9	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	30	3	704	0	0	1	21	0	0
STATE TOTAL	2	30	3	704	0	0	1	21	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 98 OF 108

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		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)
BROWN COUNTY (009), WI										
MSA 24580										
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
CALUMET COUNTY (015), WI										
MSA 11540										
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	66	0	0	0	0	1	66	0	0
Income Not Known	0	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
COLUMBIA COUNTY (021), WI										
MSA 31540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	66	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	1	575	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	124	0	0	1	575	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 99 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination 1,000 But 250,000	Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		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)
DANE COUNTY (025), WI										
MSA 31540										
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	44	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	8	0	0	0	0	1	8	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	98	1	122	0	0	1	25	0	0
Median Family Income 90-100%	1	65	0	0	2	895	0	0	0	0
Median Family Income 100-110%	0	0	4	683	1	599	2	468	0	0
Median Family Income 110-120%	1	21	0	0	0	0	1	21	0	0
Median Family Income >= 120%	6	190	1	150	2	698	4	734	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	12	426	6	955	5	2,192	9	1,256	0	0
DODGE COUNTY (027), WI										
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	194	2	390	2	603	3	43	0	0
Upper Income	7	190	2	421	0	0	3	68	0	0
Income Not Known	0	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	384	4	811	2	603	6	111	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 100 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 1,000 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)
EAU CLAIRE COUNTY (035), WI										
MSA 20740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	1	64	0	0	0	0	1	64	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	67	0	0	0	0	2	67	0	0
FLORENCE COUNTY (037), WI										
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
FOND DU LAC COUNTY (039), WI										
MSA 22540										
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	74	1	180	0	0	1	180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	180	0	0	1	180	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 101 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 0,000 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)
JEFFERSON COUNTY (055), WI										
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	157	0	0	1	295	4	452	0	0
Upper Income	11	295	2	226	3	1,772	9	563	0	0
Income Not Known	0	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	452	2	226	4	2,067	13	1,015	0	0
KENOSHA COUNTY (059), WI										
MSA 29404										
Outside Assessment Area										
Low Income	0	0	0	0	1	297	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	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	49	0	0	1	297	0	0	0	0
LINCOLN COUNTY (069), WI										
MSA 48140										
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	61	0	0	0	0	2	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	61	0	0	0	0	2	61	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 102 OF 108

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loans to Businesses Origination Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$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)
MARQUETTE COUNTY (077), WI										
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	67	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	67	0	0	0	0	0	0	0	0
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	2	332	2	1,030	0	0	0	0
Median Family Income 20-30%	1	88	1	109	1	301	2	389	0	0
Median Family Income 30-40%	4	158	0	0	1	447	2	137	0	0
Median Family Income 40-50%	8	223	3	377	1	310	4	129	0	0
Median Family Income 50-60%	3	107	1	115	0	0	2	88	0	0
Median Family Income 60-70%	9	395	2	236	0	0	4	113	0	0
Median Family Income 70-80%	3	124	1	152	2	756	4	536	0	0
Median Family Income 80-90%	4	151	1	249	0	0	3	344	0	0
Median Family Income 90-100%	6	149	1	138	3	1,819	7	1,632	0	0
Median Family Income 100-110%	14	600	3	517	2	1,197	8	193	0	0
Median Family Income 110-120%	7	257	2	454	0	0	3	68	0	0
Median Family Income >= 120%	32	1,082	4	866	3	938	18	683	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	91	3,334	21	3,545	15	6,798	57	4,312	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 103 OF 108

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	Origi	mount at ination 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)
ONEIDA COUNTY (085), WI										
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	142	2	1,496	1	142	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	142	2	1,496	1	142	0	0
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
OZAUKEE COUNTY (089), WI										
MSA 33340										
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	8	200	5	796	3	1,472	5	707	0	0
Upper Income	35	1,414	8	1,162	2	1,250	29	2,046	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,614	13	1,958	5	2,722	34	2,753	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 104 OF 108

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 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)
RACINE COUNTY (101), WI										
MSA 39540										
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	61	0	0	0	0	3	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	61	0	0	0	0	3	61	0	0
RICHLAND COUNTY (103), WI										
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	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	25	0	0	0	0	0	0	0	0
ROCK COUNTY (105), WI										
MSA 27500										
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	72	0	0	0	0	0	0	0	0
Income Not Known	0	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	72	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 105 OF 108

Area Income Characteristics	Origi	Loan Amount at Coan Amount at Coan Amount at Coans to Businesses Origination Origination Origination with Gross Annual <=\$100,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		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)
SHAWANO COUNTY (115), WI										
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	65	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	65	0	0	0	0	0	0	0	0
WALWORTH COUNTY (127), WI										
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	27	0	0	0	0	1	13	0	0
Upper Income	3	142	1	239	0	0	4	381	0	0
Income Not Known	0	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	169	1	239	0	0	5	394	0	0
WASHINGTON COUNTY (131), WI										
MSA 33340										
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	72	2,421	26	4,609	22	12,531	51	6,364	0	0
Upper Income	30	974	12	1,955	2	1,210	24	1,634	0	0
Income Not Known	0	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	3,395	38	6,564	24	13,741	75	7,998	0	0

Respondent ID: 0000012517

PAGE: 106 OF

Agency: FDIC - 3

State: WISCONSIN (55)

Small Business Loans - Originations

Institution: Bank Five Nine

Loans by County

Loan Amount at Loan Amount at Loan Amount at Loans to Businesses Memo Item: Origination Loans by Origination 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)WAUKESHA COUNTY (133), WI MSA 33340 Inside AA 0001 Low Income Moderate Income 1,495 Middle Income 1,805 8,760 1,752 Upper Income 6,151 8,123 16,627 7,448 Income Not Known Tract Not Known 9,200 County Total 7,646 9,928 25,387 WAUPACA COUNTY (135), WI MSA NA Outside Assessment Area Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known County Total WINNEBAGO COUNTY (139), WI MSA 36780 Outside Assessment Area Low Income Moderate Income Middle Income Upper Income Income Not Known Tract Not Known **County Total** 48,648 TOTAL INSIDE AA IN STATE 15,989 21,995 24,263 2021 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 107 OF 108

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)
TOTAL OUTSIDE AA IN STATE	71	2,304	15	2,553	16	7,730	47	3,460	0	0
STATE TOTAL	555	18,293	145	24,548	110	56,378	375	27,723	0	0

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

PAGE: 108 OF 108

Agency: FDIC - 3 State: WYOMING (56)

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)	
SUBLETTE COUNTY (035), 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	42	0	0	0	0	2	42	0	0	
Income Not Known	0	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	0	0	2	42	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	0	0	2	42	0	0	
STATE TOTAL	2	42	0	0	0	0	2	42	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	484	15,989	130	21,995	94	48,648	328	24,263	0	0	
TOTAL OUTSIDE AA	198	7,817	133	21,000	104	58,735	128	23,282	0	0	
TOTAL INSIDE & OUTSIDE	682	23,806	263	42,995	198	107,383	456	47,545	0	0	