



CRA Public File

TABLE OF CONTENTS

Updated: June 1, 2024

Section:	Description:	Date:
Section I.	Public Comments	2024, 2023, 2022
Section II.	FDIC CRA Performance Evaluation	January 8, 2024
Section III.	Locations: Listing of Branches, Street Address & Census Tract, Hours of Operation, ATMs, LPO's and Limited Service Branches	June 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 8, 2024

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.....	9
CONCLUSIONS ON PERFORMANCE CRITERIA.....	10
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	26
APPENDICES	27
LARGE BANK PERFORMANCE CRITERIA.....	27
GLOSSARY	29

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	-	-	-
High Satisfactory	X	-	X
Low Satisfactory	-	X	-
Needs to Improve	-	-	-
Substantial Noncompliance	-	-	-
<i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

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

- Lending levels reflect good responsiveness to the credit needs in the assessment area.
- An adequate percentage of home mortgage and small business loans are made in the assessment area.
- The geographic distribution of loans reflects adequate penetration throughout the assessment area, particularly in low- and moderate-income geographies.
- The distribution of loans to borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of the assessment area, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The bank has made an adequate level of community development 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 Low Satisfactory.

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

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the assessment area.
- To the extent changes have been made, 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/or to low- and moderate-income individuals.
- Business hours and services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The bank is a leader in providing community development 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 FDIC assigned the bank a Satisfactory rating at its previous Performance Evaluation, dated January 19, 2021, based on Interagency Large Institution Examination Procedures.

BFN operates 14 full-service offices within the Milwaukee MSA. Full-service offices are located in Glendale and Milwaukee in Milwaukee County; Grafton and Mequon in Ozaukee County; Germantown, Hartford, and West Bend in Washington County; and Brookfield (two offices), Hartland, Menomonee Falls, and Oconomowoc (three 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 (three offices). The bank did not open or close any full- or limited-service offices since the previous evaluation.

BFN also operates nine loan production offices with four located in the assessment area in Menomonee Falls, Milwaukee (two offices), and West Allis. The other five loan production offices are located in Appleton, Kenosha, New Richmond, Rothschild, and Somerset. The bank did not open any loan production offices since the previous evaluation, but did close one loan production office in the assessment area in an upper-income census tract in New Berlin. The bank

closed two loan productions offices outside the assessment area in a low-income census tract in Green Bay and in a middle-income census tract in Madison.

BFN offers a wide range of traditional consumer and commercial banking products and services. Consumer loans include home mortgage, construction, home equity lines of credit, and other personal loans. Commercial loan products include working lines of credit, letters of credit, term loans, construction loans, and real estate loans. The bank offers loans through various government programs. Further explanations of the bank's special loan programs are described in the Innovative or Flexible Loan Practices section of the Lending Test.

BFN provides a variety of deposit products and services, including checking, savings, certificates of deposit, individual retirement accounts, and health savings accounts. Low or no minimum balance and low or no service charge checking and savings accounts are offered. Alternative banking services include internet and mobile banking, telephone banking, electronic bill pay, peer-to-peer payments, mobile check deposit, and 19 bank-owned ATMs.

Assets equaled \$1.9 billion as of September 30, 2023, and included total loans of \$1.5 billion, total securities of \$221.0 million, and total deposits of \$1.4 billion. Commercial and residential loans represent the largest concentrations of the bank's lending activity and continue to be the bank's primary lending focus. The following table shows that loans secured by nonfarm nonresidential properties and commercial and industrial loans make up 56.5 percent of total loans, and residential mortgage loans secured by 1-4 family and multifamily residential properties make up 24.7 percent of total loans. This table does not reflect residential mortgage loans sold in the secondary market, which equal 2,510 loans for \$590.4 million in 2021, 691 loans for \$162.7 million in 2022, and 528 loans for \$136.8 million year-to-date through October 31, 2023.

Loan Portfolio Distribution as of 9/30/23		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	280,716	18.4
Secured by Farmland	84	0.0
Secured by 1-4 Family Residential Properties	346,075	22.7
Secured by Multifamily (5 or more) Residential Properties	30,427	2.0
Secured by Nonfarm Nonresidential Properties	821,551	54.0
Total Real Estate Loans	1,478,853	97.1
Commercial and Industrial Loans	37,512	2.5
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	777	0.1
Obligations of State and Political Subdivisions in the U.S.	5,090	0.3
Other Loans	19	0.0
Total Loans	1,522,251	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

BFN has one assessment area, which is in southeastern Wisconsin and consists of all four counties in the Milwaukee MSA. The four counties are Milwaukee, Ozaukee, Washington, and Waukesha Counties. The bank did not make any changes to the assessment area since the previous evaluation.

Sources of the data used in this section are as follows: Federal Financial Institutions Examination Council (FFIEC), 2015 American Community Survey (ACS), 2020 U.S. Census, D&B, U.S. Bureau of Labor Statistics, Wisconsin Realtors Association, and Wisconsin Department of Workforce Development.

Economic and Demographic Data

The 2015 ACS data, which is used to determine demographic comparators for the 2021 home mortgage lending analysis, shows that there are 431 census tracts in the assessment area. Income designations of these tracts are as follows:

- 99 low-income census tracts,
- 68 moderate-income census tracts,
- 139 middle-income census tracts,
- 122 upper-income census tracts, and
- 3 census tracts with no income designation.

The 2020 U.S. Census data resulted in some changes in census tract and income designations. The number of census tracts based on the 2020 U.S. Census is 452, an increase of 21 census tracts including 18 fewer low-income census tracts and 11 more moderate-income census tracts. Income designations are as follows:

- 81 low-income census tracts,
- 79 moderate-income census tracts,
- 152 middle-income census tracts,
- 130 upper-income census tracts, and
- 10 census tracts with no income designation.

The low- and moderate-income census tracts are primarily located in the City of Milwaukee. The following table illustrates select demographic characteristics of the assessment area based on the 2020 U.S. Census.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	452	17.9	17.5	33.6	28.8	2.2
Population by Geography	1,574,731	12.8	15.6	35.9	34.6	1.1
Housing Units by Geography	680,891	12.7	16.1	37.6	32.6	0.9
Owner-Occupied Units by Geography	379,661	5.4	12.0	39.8	42.6	0.2
Occupied Rental Units by Geography	254,775	20.7	22.0	36.2	19.4	1.7
Vacant Units by Geography	46,455	28.3	17.7	27.6	23.6	2.8
Businesses by Geography	126,725	10.6	15.4	34.7	38.6	0.7
Farms by Geography	2,784	6.9	9.0	37.6	46.2	0.3
Family Distribution by Income Level	385,268	22.4	16.8	20.5	40.3	0.0
Median Family Income MSA - 33340 Milwaukee-Waukesha, WI MSA		\$84,829	Median Housing Value			\$209,991
			Median Gross Rent			\$949
			Families Below Poverty Level			8.7%
Source: 2020 U.S. Census and 2022 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.						

There are 680,891 housing units in the assessment area, of which 55.8 percent are owner-occupied, 37.4 percent are occupied rental, and 6.8 percent are vacant. Type of housing is 76.9 percent 1-4 family, 22.5 percent multifamily (five or more units), and 0.6 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

Examiners rely on the FFIEC-estimated median family income levels to analyze the home mortgage loans under the Borrower Profile criterion. The FFIEC bases its annual estimates on the most recent U.S. Census or ACS data, and factors in inflation and other economic variables to arrive at a median family income that more closely reflects current economic conditions. The following table presents the low-, moderate-, middle-, and upper-income levels for the assessment area.

Median Family Income Ranges in the Milwaukee MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$84,400)	<\$42,200	\$42,200 to <\$67,520	\$67,520 to <\$101,280	≥\$101,280
2022 (\$96,100)	<\$48,050	\$48,050 to <\$76,880	\$76,880 to <\$115,320	≥\$115,320
Source: FFIEC. < = less than; ≥ = greater or equal to.				

According to October 2023 economic information from Moody's Analytics, the Milwaukee MSA's business cycle status is in Recovery, which has been exceptionally slow. The MSA remains the furthest from its pre-recession employment level among Midwestern metropolitan areas with more

than 1 million residents. Job openings in healthcare are at a record high nationally. Milwaukee's shrinking working-age population and below-average industry wages have placed the MSA in a weak position to compete for healthcare workers. Labor shortages in both healthcare and manufacturing are forcing employers to raise wages and increase hybrid work options where feasible. The manufacturing industry is the furthest from pre-pandemic employment levels in the state and is expected to grow at a slow pace over the next several years.

Strengths of the assessment area include the resilience of manufacturers and builders, the above-average per capita income, and the well-educated workforce. Weaknesses include the long-term negative net migration and stall in population growth, the weak demographically-related spending, the high cost of doing business, and the labor shortages across all major industries.

The economic drivers of the area include manufacturing and financial services. Top employers with over 7,500 employees include Aurora Health Care Inc., Froedtert Health, Ascension Wisconsin, and Quad Graphics Inc. The largest employment sectors are education and health services (20.0 percent), professional and business services (14.4 percent), manufacturing (13.5 percent), government (9.4 percent), retail trade (8.8 percent), and leisure and hospitality services (8.8 percent).

Home sales prices rose over the evaluation period, as shown in the following table. Home sales prices in Milwaukee County are below the state level, and home sales prices in the other three counties exceed the state level. The number of home sales declined each year as shown in the second table.

Median Home Sales Price			
Area	2021	2022	2023*
Milwaukee County	208,000	222,535	240,000
Ozaukee County	375,000	407,500	425,000
Washington County	309,000	335,000	365,000
Waukesha County	369,250	405,000	433,000
State of Wisconsin	241,000	265,000	285,100
<i>Source: Wisconsin Realtors Association; *does not include December</i>			

Number of Home Sales			
Area	2021	2022	2023*
Milwaukee County	13,733	11,992	8,873
Ozaukee County	1,444	1,280	1,051
Washington County	2,256	1,793	1,326
Waukesha County	6,380	5,444	4,254
State of Wisconsin	91,182	77,978	59,573
<i>Source: Wisconsin Realtors Association; *does not include December</i>			

Annual unemployment rates for each of the four counties in the assessment area, as well as the State of Wisconsin, declined from 2021 to 2022. Current monthly unemployment rates have changed little from the annual 2022 rates. Unemployment rates as of November 2023 are the most current available at this time. See the following table for the specific unemployment rates.

Unemployment Rates			
Area	Annual 2021 (%)	Annual 2022 (%)	November 2023 (%)
Milwaukee County	5.4	3.7	3.6
Ozaukee County	3.1	2.5	2.4
Washington County	3.1	2.4	2.4
Waukesha County	3.2	2.5	2.5
State of Wisconsin	3.8	2.9	2.7
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

The bank operates in a highly competitive environment for customer deposits. Area banks and credit unions, as well as mortgage, insurance, and finance companies, present the largest degree of competition to the bank. As of June 30, 2023, there were 45 FDIC insured financial entities with 432 offices in the assessment area. BFN ranked 8th in the assessment area with 1.8 percent market share of the \$78.0 billion in total deposits. Only two of the seven financial institutions with greater market share than BFN are considered community banks. The other top-ranked banks are those that have a regional or national presence.

Competition from financial institutions for home mortgage loans is strong. According to 2021 loan data reported under the Home Mortgage Disclosure Act (HMDA), 589 lenders in the assessment area originated at least one home mortgage loan. The bank ranked 15th with a 1.6 percent market share by originating 1,480 home mortgage loans in the assessment area. According to 2022 HMDA loan data, 539 lenders in the assessment area originated at least one home mortgage loan. The bank ranked 17th with a 1.5 percent market share by originating 719 home mortgage loans in the assessment area. Landmark Credit Union ranked first in both years with a market share of 9.8 percent (9,101 loans) in 2021 and 12.7 percent (6,283 loans) in 2022.

According to 2021 CRA small business loan data, the bank ranked 12th out of 168 lenders with a 1.9 percent market share by originating 708 small business loans in the assessment area. By dollar volume, the bank ranked 8th with a 4.4 percent small business loan market share. US Bank NA is the top lender with 18.4 percent market share by number of loans. Seven of the eleven banks with greater market share than BFN by number of loans are credit card banks that operate nationally. The 2022 CRA small business loan data is not available at this time.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available. Examiners reviewed two recently completed community contacts, one with a housing organization that provides services to Milwaukee and Waukesha Counties and another contact with an economic development entity in Ozaukee County.

The contact from the housing organization stated that the need for affordable housing is great due to increasing home values in the area. In addition, the construction of affordable housing is low due to the increasing cost of construction. Both of these issues have made homeownership difficult for low- and moderate-income individuals. The contact stated that financial institutions should participate more in down-payment assistance programs, offer more products for rehabilitation loans, and utilize nontraditional credit to evaluate low- and moderate-income applicants. Furthermore, the contact said there was a need for banks to offer small-dollar loans to help individuals who might otherwise pay higher interest rates and fees with a payday lender.

The economic development organization contact stated that Ozaukee County has ample business and residential financing opportunities. Several communities within Ozaukee County have available space to attract new businesses, including start-up businesses, relocations, and expansions. However, difficulties in enticing new businesses include labor force and housing limitations. The labor force is aging, and younger workers earning lower wages have difficulty finding affordable housing. The contact stated that Ozaukee County's labor force is limited and is not skilled to match the needs of the technology-advanced and more specialized industries. Furthermore, current housing stock is limited, and both current stock and new constructions are priced outside the range affordable for lower wage earners. Ozaukee County has benefited from growth in multifamily housing; however, rents are priced at market rate and not affordable by lower wage individuals. Affordable housing stock limitations deter larger businesses from moving to the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, bank management, and economic and demographic data, examiners determined the primary needs and opportunities in the assessment area are affordable housing, housing rehabilitation loans, nontraditional home mortgage underwriting products, small-dollar loans for individuals, and small business loans for start-up and expanding businesses.

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 families in the low- and moderate-income categories support this conclusion. Furthermore, as indicated by economic and demographic data, the assessment area has community development opportunities in economic development and community services.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 19, 2021, to the current evaluation dated January 8, 2024. Examiners utilized the Interagency Large Institution Examination Procedures to evaluate BFN's CRA performance. These procedures include the following three tests: the Lending Test, the Investment Test, and the Service Test, as detailed in the Appendix. This evaluation does not include any activities performed by BFN's affiliates.

Examiners relied upon ACS estimates that are updated every five years when considering census demographics throughout this evaluation. For 2021, bank performance was evaluated relative to 2015 ACS data. For 2022, performance was evaluated relative to a combination of the 2020 US Census data and the 2020 ACS data. In addition, examiners relied upon records provided by the bank, D&B business demographic data, community contacts, and loan information reported under HMDA and CRA. BFN's CRA performance was analyzed in relation to the bank's performance context, which includes (but is not limited to) bank size and structure, financial condition, loan mix, resources, limitations, assessment area demographics, economic factors, competition, loan demand, and available opportunities. Examiners used information obtained from community contact interviews to help establish the performance context for this CRA evaluation. The community contact interviewees are representatives in the assessment area and are not affiliated with the bank.

Activities Reviewed

Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, Call Report data, and loan originations during the evaluation period. Please refer to the Glossary for definitions of the loan products. No other loan types, such as farm and consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

The loan products reviewed for this evaluation are the 2021 and 2022 home mortgage and small business loans reported under the HMDA and CRA data collection requirements, respectively. Home mortgage loans equaled 2,560 loans totaling \$620.7 million in 2021 and 1,352 loans totaling \$400.4 million in 2022. Small business loans equaled 1,143 loans totaling \$174.2 million in 2021 and 356 loans totaling \$137.4 million in 2022. The rising interest rate environment and lower loan demand resulted in fewer loans originated in 2022 than in 2021.

In developing conclusions, examiners applied more weight to performance in home mortgage loans due to the greater number and dollar volume of loans. Examiners applied less weight to performance in small business loans due to the comparatively lower number and dollar volume of loans. Aggregate and demographic data are used as measures of comparison with more weight generally given to aggregate data. Examiners reviewed the number and dollar volume of loans. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans, because the number of loans is a better indicator of the number of individuals served.

The evaluation includes community development loans, investments, and services since the previous evaluation dated January 19, 2021. Investments that were made before the prior evaluation and that remain outstanding are included at the current book values as prior period investments. Examiners evaluated the quantitative levels of community development loans, investments, and services based on the financial capacity of BFN, as well as the qualitative impact to the assessment area.

Examiners reviewed the delivery systems for providing retail banking services. This review included bank offices and alternative delivery systems as well as the impact of any bank office openings and closings during the evaluation period. Lastly, examiners considered retail banking products and services targeted towards low- and moderate-income individuals or small businesses and/or tailored to meet specific needs within the assessment area.

A review of FDIC records, as well as the bank's CRA Public File, did not reveal any unresolved complaints relating to the bank's CRA performance since the previous evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating is High Satisfactory. BFN has good lending levels, adequate percentage of loans in the assessment area, adequate geographic distribution of loans, good penetration among low- and moderate-income individuals and businesses of smaller sizes, adequate level of community development loans, and extensive use of innovative and/or flexible lending practices.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. The bank's average loan-to-deposit ratio is 91.0 percent as of September 30, 2023, based upon 11 quarters since the previous examination. The loan-to-deposit ratio has fluctuated between 77.1 percent at March 31, 2022 to 104.7 percent at September 30, 2023. Similarly situated institutions' ratios have averaged from 59.7 percent to 124.4 percent for the same time period, with an average of 84.6 percent for this group of financial institutions. In addition, the bank originates a substantial volume of loans on the secondary market, which equal 2,510 loans for \$590.4 million in 2021, 691 loans for \$162.7 million in 2022, and 528 loans for \$136.8 million year-to-date through October 31, 2023. Loans sold in the secondary market are not included in the loan-to-deposit calculations.

Examiners also considered the market share and market ranking figures to determine the bank's level of lending. Examiners reviewed deposit market share data to gain perspective on the bank's presence in the assessment area. By dollar volume of home mortgage loans, the bank ranked 14th out of 589 with a 1.7 percent market share in 2021 and 16th out of 539 with a 1.8 percent market share in 2022. By dollar volume of small business loans, the bank ranked 8th out of 168 with a 4.4 percent market share in 2021. For comparison purposes, BFN ranked 8th out of 45 with a 1.8 percent deposit market share as of June 30, 2023. BFN's home mortgage loan market share

matches its deposit market share, and its small business loan market share is higher. This loan activity is strong for a local commercial bank and reflects good performance.

Assessment Area Concentration

The bank made an adequate percentage of loans in the assessment area. BFN originated a majority of home mortgage loans in the assessment area, both by number and dollar volume. However, the bank originated several larger dollar small business loans outside the assessment area, which resulted in 49.7 percent and 33.8 percent by dollar volume of small business loans originated in the assessment area in 2021 and 2022, respectively. Nevertheless, the bank did maintain a majority of small business loans by number volume in the assessment area. The following table illustrates lending activity inside and outside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	1,480	57.8	1,080	42.2	2,560	367,879	59.3	252,837	40.7	620,716
2022	719	53.2	633	46.8	1,352	216,678	54.1	183,709	45.9	400,387
Subtotal	2,199	56.2	1,713	43.8	3,912	584,557	57.2	436,546	42.8	1,021,103
Small Business										
2021	708	61.9	435	38.1	1,143	86,632	49.7	87,552	50.3	174,184
2022	185	52.0	171	48.0	356	46,431	33.8	90,936	66.2	137,367
Subtotal	893	59.6	606	40.4	1,499	133,063	42.7	178,488	57.3	311,551
Total	3,092	57.1	2,319	42.9	5,411	717,620	53.8	615,034	46.2	1,332,654
Source: Bank Data										
Due to rounding, totals may not equal 100.0%.										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment area. The bank's performance in home mortgage loans is adequate while the bank's performance in small business loans is poor. Comparative data for the percentage of owner occupied housing units, the percentage of businesses, and aggregate lending data are included in the tables. Aggregate data for 2022 small business loans is not available at this time.

The vast majority of low- and moderate-income census tracts are in Milwaukee County, specifically in the City of Milwaukee. The bank has a branch in downtown Milwaukee and another branch in Glendale. The bank has two loan production offices in Milwaukee and one in West Allis. The branches are in middle-income census tracts and the loan production offices are in moderate-income census tracts. The bank's branch structure is favorably positioned to be able to serve the credit needs in the low- and moderate-income census tracts. In addition, the bank has several CRA

lenders that focus on making home mortgage loans in the low- and moderate-income census tracts, as well as providing homebuyer seminars and other outreach activities.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. The bank's performance in home mortgage loans is below demographic and aggregate data in low-income and moderate-income census tracts in 2021 and 2022, as reflected in the following table. However, performance improved in 2022 to be slightly below the comparable benchmarks. The improvement in performance is attributed to the bank's CRA lenders that focus their efforts on the low- and moderate-income census tracts. While the bank does have loan production and branch offices in Milwaukee in or near the low- and moderate-income census tracts, many other lenders have office locations to serve the low- and moderate-income census tracts. Competition for home loans is very high, and is a challenge for the bank.

Geographic Distribution of Home Mortgage Loans in the Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	7.3	3.7	22	1.5	2,735	0.7
2022	5.4	5.7	34	4.7	5,054	2.3
Moderate						
2021	11.9	10.1	103	7.0	14,429	3.9
2022	12.0	12.6	73	10.2	11,976	5.5
Middle						
2021	36.2	35.6	529	35.7	111,355	30.3
2022	39.8	38.9	252	35.0	62,163	28.7
Upper						
2021	44.5	50.6	826	55.8	239,360	65.1
2022	42.6	42.7	360	50.1	137,486	63.5
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.2	0.2	0	0.0	0	0.0
Totals						
2021	100.0	100.0	1,480	100.0	367,879	100.0
2022	100.0	100.0	719	100.0	216,678	100.0
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. The bank's performance in small business loans in 2021 is significantly below demographic and aggregate data in low- and moderate-income census tracts, as reflected in the following table. Performance further declined in 2022. Challenges for the bank include the strong competition for small business loans and other lenders that are favorably located to serve the low- and moderate-income census tracts.

Geographic Distribution of Small Business Loans in the Assessment Area						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	11.6	10.6	24	3.4	3,375	3.9
2022	10.6	--	3	1.6	1,161	2.5
Moderate						
2021	12.1	10.9	21	3.0	1,885	2.2
2022	15.4	--	3	1.6	759	1.6
Middle						
2021	34.6	33.4	249	35.2	39,620	45.7
2022	34.7	--	71	38.4	20,209	43.5
Upper						
2021	41.6	45.1	414	58.5	41,752	48.2
2022	38.6	--	108	58.4	24,302	52.3
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.7	--	0	0.0	0	0.0
Totals						
2021	100.0	100.0	708	100.0	86,632	100.0
2022	100.0	--	185	100.0	46,431	100.0
Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.						

Borrower Profile

The distribution of loans to borrowers reflects good penetration among individuals of different income levels and businesses of different sizes. The bank's good penetration of home mortgage loans and adequate penetration of small business loans support this conclusion. Comparative data for the percentage of families by income level, the percentage of businesses by revenue size, and aggregate lending data are included in the tables.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is good. As demonstrated in the following table, the bank's percentage of loans originated to low-income borrowers exceeds aggregate data and is below demographic data in both 2021 and 2022. Notably, a low-income family in the assessment area would have a maximum income of \$42,200 in 2021 and \$48,050 in 2022. Considering median housing sales prices of \$208,000 to \$375,000 in 2021, and \$222,535 to \$407,500 in 2022, depending upon the county, a low-income family would face difficulty in qualifying for a mortgage under conventional underwriting standards. Therefore, the demand and opportunity for lending to low-income families is relatively limited. Further, the 2020 U.S. Census data shows a poverty level of 8.7 percent in the assessment area. Families in poverty are generally focused on meeting their basic needs and not typically able to support a traditional home mortgage loan. Furthermore, the lack of affordable housing stock in the assessment area increases these challenges to low-income borrowers. Therefore, aggregate comparisons are a more reliable data source for determining performance expectations for the bank's performance to low-income borrowers.

For home mortgage loans to moderate-income borrowers, the bank's performance exceeds, or is consistent with, both aggregate and demographic data in both 2021 and 2022. In summary, the bank's performance in home mortgage loans is good.

Distribution of Home Mortgage Loans by Borrower Income Level in the Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.5	6.5	106	7.2	12,221	3.3
2022	22.4	9.5	87	12.1	11,970	5.5
Moderate						
2021	16.2	17.9	293	19.8	50,331	13.7
2022	16.8	20.4	147	20.4	28,798	13.3
Middle						
2021	19.4	22.5	365	24.7	79,047	21.5
2022	20.5	22.6	158	22.0	42,034	19.4
Upper						
2021	40.9	39.7	687	46.4	219,332	59.6
2022	40.3	36.1	313	43.5	130,358	60.2
Not Available						
2021	0.0	13.4	29	2.0	6,948	1.9
2022	0.0	11.4	14	1.9	3,518	1.6
Totals						
2021	100.0	100.0	1,480	100.0	367,879	100.0
2022	100.0	100.0	719	100.0	216,678	100.0
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.						

Small Business Loans

The distribution of small business loans reflects adequate penetration of loans to businesses with revenues of \$1 million or less. As shown in the following table, the bank's performance trails the percentage of businesses with revenues of \$1 million or less. Demographic data represents the percentage of businesses of different revenue sizes operating within the assessment area and does not necessarily represent those businesses that are seeking or may even qualify for bank financing. Smaller business owners tend to finance their business needs through credit cards, personal home equity lines of credit, and or even consumer loans originated in their own name. These types of loans are not captured in this analysis. Therefore, examiners placed more weight on the comparison of the bank's performance to aggregate data and the performance of similarly-situated banks.

Aggregate data shows that reported loans to small businesses equaled 52.0 percent in 2021; aggregate data for 2022 is not yet available. The bank's performance is below aggregate data. However, 24.3 percent of the small business loans in 2021 are reflected in the Revenue Not Available section of the table, which can skew the data. The majority of these loans with unknown

revenues were made under the Small Business Administration (SBA) Paycheck Protection Program. This streamlined loan program did not require revenues to be collected. Examiners re-calculated the percentages without the 172 loans with unknown revenues. Of those 536 loans with reported revenue data, the percentage of small business loans with revenues of \$1 million or less is 61.2 percent. This adjusted percentage exceeds the aggregate data of 52.0 percent.

Since 2022 aggregate data is not available at this time, examiners compared the bank's 2022 performance with similarly-situated banks that have designated an MSA portion of Wisconsin as one of their assessment areas. This comparison assists in establishing a standard of demand for small business loans. Examiners selected ten banks for comparison with lending to small businesses in 2022. The similarly-situated banks respective performance showed 40.0 percent, 40.7 percent, 50.0 percent, 53.8 percent, 56.8 percent, 57.3 percent, 58.0 percent, 59.6 percent, 61.8 percent, and 65.0 percent of their small business loans to businesses with \$1 million or less in revenues. Performance was regarded as poor for the two banks at the low end, and as adequate for the other eight banks. The bank's performance, at 44.3 percent, is in between the performance of banks with poor performance and those banks with adequate performance in 2022.

Considering 2021 aggregate data, 2021 adjusted bank performance (excluding loans with unknown revenues), the 2022 similarly-situated bank analysis, and demographic data, examiners determined that BFN's performance is adequate.

Distribution of Small Business Loans by Gross Annual Revenue Category in the Assessment Area						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	80.7	52.0	328	46.3	24,263	28.0
2022	85.8	--	82	44.3	13,147	28.3
>\$1,000,000						
2021	7.9	--	208	29.4	52,988	61.2
2022	5.6	--	101	54.6	32,388	69.8
Revenue Not Available						
2021	11.4	--	172	24.3	9,381	10.8
2022	8.6	--	2	1.1	896	1.9
Totals						
2021	100.0	100.0	708	100.0	86,632	100.0
2022	100.0	100.0	185	100.0	46,431	100.0
<i>Source: 2021 D&B Data; Bank Data; 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Community Development Loans

BFN made an adequate level of community development loans. BFN made 79 community development loans totaling \$129.6 million during the evaluation period, which is 8.0 percent of average assets and 10.8 percent of average net loans for the 11 quarters ending September 30, 2023. This level exceeds the \$84.8 million level at the prior evaluation, which was 6.9 percent of average assets and 9.1 percent of average net loans. Examiners compared BFN's community development loan performance to the performance of four similarly-situated banks that are headquartered in Wisconsin. These four banks' performance ranged from 5.4 percent to 23.5 percent of average assets and from 6.7 percent to 34.1 percent of average loans. Banks were regarded as having adequate performance at the low end of these ranges and excellent performance at the top end. BFN's performance is most similar to the bank with adequate performance with 8.3 percent of average assets and 11.1 percent of average net loans. These comparisons support the conclusion that BFN's performance is adequate.

BFN's community development loans by category and year are reflected in the following table. The affordable housing category includes six loans to assisted living facilities where over 50 percent of the facilities' income is derived from government assistance. This category also includes four loans for multifamily housing complexes where rents are below the corresponding fair market rents in the area. The economic development category includes 64 SBA 504 loans that provide long-term fixed-rate financing for major fixed assets that promote business growth and job creation. This category also includes two SBA Paycheck Protection Program loans in 2021 that were part of the federal government's assistance programs during the COVID-19 pandemic. Lastly, this category includes the bank's participation as a founding member of a loan pool managed by the Milwaukee Economic Development Corporation to give businesses access to financial resources for expansion and job creation. This loan pool addresses the credit needs of start-up and expanding businesses that may have difficulty finding direct financing with an individual lender.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021	3	815	0	0	21	37,061	0	0	24	37,876
2022	2	121	0	0	25	46,394	0	0	27	46,515
2023	5	3,761	0	0	23	41,432	0	0	28	45,193
Total	10	4,697	0	0	69	124,887	0	0	79	129,584
<i>Source: Bank Data</i>										

Innovative or Flexible Lending Practices

BFN makes extensive use of innovative or flexible lending practices in order to serve the assessment area credit needs. The bank originated 2,032 loans totaling \$1.5 billion in 2021, 2022, and 2023, through 11 loan programs with innovative or flexible underwriting standards. The bank's level of activity in innovative or flexible lending programs was compared with four similarly-situated banks headquartered in Wisconsin. The bank with performance most similar to BFN has

ten loan programs, a greater number of loans, less dollar volume, and was regarded as having excellent performance. The other three similarly-situated banks with adequate or good performance offered three to eight loan programs, similar or less number of loans, less dollar volume. This comparison supports the conclusion that BFN has excellent performance in using innovative or flexible lending practices.

Brief descriptions and a table with BFN's innovative or flexible loan programs follow. Community contacts have identified continuing credit needs for affordable housing, nontraditional home mortgage underwriting products, small-dollar loans for individuals, and small business loans for start-up and expanding businesses. These programs indicate that the bank is responsive to the assessment area credit needs.

- (1) BFN Achieve Credit Builder Loan Program – BFN created this loan program for individuals with limited, no, or unfavorable credit history. Terms include \$1,000 loan amount, 24-month term, \$20 closing fee, low monthly payments, low interest rate, and no credit checks. The program's main objective is to allow individuals to build a positive credit history that will help them with future financing needs.
- (2) BFN Small Business Loan Program – BFN continues this small business loan program with ten local communities in the assessment area. These small dollar business loans are designed to fund start-up and very small businesses, which are selected by each city's Community Development 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. The minimum loan amount is \$10,000 and the maximum is \$25,000. Loans are offered with interest rates of only 1 percent. This program began in Oconomowoc and Hartland in 2010, when the bank approached both cities to determine how to better serve small business needs. Similar programs were introduced in the other eight cities. These programs provide innovative and flexible financing, and no other bank is currently offering this type of program. BFN is the only lender in these loan pools. This loan program currently includes the cities of Brookfield, Germantown, Grafton, Hartland, Mequon, Menomonee Falls, Milwaukee, Oconomowoc, Okauchee, and West Bend.
- (3) Federal Housing Administration (FHA) Loans – This secondary market loan program is guaranteed by the FHA and has more flexible underwriting standards than conventional mortgage loans.
- (4) Federal Home Loan Mortgage Corporation Home Possible Loans – This secondary market loan program offers options and credit flexibilities for low-income borrowers.
- (5) Federal National Mortgage Association Home Ready Loans – This secondary market loan program offers options and credit flexibilities for low-income borrowers.
- (6) Individual Taxpayer Identification Number (ITIN) Loans – This loan program provides mortgage loans to individuals without a social security number who typically are not able to obtain a conventional mortgage loan. BFN created this program internally and holds these loans in its loan portfolio.
- (7) Micro Seed Fund – BFN partners with the Waukesha County Technical College to offer start-up business loans of \$5,000 to \$10,000 with a five- or ten-year term and 1 percent interest rate. Entrepreneurs must complete an eight-course business training and present

- their business plans in order to be eligible to receive the financing.
- (8) SBA Loan Programs – The SBA loan programs enable growing 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. Many of these borrowers would be deemed too great an underwriting risk without SBA assistance. These loans typically take longer to underwrite, require more financial assistance from the lender, and require an enhanced level of specialized banker expertise. BFN is a preferred SBA lender and a top SBA lender. In the SBA 7(a) program in Wisconsin, BFN ranked 6th by dollar volume in 2021, 11th in 2022, and 12th in 2023. In the SBA 504 program nationally, BFN ranked 12th by dollar volume in 2021, 2nd in 2022, and 1st in 2023.
 - (9) United States Department of Agriculture (USDA) Rural Development Guaranteed Housing Loan Program – The bank offers USDA loans, which are a special type of zero down payment mortgages 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.
 - (10) Department of Veterans Affairs (VA) Home Loans – The bank offers VA loans, which are guaranteed by the VA and have more favorable terms and underwriting standards than conventional mortgage loans.
 - (11) Wisconsin Housing and Economic Development Authority (WHEDA) Loan Programs – The WHEDA conventional loan program provides home buyers with a versatile loan that features low monthly mortgage payments, down payment and closing cost assistance, and a 30-year fixed-interest rate. Another loan program is the WHEDA Easy Close loan, which is a 10-year fixed-rate loan used in tandem with a WHEDA mortgage to pay for down payment, closing costs, or upfront mortgage insurance premiums. Income restrictions apply in both loan programs.

The following table details these innovative and flexible loan originations by type and year.

Innovative or Flexible Lending Programs								
Type of Program	2021		2022		2023*		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
BFN Achieve Credit Builder	25	25	16	16	30	30	71	71
BFN Small Business	10	245	11	254	16	400	37	899
FHA	76	14,490	74	16,085	51	11,253	201	41,828
Home Possible	8	1,589	6	1,357	8	1,460	22	4,406
HomeReady	109	18,835	48	8,373	23	4,091	180	31,299
ITIN	14	1,608	42	6,667	20	3,109	76	11,384
Micro Seed Fund	4	38	5	50	1	10	10	98
SBA	564	349,634	360	558,474	225	443,434	1,149	1,351,542
USDA	11	2,367	3	682	0	0	14	3,049
VA	77	21,043	20	7,016	19	6,365	116	34,424
WHEDA	52	5,738	45	4,745	59	9,952	156	20,435
Totals	950	415,612	630	603,719	452	480,104	2,032	1,499,435
<i>Source: Bank Data; *through October 31, 2023</i>								

INVESTMENT TEST

The Investment Test rating is Low Satisfactory. BFN has an adequate level of investment and grant activity, exhibits adequate responsiveness to credit and community development needs, and occasionally uses innovative and/or complex investments to support community development initiatives.

Investment and Grant Activity

BFN made an adequate level of qualified community development investments and grants. BFN made 196 qualified investments and grants totaling \$6.4 million during the evaluation period, which is 0.4 percent of average assets, 4.1 percent of average equity capital, and 2.9 percent of average securities for the 11 quarters ending September 30, 2023. This level is less than half the \$14.5 million level at the prior evaluation, which was 1.2 percent of average assets, 12.5 percent of average equity capital, and 9.5 percent of average securities. Examiners compared BFN's investment and grant performance to the performance of four similarly-situated banks that are headquartered in Wisconsin. These four banks' performance equaled 0.6 percent to 1.7 percent of average assets, 3.5 percent to 19.2 percent of average equity capital, and 5.3 percent to 20.4 percent of average securities. Banks at the low end of the ranges were regarded as having adequate performance, and banks at the top end were considered to have excellent performance. BFN's performance is within the range for average equity capital and below the ranges for average assets and average securities. These comparisons support the conclusion that the bank's performance is adequate.

The bank's qualified investments include \$3.0 million in low-income housing tax credits (LIHTCs), \$2.8 million in qualified school construction bonds, and \$250 thousand in a senior housing crime

prevention bond. The following table shows the breakdown of qualified investments and grants by category and year.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	5	3,049	0	0	0	0	5	3,049
2021	1	3,000	0	0	0	0	0	0	1	3,000
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
Subtotal	1	3,000	5	3,049	0	0	0	0	6	6,049
Qualified Grants & Donations	10	15	166	267	14	27	0	0	190	309
Total	11	3,015	171	3,316	14	27	0	0	196	6,358
<i>Source: Bank Data</i>										

Responsiveness to Credit and Community Development Needs

BFN exhibits adequate responsiveness to credit and community development needs, as evidenced by the following.

- The affordable housing category includes LIHTCs for \$3.0 million in 2021. This LIHTC fund of \$175.7 million will finance the development or preservation of more than 1,648 affordable homes in Illinois, Indiana, Michigan, Minnesota, and Wisconsin. Given that access to affordable housing is a critical need, examiners considered these investments to be responsive to the needs of low- and moderate-income individuals.
- The community services category includes four Qualified School Construction Bonds for \$2.8 million that provide funds for improvements to the schools with the largest number of students from families living below the poverty level or other schools designated as being in particular need of assistance. In addition, BFN maintained their \$250,000 investment in a national organization that specializes in crime prevention at senior housing facilities.
- Besides these larger investments made in prior evaluation periods, BFN made 166 qualifying cash donations totaling \$267,000 to various community organizations. Donations have been particularly responsive to organizations that rely on these contributions to continue their services that benefit low- and moderate-income individuals.

Community Development Initiatives

BFN occasionally uses innovative and/or complex investments to support community development initiatives. The \$3.0 million investment in LIHTCs in 2021 and maintaining the \$2.8 million investment in the Qualified School Construction Bonds from prior evaluations, representing a combined 91.2 percent of qualifying investments, support this conclusion.

SERVICE TEST

The Service Test rating is High Satisfactory. Delivery systems are accessible, and the institution's record of opening or closing of branches has generally not adversely affected accessibility. Services do not vary in a way that inconveniences portions of the assessment area. Finally, BFN exhibited excellent performance in community development services, serving as a leader in this area.

Accessibility of Delivery Systems

The bank's delivery systems, including both branch facilities and alternative delivery systems, are accessible to essentially all portions of the assessment area. The vast majority of low- and moderate-income census tracts are in Milwaukee County, specifically in the City of Milwaukee. BFN has five bank offices in Milwaukee County, including two full-service branches in downtown Milwaukee and Glendale. Although the two branches are in middle-income census tracts, they are adjacent or in close proximity to numerous low- and moderate-income census tracts. In addition, BFN has two loan production offices in Milwaukee and one in West Allis. All three loan production offices are in moderate-income census tracts. BFN's branch structure is favorably positioned to be able to serve the credit needs in the low- and moderate-income census tracts. As shown in the following table, BFN's distribution of full-service branches and loan production offices compares favorably to the distribution of bank offices of all FDIC-insured banks and to the deposit breakdown in those bank offices.

Bank Office Distribution by Geography Income Level in the Assessment Area								
Tract Income Level	Bank Offices of all FDIC-insured Banks		Deposits from FDIC-insured Banks (\$)		BFN Full-Service Bank Offices		BFN Full-Service and Loan Production Offices	
	#	%	#	%	#	%	#	%
Low	19	4.3	987	1.0	0	0.0	0	0.0
Moderate	61	14.0	3,955	4.1	0	0.0	3	16.7
Middle	180	41.2	18,965	19.5	7	50.0	7	38.9
Upper	174	39.8	73,174	75.3	7	50.0	8	44.4
NA	3	0.7	150	0.1	0	0.0	0	0.0
Total	437	100.0	97,231	100.0	14	100.0	18	100.0
<i>Source: 2022 Aggregate Call Report Deposits; Bank Data</i>								

In addition, BFN has several CRA lenders that focus on making home mortgage loans in the low- and moderate-income census tracts, as well as providing homebuyer seminars and other outreach activities. BFN offers a variety of loan products as described in the Innovative or Flexible Lending Practices section and offers a variety of deposit products, including a free checking account with a low minimum balance and no associated fees. Ten employees are fluent in Spanish, including three CRA lenders at the Milwaukee loan production offices. Six employees are fluent in American Sign Language, Arabic, Hmong, Italian, and Polish. These employees are available to assist as needed to reduce any language barriers.

Furthermore, BFN has four limited-service banking offices that are open one or two hours per week. These offices are located in independent and assisted living apartment complexes. These offices provide greater access to deposit-taking and check-cashing services for primarily low- and moderate-income residents.

Additionally, BFN offers online banking, mobile banking, and 24-hour telephone banking. These services allow customers to perform several banking transactions including bill pay, loan payments, mobile deposit, peer-to-peer payments, mobile wallet, and fund transfers. A remote deposit capture service enhances the bank's delivery systems for small business customers. BFN has free public Wi-Fi at all branch locations to provide greater customer access for those who may not have access to the internet at home.

Besides the ATMs at the 14 full-service banking offices, BFN has five ATMs at a service station, a police station, and three high schools. The bank continues to be part of the Community Bankers of Wisconsin ATM Access network, which provides for surcharge-free ATM use at over 600 ATM locations across the state.

Lastly, as detailed in the Geographic Distribution section of the Lending Test, BFN's home mortgage loan performance in the low- and moderate-income census tracts improved between 2021 and 2022. This improved performance supports the conclusion of accessibility to essentially all portions of the assessment area.

In conclusion, evidence that BFN's delivery systems are accessible to essentially all portions of the assessment area include the favorable comparison of BFN's bank office structure with other banks, the dedicated lenders to serve the most disadvantaged portions of the assessment area, available loan and deposit products, bilingual employees, online and mobile banking, ATM access, and improved geographic distribution of home mortgage loans between 2021 and 2022.

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 individuals in the assessment area. The bank did not open or close any full- or limited-service branches. The bank did not open any loan production offices, but did close one loan production office in the assessment area in an upper-income census tract in New Berlin. Additionally, BFN closed two loan production offices outside the assessment area in a low-income census tract in Green Bay and in a middle-income census tract in Madison.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Business hours at the full-service branches are from 9 am to 5 pm Monday through Friday and 9 am to Noon on Saturdays. Drive-up facilities offer expanded hours of 8:30 am to 5:30 pm Monday through Friday

and have the same Saturday hours as bank lobbies. Services are the same at all full-service branches. There is one full-service branch with different business hours and services.

The downtown Milwaukee branch does not offer Saturday hours, as there is less demand for banking services on the weekend at that location. Drive-up facilities are not offered due to lack of space at that location. However, a video teller is available from 9 am to 5 pm on weekdays where traditional services are made available that are offered at other locations through the teller windows. Both home mortgage and commercial loans are offered through the personal banker concierge that is available by appointment. Due to technology, the downtown Milwaukee branch is able to offer all the services available at the other full-service locations.

The limited-service branches at the retirement communities are open one or two hours for one day per week and offer primarily deposit-taking and check-cashing services. The loan production offices are open by appointment only. Business hours and services are comparable to other institutions in the assessment area.

Community Development Services

BFN is a leader in providing community development services. The bank's directors, officers, and employees provided 201 services and dedicated 2,234 hours on these activities. The bank's level of community development services was compared to four similarly-situated Wisconsin banks, who provided between 21 and 214 services with 467 to 3,861 hours. Performance ranged from poor to excellent for these similarly-situated institutions. BFN's performance is most similar to the bank with excellent performance.

BFN's services primarily enhance community services targeted to low- and moderate-income individuals and economic development of small businesses. A significant portion of the services include bank directors and employees who serve as board and committee members or as treasurers of organizations that provide services to low- and moderate-income individuals.

The following two tables summarize the bank's community development service activity since the previous evaluation. The first table summarizes the number of community development service activities by year and purpose, and the second table summarizes activities by number of hours by year and purpose. When bank employees serve on boards and committees involving ongoing participation in meetings and activities, the service is reflected as one activity per year.

Community Development Services by Number of Activities					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	1	37	9	0	47
2022	0	73	8	0	81
2023	0	65	8	0	73
Total	1	175	25	0	201
<i>Source: Bank Data</i>					

Community Development Services by Number of Hours					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021	10	290	344	0	644
2022	0	593	331	0	924
2023	0	418	248	0	666
Total	10	1,301	923	0	2,234
<i>Source: Bank Data</i>					

Examples of the bank's community development services are detailed below.

- A bank officer serves as a committee member of a church and is responsible for the financial aspects of running a food pantry. The church is located in the City of Milwaukee in a moderate-income census tract.
- A bank officer is a committee member of a health clinic that provides free medical and reduced fee dental services to low- and moderate-income individuals without health and dental insurance. The officer is involved with various fundraising events for the clinic.
- A bank employee writes and submits grant applications for a local food pantry to help with fundraising efforts and also serves as a committee member of the food pantry.
- A bank employee is a board member of a non-profit transportation service which provides transportation for ambulatory adults over the age of 55 and transportation for ambulatory disabled people of any age. There is no cost to those that cannot afford to pay for these transportation services. Riders primarily consist of low- and moderate-income individuals.

In addition to the services listed in these tables, the bank applied for and received the following grants for low- and moderate-income individuals or small businesses.

Grant Programs								
Type of Program	2021		2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
American Foods Group	0	0	0	0	1	8	1	8
City of Milwaukee ACTS Housing	1	5	0	0	4	26	5	31
Employer Assisted Housing Programs	2	6	2	6	1	8	5	20
Federal Home Loan Bank – Down Payment Program	55	322	67	400	57	570	179	1,292
Housing Cost Reduction Initiative	0	0	5	20	2	6	7	26
Juneau County Housing Authority	1	17	0	0	0	0	1	17
Neighborworks	5	25	3	21	2	14	10	60
Realtors Association of South Central Wisconsin Housing Foundation	1	4	0	0	0	0	1	4
The Home Consortium Down Payment Assistance	0	0	1	10	0	0	1	10
United Community Center / City of Milwaukee	0	0	17	99	9	53	26	152
WHEDA Capital Access	5	23	0	0	0	0	5	23
Totals	70	402	95	556	76	685	241	1,643
<i>Source: Bank Data</i>								

Furthermore, the bank offers the following products and services that may benefit low- and moderate-income individuals.

- BFN offers Interest on Lawyer Trust Accounts (IOLTAs). These accounts are a unique and innovative way to improve our justice system and increase access to justice for individuals and families living in poverty. The earned interest on certain lawyer trust accounts, together with state and federal appropriations and private grants and donations, enable nonprofit legal aid providers to help low-income people with civil legal matters such as landlord/tenant issues, child custody disputes, and advocacy for those with disabilities. During the evaluation period, the bank has opened or maintained 34 IOLTAs and submitted \$26,041 in donated interest.
- BFN offers Achieve Credit Builder Checking Accounts, which meet the national standards for Cities for Financial Empowerment Fund Bank-On certified account. This account is directed towards unbanked and underbanked individuals and households. BFN opened six accounts in 2021, five in 2022, and four in 2023.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

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

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

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

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

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

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

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (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 155 W Wisconsin Ave Oconomowoc, WI 53066	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	2042.00	Upper
Brown Street Office W359N5900 Brown St Oconomowoc, WI 53066	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	2045.02	Upper
Summit Avenue Office 1300 Summit Ave Suite 100 Oconomowoc, WI 53066	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	2043.02	Middle
Hartland Office 800 Cardinal Ln Hartland, WI 53029	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	2036.01	Middle
Hartford Office 940 Bell Ave Hartford, WI 53027	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	4401.04	Middle
Germantown Office N112W17100 Mequon Rd Germantown, WI 53022	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	4702.03	Middle
West Bend Office 1811 W Washington St West Bend, WI 53095	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	4202.00	Middle
Menomonee Falls Office N56W14044 Silver Spring Dr Suite 100 Menomonee Falls, WI 53051	Lobby: M-F 9:00am-5:00pm Sat 9am-12pm Drive-thru: M-F 8:30am-5:30pm Sat 9am-12pm	Yes Open 24 hours	2004.00	Upper

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

Limited Service Branches

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

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

Loan Production Offices

Location	Hours of Operation	Census Tract	CT Income
Menomonee Falls N56W14108 Silver Spring Dr Suite 112 Menomonee Falls, WI 53051	By Appointment Only	2004.00	Upper
Kaerek Homes Inc 11600 W Lincoln Ave West Allis, WI 53227	By Appointment Only	1009.00	Moderate
Wausau 411 Grand Ave Suite 400 Rothschild, WI 54474	By Appointment Only	0010.00	Middle
Appleton 3601 Commerce Ct Appleton, WI 54911	By Appointment Only	0115.02	Middle
Milwaukee 6004 W Howard Ave Milwaukee WI, 53220	By Appointment Only	0199.00	Moderate
Milwaukee 6525 W Bluemound Rd Milwaukee WI, 53213	By Appointment Only	0126.00	Moderate
Burlington 400 N Pine St Burlington, WI 53105	By Appointment Only	0024.02	Middle

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

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



BRANCHES OPENED IN CURRENT YEAR AND PRIOR TWO YEARS

2024 - *None*

2023 - *None*

2022 - *None*

BRANCHES CLOSED IN CURRENT YEAR AND PRIOR TWO YEARS

2024 - *None*

2023 - *None*

2022 - *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

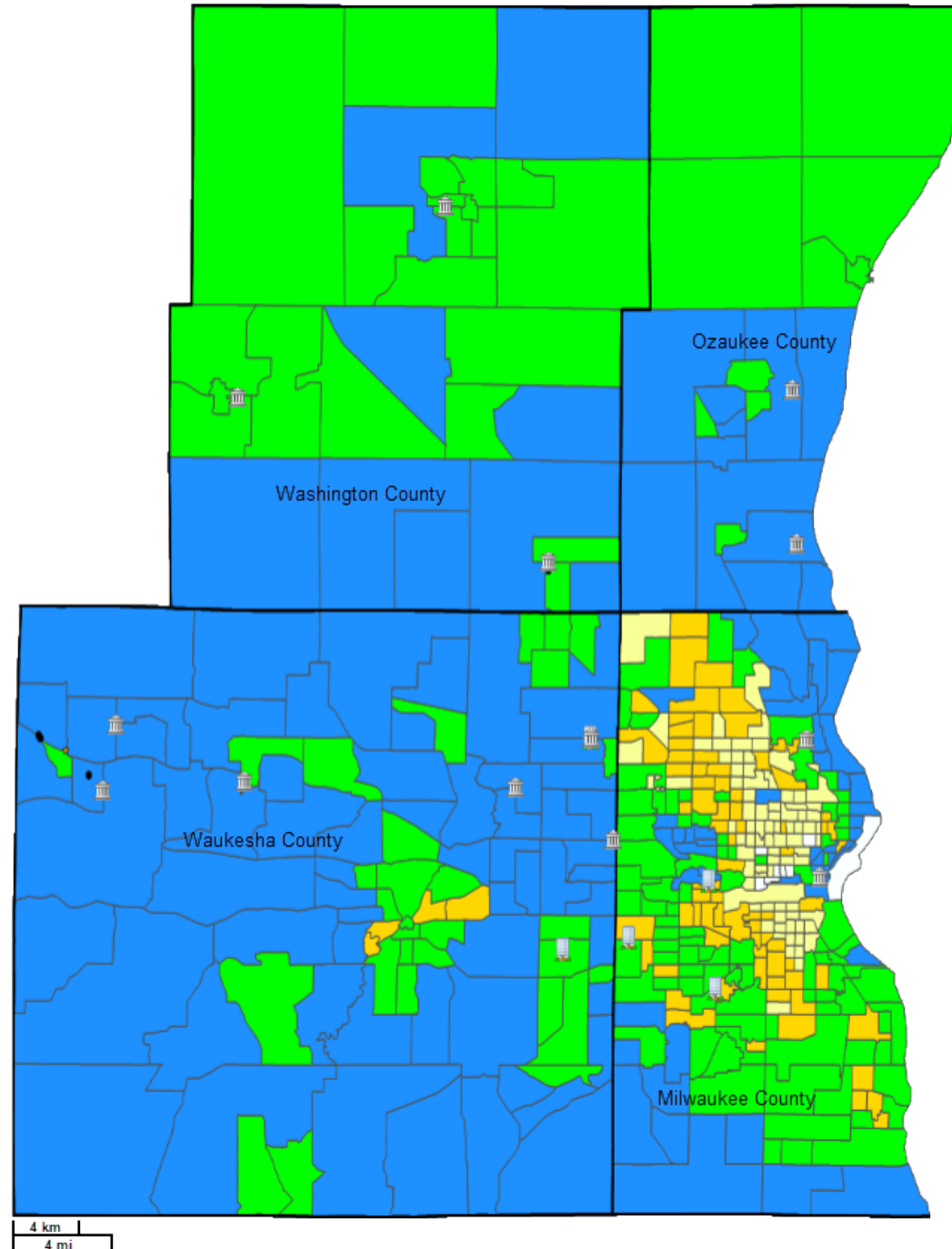
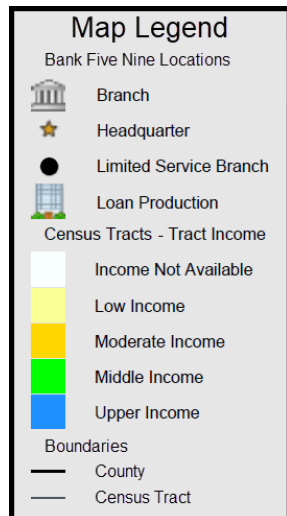
Account Cancellation Within 90 Days	\$25.00
Account Reconciliation/Record Search	\$25.00/hour
ATM/Debit Card Expedited Order	\$38.00
ATM/Debit Card Replacement	\$8.00
Cashier's Check	\$5.00
Check Cashed (Non-Customer)	\$6.00
Check Images with Paper Statement (Consumer)	\$2.00/month
Check Printing	Varies with check style
Forced Account Closure	\$30.00
Foreign Bank Drafts - Cancellation	\$25.00
Foreign Bank Drafts - Issuance	\$25.00
Foreign Bank Drafts - Stop Payments	\$25.00
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.



MEMBER FDIC

Milwaukee-Waukesha MSA





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	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

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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

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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

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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

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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

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55	079	0165.00	Low	No	29.89	\$100,600	\$30,069	\$25,363	2362	88.78	2097	189	724
55	079	0166.00	Low	No	29.79	\$100,600	\$29,969	\$25,278	1757	82.93	1457	85	613
55	079	0167.00	Low	No	35.62	\$100,600	\$35,834	\$30,222	3114	90.21	2809	201	880
55	079	0168.00	Low	No	39.39	\$100,600	\$39,626	\$33,419	3025	92.99	2813	313	1080
55	079	0169.00	Low	No	40.75	\$100,600	\$40,995	\$34,574	3823	88.94	3400	314	1018
55	079	0170.00	Low	No	44.43	\$100,600	\$44,697	\$37,692	5697	86.89	4950	803	1760
55	079	0171.00	Moderate	No	51.85	\$100,600	\$52,161	\$43,990	2780	88.13	2450	432	798
55	079	0172.00	Moderate	No	60.82	\$100,600	\$61,185	\$51,600	2589	86.52	2240	355	857
55	079	0173.00	Moderate	No	50.10	\$100,600	\$50,401	\$42,500	3706	86.32	3199	560	1115
55	079	0174.00	Low	No	31.79	\$100,600	\$31,981	\$26,971	2878	86.87	2500	236	836
55	079	0175.00	Low	No	36.85	\$100,600	\$37,071	\$31,266	4034	89.89	3626	324	1253
55	079	0176.00	Low	No	37.28	\$100,600	\$37,504	\$31,625	2798	87.42	2446	253	896
55	079	0179.00	Middle	No	112.35	\$100,600	\$113,024	\$95,313	2879	30.01	864	495	1224
55	079	0180.00	Middle	No	102.87	\$100,600	\$103,487	\$87,266	2726	26.38	719	448	1169
55	079	0181.00	Middle	No	110.93	\$100,600	\$111,596	\$94,107	1589	15.23	242	766	840
55	079	0182.00	Upper	No	138.95	\$100,600	\$139,784	\$117,875	1563	14.72	230	493	794
55	079	0183.00	Middle	No	90.37	\$100,600	\$90,912	\$76,667	2260	20.35	460	550	975
55	079	0184.00	Middle	No	98.50	\$100,600	\$99,091	\$83,563	1300	24.46	318	368	621
55	079	0185.00	Middle	No	92.29	\$100,600	\$92,844	\$78,295	1661	33.77	561	488	683
55	079	0186.00	Low	No	49.11	\$100,600	\$49,405	\$41,667	2672	86.45	2310	285	871
55	079	0187.00	Low	No	48.62	\$100,600	\$48,912	\$41,250	3597	87.99	3165	476	1074
55	079	0188.00	Moderate	No	53.14	\$100,600	\$53,459	\$45,081	2023	89.87	1818	299	580
55	079	0189.00	Moderate	No	77.46	\$100,600	\$77,925	\$65,714	1696	77.18	1309	283	533
55	079	0190.00	Middle	No	86.06	\$100,600	\$86,576	\$73,005	4758	51.98	2473	1152	1795
55	079	0191.00	Middle	No	88.78	\$100,600	\$89,313	\$75,313	3685	55.12	2031	767	1246
55	079	0192.00	Middle	No	87.73	\$100,600	\$88,256	\$74,423	3455	41.45	1432	1016	1229
55	079	0193.00	Middle	No	82.17	\$100,600	\$82,663	\$69,710	2806	35.28	990	989	1127
55	079	0194.00	Moderate	No	70.51	\$100,600	\$70,933	\$59,821	3679	31.29	1151	762	1126
55	079	0195.00	Middle	No	98.45	\$100,600	\$99,041	\$83,517	3243	29.73	964	867	1499

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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

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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

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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

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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

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55	079	1856.00	Unknown	No	0.00	\$100,600	\$0	\$0	1636	82.09	1343	235	755
55	079	1857.00	Low	No	25.85	\$100,600	\$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	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	\$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	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	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	\$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
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	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	6402.01	Upper	No	175.38	\$100,600	\$176,432	\$148,778	2460	10.53	259	725	992

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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

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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

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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	2009.02	Upper	No	152.86	\$100,600	\$153,777	\$129,676	4326	15.21	658	1355	1466
55	133	2010.01	Upper	No	157.98	\$100,600	\$158,928	\$134,018	2557	10.44	267	772	770
55	133	2010.02	Upper	No	154.50	\$100,600	\$155,427	\$131,064	4057	10.82	439	1221	1274
55	133	2011.01	Upper	No	151.67	\$100,600	\$152,580	\$128,664	5233	23.83	1247	1382	1568
55	133	2011.02	Upper	No	154.45	\$100,600	\$155,377	\$131,020	3167	17.15	543	1240	1257
55	133	2012.01	Upper	No	128.74	\$100,600	\$129,512	\$109,215	2064	18.27	377	528	753
55	133	2012.03	Upper	No	135.07	\$100,600	\$135,880	\$114,583	3485	24.96	870	1201	1186
55	133	2012.04	Upper	No	143.48	\$100,600	\$144,341	\$121,719	2736	30.37	831	984	1114
55	133	2012.05	Upper	No	195.70	\$100,600	\$196,874	\$166,014	4313	22.79	983	1081	1207
55	133	2013.00	Upper	No	136.00	\$100,600	\$136,816	\$115,375	4821	14.33	691	1606	1695
55	133	2014.02	Upper	No	123.39	\$100,600	\$124,130	\$104,671	4760	13.84	659	1422	1543
55	133	2014.03	Middle	No	113.58	\$100,600	\$114,261	\$96,351	4308	16.53	712	1284	1255
55	133	2014.04	Middle	No	118.04	\$100,600	\$118,748	\$100,139	3850	12.16	468	1215	1313
55	133	2015.04	Upper	No	130.31	\$100,600	\$131,092	\$110,549	6084	14.27	868	1907	2100
55	133	2015.05	Middle	No	113.73	\$100,600	\$114,412	\$96,484	2820	7.98	225	1065	1121
55	133	2015.06	Middle	No	116.69	\$100,600	\$117,390	\$98,994	5564	13.34	742	1881	1971
55	133	2015.07	Upper	No	141.12	\$100,600	\$141,967	\$119,718	3455	14.15	489	1116	1290
55	133	2015.08	Middle	No	113.41	\$100,600	\$114,090	\$96,211	2976	18.15	540	701	749
55	133	2016.00	Upper	No	128.41	\$100,600	\$129,180	\$108,935	5466	9.95	544	1899	1948
55	133	2017.01	Upper	No	122.42	\$100,600	\$123,155	\$103,856	4597	8.85	407	1662	1757
55	133	2017.03	Upper	No	139.98	\$100,600	\$140,820	\$118,750	5666	8.45	479	1655	1945
55	133	2017.04	Upper	No	134.21	\$100,600	\$135,015	\$113,854	5307	7.84	416	1902	2008
55	133	2018.00	Middle	No	114.20	\$100,600	\$114,885	\$96,875	1540	6.43	99	521	522
55	133	2019.00	Upper	No	161.65	\$100,600	\$162,620	\$137,130	6402	9.42	603	1939	2001
55	133	2020.01	Upper	No	136.05	\$100,600	\$136,866	\$115,417	5291	7.37	390	2044	2134
55	133	2020.02	Upper	No	142.93	\$100,600	\$143,788	\$121,250	4077	7.87	321	1542	1685
55	133	2021.01	Upper	No	145.36	\$100,600	\$146,232	\$123,309	4211	12.04	507	1392	1470
55	133	2021.02	Upper	No	129.59	\$100,600	\$130,368	\$109,938	4799	15.44	741	1539	1794
55	133	2021.03	Upper	No	150.70	\$100,600	\$151,604	\$127,841	3388	15.17	514	972	1057

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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

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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

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Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (153), IA										
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE										
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DODGE COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ALASKA (02)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Respondent ID: 0000012517

Agency: FDIC - 3

State: IOWA (19)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	1	138	2	1,150	0	0	0	0
STATE TOTAL	0	0	1	138	2	1,150	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADD0 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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Agency: FDIC - 3

State: MISSOURI (29)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	43	1,495	9	1,805	18	8,760	30	1,752	0	0
Upper Income	205	6,151	49	8,123	32	16,627	132	7,448	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	248	7,646	58	9,928	50	25,387	162	9,200	0	0
WAUPACA COUNTY (135), 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	43	0	0	0	0	1	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Outside Assessment Area										
Low Income	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	73	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	73	0	0	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	484	15,989	130	21,995	94	48,648	328	24,263	0	0

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	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

Loans by County

Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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