



## CRA Public File

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Updated: October 1, 2026

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PUBLIC COMMENTS IN CURRENT YEAR AND PRIOR TWO YEARS

**2026**

*None*

**2025**

*None*

**2024**

*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.

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## INSTITUTION RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment 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.

| <b>Loan Portfolio Distribution as of 9/30/23</b>            |                  |              |
|-------------------------------------------------------------|------------------|--------------|
| <b>Loan Category</b>                                        | <b>\$(000s)</b>  | <b>%</b>     |
| 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         |
| <b>Total Real Estate Loans</b>                              | <b>1,478,853</b> | <b>97.1</b>  |
| 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          |
| <b>Total Loans</b>                                          | <b>1,522,251</b> | <b>100.0</b> |
| <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<br>% of # | Moderate<br>% of #           | Middle<br>% of # | Upper<br>% of # | NA*<br>% 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<br>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<br>Due to rounding, totals may not equal 100.0%.<br>(* ) 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<br><50% | Moderate<br>50% to <80% | Middle<br>80% to <120% | Upper<br>≥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     |
| <i>Source: FFIEC. &lt; = less than; ≥ = greater or equal to.</i> |             |                         |                        |                |

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.

| <b>Median Home Sales Price</b>                                            |             |             |              |
|---------------------------------------------------------------------------|-------------|-------------|--------------|
| <b>Area</b>                                                               | <b>2021</b> | <b>2022</b> | <b>2023*</b> |
| 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> |             |             |              |

| <b>Number of Home Sales</b>                                               |             |             |              |
|---------------------------------------------------------------------------|-------------|-------------|--------------|
| <b>Area</b>                                                               | <b>2021</b> | <b>2022</b> | <b>2023*</b> |
| 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 8<sup>th</sup> 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 15<sup>th</sup> 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 17<sup>th</sup> 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 12<sup>th</sup> 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 8<sup>th</sup> 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 14<sup>th</sup> out of 589 with a 1.7 percent market share in 2021 and 16<sup>th</sup> out of 539 with a 1.8 percent market share in 2022. By dollar volume of small business loans, the bank ranked 8<sup>th</sup> out of 168 with a 4.4 percent market share in 2021. For comparison purposes, BFN ranked 8<sup>th</sup> 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<br><br># | Dollar Amount of Loans \$(000s) |      |         |      | Total<br><br>\$(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.

| <b>Geographic Distribution of Home Mortgage Loans in the Assessment Area</b>                                                             |                                          |                                     |              |              |                 |              |
|------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------|--------------|--------------|-----------------|--------------|
| <b>Tract Income Level</b>                                                                                                                | <b>% of Owner-Occupied Housing Units</b> | <b>Aggregate Performance % of #</b> | <b>#</b>     | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| 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          |
| <b>Totals</b>                                                                                                                            |                                          |                                     |              |              |                 |              |
| <b>2021</b>                                                                                                                              | <b>100.0</b>                             | <b>100.0</b>                        | <b>1,480</b> | <b>100.0</b> | <b>367,879</b>  | <b>100.0</b> |
| <b>2022</b>                                                                                                                              | <b>100.0</b>                             | <b>100.0</b>                        | <b>719</b>   | <b>100.0</b> | <b>216,678</b>  | <b>100.0</b> |
| Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available.<br>Due to rounding, totals may not equal 100.0%. |                                          |                                     |              |              |                 |              |

### *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.

| <b>Geographic Distribution of Small Business Loans in the Assessment Area</b>                                                                               |                        |                                     |            |              |                 |              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------|------------|--------------|-----------------|--------------|
| <b>Tract Income Level</b>                                                                                                                                   | <b>% of Businesses</b> | <b>Aggregate Performance % of #</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| 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          |
| <b>Totals</b>                                                                                                                                               |                        |                                     |            |              |                 |              |
| <b>2021</b>                                                                                                                                                 | <b>100.0</b>           | <b>100.0</b>                        | <b>708</b> | <b>100.0</b> | <b>86,632</b>   | <b>100.0</b> |
| <b>2022</b>                                                                                                                                                 | <b>100.0</b>           | <b>--</b>                           | <b>185</b> | <b>100.0</b> | <b>46,431</b>   | <b>100.0</b> |
| <i>Source: 2021 D&amp;B Data; Bank Data; 2021 CRA Aggregate Data, "--" data not available.<br/>           Due to rounding, totals may not equal 100.0%.</i> |                        |                                     |            |              |                 |              |

### **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          |
| <b>Totals</b>                                                                                                                            |               |                              |              |              |                |              |
| <b>2021</b>                                                                                                                              | <b>100.0</b>  | <b>100.0</b>                 | <b>1,480</b> | <b>100.0</b> | <b>367,879</b> | <b>100.0</b> |
| <b>2022</b>                                                                                                                              | <b>100.0</b>  | <b>100.0</b>                 | <b>719</b>   | <b>100.0</b> | <b>216,678</b> | <b>100.0</b> |
| Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available.<br>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.

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

| <b>Community Development Lending</b> |                           |                 |                           |                 |                             |                 |                                |                 |               |                 |
|--------------------------------------|---------------------------|-----------------|---------------------------|-----------------|-----------------------------|-----------------|--------------------------------|-----------------|---------------|-----------------|
| <b>Activity Year</b>                 | <b>Affordable Housing</b> |                 | <b>Community Services</b> |                 | <b>Economic Development</b> |                 | <b>Revitalize or Stabilize</b> |                 | <b>Totals</b> |                 |
|                                      | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                  | <b>\$(000s)</b> | <b>#</b>                    | <b>\$(000s)</b> | <b>#</b>                       | <b>\$(000s)</b> | <b>#</b>      | <b>\$(000s)</b> |
| 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          |
| <b>Total</b>                         | <b>10</b>                 | <b>4,697</b>    | <b>0</b>                  | <b>0</b>        | <b>69</b>                   | <b>124,887</b>  | <b>0</b>                       | <b>0</b>        | <b>79</b>     | <b>129,584</b>  |
| <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 6<sup>th</sup> by dollar volume in 2021, 11<sup>th</sup> in 2022, and 12<sup>th</sup> in 2023. In the SBA 504 program nationally, BFN ranked 12<sup>th</sup> by dollar volume in 2021, 2<sup>nd</sup> in 2022, and 1<sup>st</sup> 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           |
| <b>Totals</b>                                       | <b>950</b> | <b>415,612</b> | <b>630</b> | <b>603,719</b> | <b>452</b> | <b>480,104</b> | <b>2,032</b> | <b>1,499,435</b> |
| <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            |
| <b>Subtotal</b>              | <b>1</b>           | <b>3,000</b> | <b>5</b>           | <b>3,049</b> | <b>0</b>             | <b>0</b>  | <b>0</b>                | <b>0</b> | <b>6</b>   | <b>6,049</b> |
| Qualified Grants & Donations | 10                 | 15           | 166                | 267          | 14                   | 27        | 0                       | 0        | 190        | 309          |
| <b>Total</b>                 | <b>11</b>          | <b>3,015</b> | <b>171</b>         | <b>3,316</b> | <b>14</b>            | <b>27</b> | <b>0</b>                | <b>0</b> | <b>196</b> | <b>6,358</b> |
| <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          |
| <b>Total</b>                                                              | <b>437</b>                             | <b>100.0</b> | <b>97,231</b>                         | <b>100.0</b> | <b>14</b>                     | <b>100.0</b> | <b>18</b>                                    | <b>100.0</b> |
| <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         |
| <b>Total</b>                                           | <b>1</b>           | <b>175</b>         | <b>25</b>            | <b>0</b>                | <b>201</b> |
| <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          |
| <b>Total</b>                                      | <b>10</b>          | <b>1,301</b>       | <b>923</b>           | <b>0</b>                | <b>2,234</b> |
| <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           |
| <b>Totals</b>                                                      | <b>70</b> | <b>402</b> | <b>95</b> | <b>556</b> | <b>76</b> | <b>685</b> | <b>241</b> | <b>1,643</b> |
| <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 |
|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------|-------------------|-----------|
| <b>Corporate Office</b><br>155 W Wisconsin Ave<br>Oconomowoc, WI 53066                                | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2042.01           | Middle    |
| <b>Brown Street Office</b><br>W359N5900 Brown St<br>Oconomowoc, WI 53066                              | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2045.03           | Upper     |
| <b>Summit Avenue Office</b><br>1300 Summit Ave<br>Suite 100<br>Oconomowoc, WI 53066                   | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2043.02           | Upper     |
| <b>Hartland Office</b><br>800 Cardinal Ln<br>Hartland, WI 53029                                       | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2036.01           | Middle    |
| <b>Hartford Office</b><br>940 Bell Ave<br>Hartford, WI 53027                                          | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 4401.04           | Middle    |
| <b>Germantown Office</b><br>N112W17100 Mequon Rd<br>Germantown, WI 53022                              | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 4702.03           | Middle    |
| <b>West Bend Office</b><br>1811 W Washington St<br>West Bend, WI 53095                                | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 4202.00           | Middle    |
| <b>Menomonee Falls Office</b><br>N56W14044 Silver Spring Dr<br>Suite 100<br>Menomonee Falls, WI 53051 | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2004.00           | Upper     |

|                                                                             |                                                                                           |                      |         |        |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------------|---------|--------|
| <b>East Brookfield Office</b><br>12600 W North Ave<br>Brookfield, WI 53005  | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2009.01 | Upper  |
| <b>West Brookfield Office</b><br>18815 W Capitol Dr<br>Brookfield, WI 53045 | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 2008.04 | Upper  |
| <b>Mequon Office</b><br>11715 N Port Washington Rd<br>Mequon, WI 53092      | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 6603.01 | Upper  |
| <b>Grafton Office</b><br>2300 Washington St<br>Grafton, WI 53024            | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 6402.02 | Upper  |
| <b>Glendale Office</b><br>5555 N Port Washington Rd<br>Glendale, WI 53217   | Lobby: M-F 9:00am-5:00pm<br>Sat 9am-12pm<br>Drive-thru: M-F 8:30am-5:30pm<br>Sat 9am-12pm | Yes<br>Open 24 hours | 0602.00 | Middle |

### Limited Service Branches

| Location                                                                         | Hours of Operation         | ATM | Census Tract | CT Income |
|----------------------------------------------------------------------------------|----------------------------|-----|--------------|-----------|
| <b>Shorehaven Lutheran Homes</b><br>1305 W Wisconsin Ave<br>Oconomowoc, WI 53066 | Thursdays, 9:00am-10:00am  | N/A | 2042.02      | Upper     |
| <b>The Gables of Germantown</b><br>N109W17075 Ava Cir<br>Germantown, WI 53022    | Wednesdays, 9:30am-11:30am | N/A | 4702.02      | Middle    |
| <b>Wilkinson Woods</b><br>999 E Summit Ave<br>Oconomowoc, WI 53066               | Wednesdays, 1:00pm-2:00pm  | N/A | 2043.02      | Upper     |

|                                                                                    |                            |     |         |       |
|------------------------------------------------------------------------------------|----------------------------|-----|---------|-------|
| <b>Lake Terrace Lutheran Homes</b><br>1380 W Wisconsin Ave<br>Oconomowoc, WI 53066 | Wednesdays, 9:00am-11:00am | N/A | 2044.00 | Upper |
|------------------------------------------------------------------------------------|----------------------------|-----|---------|-------|

### Loan Production Offices

| Location                                                                                       | Hours of Operation  | ATM                  | Census Tract | CT Income |
|------------------------------------------------------------------------------------------------|---------------------|----------------------|--------------|-----------|
| <b>Menomonee Falls</b><br>N56W14108 Silver Spring Dr<br>Suite 112<br>Menomonee Falls, WI 53051 | By Appointment Only | N/A                  | 2004.00      | Upper     |
| <b>West Allis</b><br>11600 W Lincoln Ave<br>West Allis, WI 53227                               | By Appointment Only | N/A                  | 1009.00      | Moderate  |
| <b>Wausau</b><br>411 Grand Ave<br>Suite 400<br>Rothschild, WI 54474                            | By Appointment Only | N/A                  | 0010.00      | Middle    |
| <b>Appleton</b><br>3601 Commerce Ct<br>Appleton, WI 54911                                      | By Appointment Only | N/A                  | 0115.02      | Middle    |
| <b>Milwaukee</b><br>6004 W Howard Ave<br>Milwaukee WI, 53220                                   | By Appointment Only | Yes<br>Open 24 hours | 0199.00      | Moderate  |
| <b>Burlington</b><br>400 N Pine St<br>Burlington, WI 53105                                     | By Appointment Only | N/A                  | 0024.02      | Middle    |
| <b>Kenosha</b><br>5008 Green Bay Rd<br>Suite 108<br>Kenosha, WI 53144                          | By Appointment Only | N/A                  | 0006.01      | Upper     |
| <b>Caledonia</b><br>10527 Northwestern Ave<br>Caledonia, WI 53126                              | By Appointment Only | N/A                  | 0016.01      | 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 |
|------------------------------------------------------------------------------------|--------------------------------|--------------|-----------|
| <b>Herr's Mobil</b><br>402 E Wisconsin Ave<br>Oconomowoc, WI 53066                 | M-Sat 5am-11pm<br>Sun 6am-10pm | 2043.01      | Upper     |
| <b>Oconomowoc High School</b><br>641 E Forest St<br>Oconomowoc, WI 53066           | During school hours            | 2043.02      | Upper     |
| <b>Hartford Union High School</b><br>805 Cedar St<br>Hartford, WI 53027            | During school hours            | 4401.04      | Middle    |
| <b>Lake Country Lutheran High School</b><br>401 Campus Dr<br>Hartland, WI 53029    | During school hours            | 2036.01      | Middle    |
| <b>Oconomowoc Police Department</b><br>630 E Wisconsin Ave<br>Oconomowoc, WI 53066 | Available 24/7/365             | 2043.01      | Upper     |



**BRANCHES OPENED IN CURRENT YEAR AND PRIOR TWO YEARS**

**2026**

*None*

**2025**

*None*

**2024**

*None*

**BRANCHES CLOSED IN CURRENT YEAR AND PRIOR TWO YEARS**

**2026**

**Milwaukee Office**, 400 E Wisconsin Ave Suite 100, Milwaukee, WI 53202  
MSA 33340, State 55, County 079, Census Tract 0144.00

**2025**

*None*

**2024**

*None*

**Loan and Deposit Products****Loan Services****Consumer**

Conventional Residential Mortgage Loans  
Adjustable-Rate Mortgage Programs  
FHA Loans  
VA Loans  
WHEDA Loans  
USDA Loans  
Home Equity Loans/Lines of Credit  
Home Improvement Loans  
Construction Loans  
Jumbo Loans  
Vacant Land Loans  
Unsecured Loans  
Achieve Credit Builder

**Business**

Small Business Administration Loans  
Commercial Construction Loans  
Commercial Real Estate Loans  
Commercial Equipment Loans  
Commercial Lines of Credit  
Standby Letters of Credit  
Community Development Loans  
Municipal Loans  
USDA Loans

**Deposit Services****Demand Deposit Accounts**

Personal - Free Checking  
Personal - Relationship Checking  
Personal - Value Checking  
Personal - Student Checking  
Personal - Achieve Checking  
Basic Business Checking  
Select Business Checking  
Premier Commercial Checking  
Business Checking with Interest  
Commercial Relationship Checking  
Community Checking

**Savings Products**

Personal - Good Savers Savings (Youth Account)  
Personal - Elite Savings  
Personal - Smart Savings  
Personal - Statement Savings  
Personal - Health Savings Account  
Personal - Relationship Money Market  
Personal/Business - First Rate Money Market  
Certificates of Deposit  
Individual Retirement Accounts  
Business Savings  
Distinctive Money Market Business

**Other Bank Products and Services**

Debit Cards  
Instant Issue Debit Cards  
Personal and Business Credit Cards (through Elan)  
Prepaid Gift Cards  
Prepaid Travel Cards  
Cashier's Checks  
Cash Advance  
Savings Bonds (redemption only)  
Foreign Currency Exchange  
Incoming and Outgoing Wire Transfers  
ACH Origination and Receipt  
Remote Deposit Capture  
Positive Pay & ACH Blocks & Filters  
IntraFi Deposit Sweep  
Deposit Sweep  
Loan Sweep  
One-Way Deposit Sweep  
Dual Sweep  
CDARS CDs  
Safe Deposit Boxes (some locations)  
Lockboxes  
Telephone Banking  
Online Banking  
Online Bill Pay  
eStatements  
Mobile Banking  
Mobile Deposit  
Credit Score (through Savvy Money)

**Wealth Management Services (not FDIC Insured)**

Managed Portfolio Services  
Financial Planning  
Retirement Planning  
Rollover Services  
Education Funding Planning  
Estate Planning  
Mutual Funds  
Annuities  
Self-Directed IRA's  
Life Insurance  
Long Term Care Insurance  
Disability Insurance  
Stocks  
Bonds  
Funeral Trusts

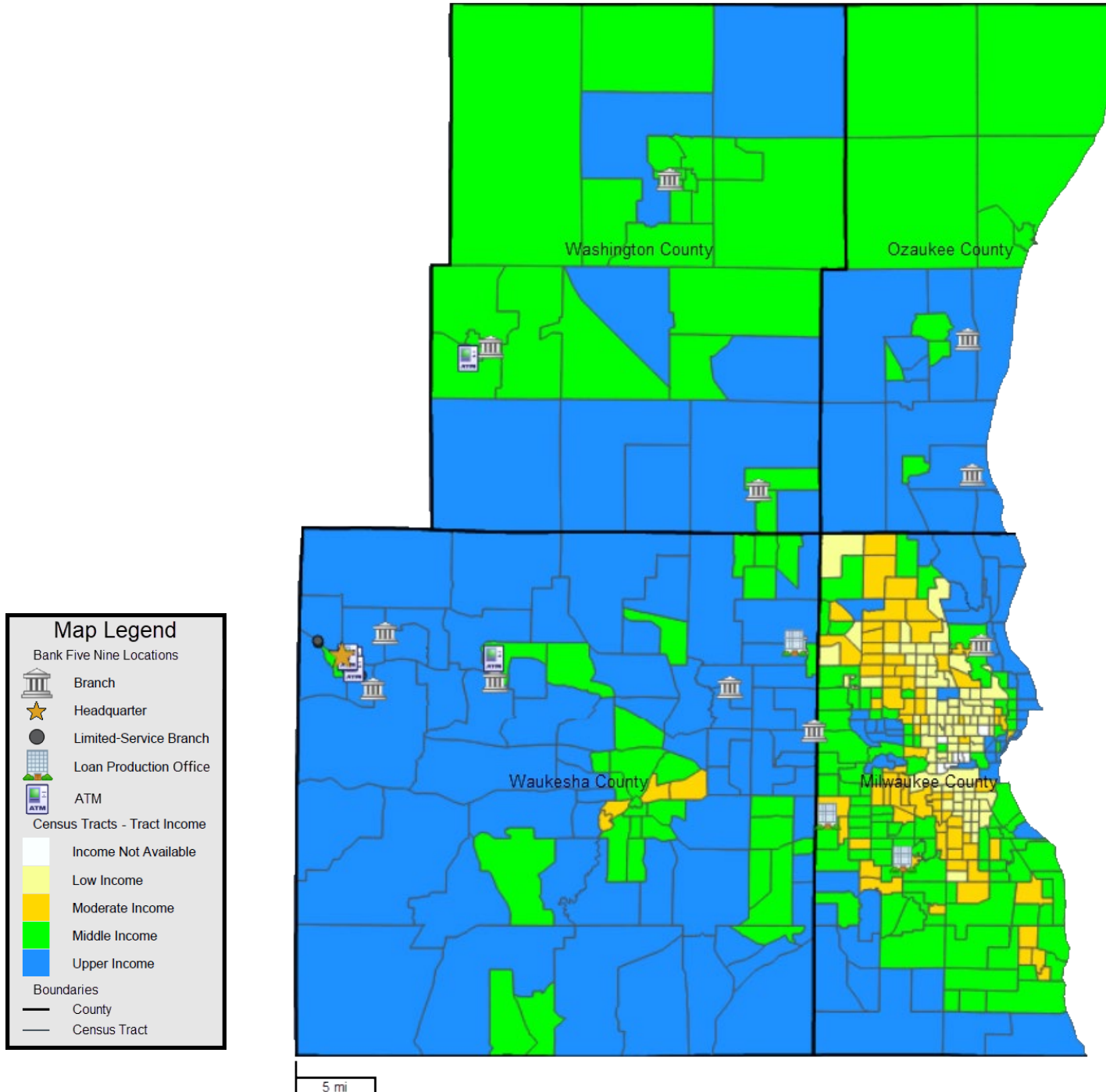
## Fee Schedule

Effective 03/01/25

|                                                                         |                         |
|-------------------------------------------------------------------------|-------------------------|
| 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                 |
| Returned Item Fee (ACH or Check)                                        | \$12.00                 |
| Returned Item Fee (Foreign)                                             | \$25.00                 |
| Special Statements                                                      | \$5.00                  |
| Stop Payment                                                            | \$18.00                 |
| 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.

## Milwaukee-Waukesha MSA



2026 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 33340 - MILWAUKEE-WAUKESHA, WI

State: WISCONSIN

County: ALL COUNTIES

All Tracts: 452



| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0001.01    | 2 - Moderate       | 74.98                        | No                              | \$108,400                                              | \$63,605                        | 4535             | 3633                | 80.11            | 415                  | 922                   |
| WI         | MILWAUKEE COUNTY | 0001.02    | 2 - Moderate       | 62.03                        | No                              | \$108,400                                              | \$52,625                        | 3711             | 3033                | 81.73            | 759                  | 876                   |
| WI         | MILWAUKEE COUNTY | 0002.01    | 1 - Low            | 36.48                        | No                              | \$108,400                                              | \$30,952                        | 5272             | 4717                | 89.47            | 364                  | 680                   |
| WI         | MILWAUKEE COUNTY | 0002.02    | 3 - Middle         | 98.30                        | No                              | \$108,400                                              | \$83,393                        | 6109             | 4421                | 72.37            | 1278                 | 1947                  |
| WI         | MILWAUKEE COUNTY | 0003.01    | 3 - Middle         | 97.11                        | No                              | \$108,400                                              | \$82,379                        | 1377             | 418                 | 30.36            | 601                  | 471                   |
| WI         | MILWAUKEE COUNTY | 0003.02    | 2 - Moderate       | 57.90                        | No                              | \$108,400                                              | \$49,122                        | 2874             | 2590                | 90.12            | 365                  | 723                   |
| WI         | MILWAUKEE COUNTY | 0003.03    | 3 - Middle         | 81.04                        | No                              | \$108,400                                              | \$68,750                        | 1820             | 1228                | 67.47            | 345                  | 575                   |
| WI         | MILWAUKEE COUNTY | 0003.04    | 4 - Upper          | 150.34                       | No                              | \$108,400                                              | \$127,533                       | 3435             | 2526                | 73.54            | 1013                 | 1105                  |
| WI         | MILWAUKEE COUNTY | 0004.00    | 1 - Low            | 42.30                        | No                              | \$108,400                                              | \$35,885                        | 2555             | 1895                | 74.17            | 338                  | 373                   |
| WI         | MILWAUKEE COUNTY | 0005.01    | 2 - Moderate       | 61.15                        | No                              | \$108,400                                              | \$51,875                        | 3343             | 2375                | 71.04            | 658                  | 1139                  |
| WI         | MILWAUKEE COUNTY | 0005.02    | 1 - Low            | 44.38                        | No                              | \$108,400                                              | \$37,652                        | 4296             | 3820                | 88.92            | 453                  | 1347                  |
| WI         | MILWAUKEE COUNTY | 0006.00    | 2 - Moderate       | 60.94                        | No                              | \$108,400                                              | \$51,696                        | 6158             | 5104                | 82.88            | 1107                 | 1771                  |
| WI         | MILWAUKEE COUNTY | 0007.00    | 2 - Moderate       | 58.40                        | No                              | \$108,400                                              | \$49,543                        | 3572             | 2860                | 80.07            | 796                  | 1206                  |
| WI         | MILWAUKEE COUNTY | 0008.00    | 2 - Moderate       | 63.15                        | No                              | \$108,400                                              | \$53,574                        | 4906             | 4058                | 82.72            | 786                  | 1461                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0009.00    | 1 - Low            | 43.07                        | No                              | \$108,400                                              | \$36,542                        | 3534             | 3051                | 86.33            | 463                  | 1269                  |
| WI         | MILWAUKEE COUNTY | 0010.00    | 1 - Low            | 43.58                        | No                              | \$108,400                                              | \$36,970                        | 3336             | 2930                | 87.83            | 595                  | 1371                  |
| WI         | MILWAUKEE COUNTY | 0011.00    | 2 - Moderate       | 65.48                        | No                              | \$108,400                                              | \$55,550                        | 2648             | 2463                | 93.01            | 310                  | 933                   |
| WI         | MILWAUKEE COUNTY | 0012.00    | 1 - Low            | 31.42                        | No                              | \$108,400                                              | \$26,659                        | 2888             | 2767                | 95.81            | 173                  | 841                   |
| WI         | MILWAUKEE COUNTY | 0013.00    | 2 - Moderate       | 56.20                        | No                              | \$108,400                                              | \$47,679                        | 3684             | 3401                | 92.32            | 396                  | 1474                  |
| WI         | MILWAUKEE COUNTY | 0014.00    | 2 - Moderate       | 57.04                        | No                              | \$108,400                                              | \$48,393                        | 2280             | 2066                | 90.61            | 158                  | 695                   |
| WI         | MILWAUKEE COUNTY | 0015.00    | 2 - Moderate       | 52.06                        | No                              | \$108,400                                              | \$44,167                        | 3176             | 2863                | 90.14            | 538                  | 1148                  |
| WI         | MILWAUKEE COUNTY | 0016.00    | 2 - Moderate       | 54.02                        | No                              | \$108,400                                              | \$45,828                        | 2786             | 2513                | 90.20            | 346                  | 883                   |
| WI         | MILWAUKEE COUNTY | 0017.00    | 2 - Moderate       | 57.46                        | No                              | \$108,400                                              | \$48,750                        | 4399             | 3804                | 86.47            | 672                  | 1205                  |
| WI         | MILWAUKEE COUNTY | 0018.00    | 1 - Low            | 32.29                        | No                              | \$108,400                                              | \$27,398                        | 2256             | 2007                | 88.96            | 299                  | 864                   |
| WI         | MILWAUKEE COUNTY | 0019.00    | 1 - Low            | 46.88                        | No                              | \$108,400                                              | \$39,770                        | 3260             | 2935                | 90.03            | 428                  | 1006                  |
| WI         | MILWAUKEE COUNTY | 0020.00    | 1 - Low            | 47.15                        | No                              | \$108,400                                              | \$40,000                        | 2319             | 2172                | 93.66            | 356                  | 933                   |
| WI         | MILWAUKEE COUNTY | 0021.00    | 1 - Low            | 40.52                        | No                              | \$108,400                                              | \$34,375                        | 2228             | 2109                | 94.66            | 132                  | 749                   |
| WI         | MILWAUKEE COUNTY | 0022.00    | 2 - Moderate       | 63.43                        | No                              | \$108,400                                              | \$53,810                        | 1802             | 1298                | 72.03            | 442                  | 758                   |
| WI         | MILWAUKEE COUNTY | 0023.00    | 1 - Low            | 43.29                        | No                              | \$108,400                                              | \$36,723                        | 3919             | 3799                | 96.94            | 677                  | 1665                  |
| WI         | MILWAUKEE COUNTY | 0024.00    | 2 - Moderate       | 53.31                        | No                              | \$108,400                                              | \$45,227                        | 2150             | 2086                | 97.02            | 217                  | 869                   |
| WI         | MILWAUKEE COUNTY | 0025.00    | 1 - Low            | 41.18                        | No                              | \$108,400                                              | \$34,938                        | 2041             | 1937                | 94.90            | 217                  | 681                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0026.00    | 1 - Low            | 49.60                        | No                              | \$108,400                                              | \$42,083                        | 2659             | 2570                | 96.65            | 274                  | 1089                  |
| WI         | MILWAUKEE COUNTY | 0027.00    | 1 - Low            | 31.21                        | No                              | \$108,400                                              | \$26,479                        | 1984             | 1868                | 94.15            | 181                  | 738                   |
| WI         | MILWAUKEE COUNTY | 0028.00    | 1 - Low            | 36.32                        | No                              | \$108,400                                              | \$30,818                        | 2121             | 1999                | 94.25            | 225                  | 783                   |
| WI         | MILWAUKEE COUNTY | 0029.00    | 1 - Low            | 29.31                        | No                              | \$108,400                                              | \$24,866                        | 2146             | 1986                | 92.54            | 190                  | 751                   |
| WI         | MILWAUKEE COUNTY | 0030.00    | 2 - Moderate       | 52.90                        | No                              | \$108,400                                              | \$44,881                        | 3712             | 3312                | 89.22            | 802                  | 1306                  |
| WI         | MILWAUKEE COUNTY | 0031.00    | 2 - Moderate       | 51.57                        | No                              | \$108,400                                              | \$43,750                        | 3415             | 3162                | 92.59            | 572                  | 1340                  |
| WI         | MILWAUKEE COUNTY | 0032.00    | 2 - Moderate       | 72.80                        | No                              | \$108,400                                              | \$61,759                        | 2662             | 2400                | 90.16            | 587                  | 1050                  |
| WI         | MILWAUKEE COUNTY | 0033.00    | 2 - Moderate       | 60.57                        | No                              | \$108,400                                              | \$51,386                        | 5117             | 4427                | 86.52            | 926                  | 1525                  |
| WI         | MILWAUKEE COUNTY | 0034.00    | 1 - Low            | 49.71                        | No                              | \$108,400                                              | \$42,173                        | 5745             | 4330                | 75.37            | 953                  | 1786                  |
| WI         | MILWAUKEE COUNTY | 0035.00    | 2 - Moderate       | 59.27                        | No                              | \$108,400                                              | \$50,286                        | 3213             | 2921                | 90.91            | 770                  | 1288                  |
| WI         | MILWAUKEE COUNTY | 0036.00    | 2 - Moderate       | 71.46                        | No                              | \$108,400                                              | \$60,625                        | 1697             | 1582                | 93.22            | 261                  | 673                   |
| WI         | MILWAUKEE COUNTY | 0037.00    | 3 - Middle         | 80.06                        | No                              | \$108,400                                              | \$67,917                        | 2305             | 2041                | 88.55            | 585                  | 890                   |
| WI         | MILWAUKEE COUNTY | 0038.00    | 2 - Moderate       | 57.91                        | No                              | \$108,400                                              | \$49,125                        | 2060             | 1943                | 94.32            | 437                  | 954                   |
| WI         | MILWAUKEE COUNTY | 0039.00    | 1 - Low            | 37.56                        | No                              | \$108,400                                              | \$31,864                        | 2587             | 2512                | 97.10            | 400                  | 1017                  |
| WI         | MILWAUKEE COUNTY | 0040.00    | 1 - Low            | 36.44                        | No                              | \$108,400                                              | \$30,915                        | 2475             | 2402                | 97.05            | 241                  | 871                   |
| WI         | MILWAUKEE COUNTY | 0041.00    | 1 - Low            | 40.44                        | No                              | \$108,400                                              | \$34,307                        | 2493             | 2419                | 97.03            | 374                  | 1033                  |
| WI         | MILWAUKEE COUNTY | 0042.00    | 1 - Low            | 48.22                        | No                              | \$108,400                                              | \$40,913                        | 2689             | 2641                | 98.21            | 476                  | 1335                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0043.00    | 2 - Moderate       | 51.95                        | No                              | \$108,400                                              | \$44,069                        | 4931             | 4787                | 97.08            | 927                  | 2452                  |
| WI         | MILWAUKEE COUNTY | 0044.00    | 1 - Low            | 35.17                        | No                              | \$108,400                                              | \$29,835                        | 2682             | 2207                | 82.29            | 214                  | 858                   |
| WI         | MILWAUKEE COUNTY | 0045.00    | 1 - Low            | 38.95                        | No                              | \$108,400                                              | \$33,045                        | 2179             | 2142                | 98.30            | 165                  | 819                   |
| WI         | MILWAUKEE COUNTY | 0046.00    | 1 - Low            | 36.10                        | No                              | \$108,400                                              | \$30,629                        | 2683             | 2636                | 98.25            | 359                  | 1312                  |
| WI         | MILWAUKEE COUNTY | 0047.00    | 4 - Upper          | 133.09                       | No                              | \$108,400                                              | \$112,905                       | 3599             | 3555                | 98.78            | 422                  | 2139                  |
| WI         | MILWAUKEE COUNTY | 0048.00    | 1 - Low            | 44.29                        | No                              | \$108,400                                              | \$37,576                        | 3525             | 3425                | 97.16            | 476                  | 1475                  |
| WI         | MILWAUKEE COUNTY | 0049.00    | 2 - Moderate       | 53.10                        | No                              | \$108,400                                              | \$45,050                        | 4256             | 3657                | 85.93            | 701                  | 1804                  |
| WI         | MILWAUKEE COUNTY | 0050.00    | 2 - Moderate       | 65.44                        | No                              | \$108,400                                              | \$55,518                        | 4591             | 3641                | 79.31            | 1074                 | 2214                  |
| WI         | MILWAUKEE COUNTY | 0051.00    | 2 - Moderate       | 65.90                        | No                              | \$108,400                                              | \$55,905                        | 3369             | 3027                | 89.85            | 447                  | 895                   |
| WI         | MILWAUKEE COUNTY | 0052.00    | 3 - Middle         | 85.62                        | No                              | \$108,400                                              | \$72,639                        | 1660             | 1035                | 62.35            | 441                  | 674                   |
| WI         | MILWAUKEE COUNTY | 0053.00    | 2 - Moderate       | 74.83                        | No                              | \$108,400                                              | \$63,482                        | 2022             | 1066                | 52.72            | 507                  | 900                   |
| WI         | MILWAUKEE COUNTY | 0054.00    | 3 - Middle         | 84.67                        | No                              | \$108,400                                              | \$71,827                        | 3660             | 1573                | 42.98            | 1039                 | 1354                  |
| WI         | MILWAUKEE COUNTY | 0055.00    | 3 - Middle         | 103.24                       | No                              | \$108,400                                              | \$87,578                        | 3333             | 1133                | 33.99            | 1178                 | 1430                  |
| WI         | MILWAUKEE COUNTY | 0056.00    | 4 - Upper          | 123.69                       | No                              | \$108,400                                              | \$104,926                       | 2065             | 453                 | 21.94            | 659                  | 903                   |
| WI         | MILWAUKEE COUNTY | 0057.00    | 3 - Middle         | 99.95                        | No                              | \$108,400                                              | \$84,792                        | 2393             | 758                 | 31.68            | 769                  | 1042                  |
| WI         | MILWAUKEE COUNTY | 0058.00    | 3 - Middle         | 86.07                        | No                              | \$108,400                                              | \$73,013                        | 3358             | 1513                | 45.06            | 790                  | 1511                  |
| WI         | MILWAUKEE COUNTY | 0059.00    | 2 - Moderate       | 51.57                        | No                              | \$108,400                                              | \$43,750                        | 3408             | 2676                | 78.52            | 688                  | 1462                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0060.00    | 1 - Low            | 39.98                        | No                              | \$108,400                                              | \$33,919                        | 2428             | 2278                | 93.82            | 159                  | 1000                  |
| WI         | MILWAUKEE COUNTY | 0061.00    | 2 - Moderate       | 51.63                        | No                              | \$108,400                                              | \$43,804                        | 2216             | 2024                | 91.34            | 287                  | 868                   |
| WI         | MILWAUKEE COUNTY | 0062.00    | 1 - Low            | 39.83                        | No                              | \$108,400                                              | \$33,790                        | 2339             | 2293                | 98.03            | 181                  | 932                   |
| WI         | MILWAUKEE COUNTY | 0063.00    | 1 - Low            | 40.41                        | No                              | \$108,400                                              | \$34,286                        | 1910             | 1876                | 98.22            | 126                  | 925                   |
| WI         | MILWAUKEE COUNTY | 0064.00    | 1 - Low            | 23.26                        | No                              | \$108,400                                              | \$19,739                        | 1962             | 1933                | 98.52            | 175                  | 877                   |
| WI         | MILWAUKEE COUNTY | 0065.00    | 1 - Low            | 32.90                        | No                              | \$108,400                                              | \$27,917                        | 2068             | 2033                | 98.31            | 286                  | 995                   |
| WI         | MILWAUKEE COUNTY | 0066.00    | 1 - Low            | 31.15                        | No                              | \$108,400                                              | \$26,429                        | 2292             | 2248                | 98.08            | 264                  | 917                   |
| WI         | MILWAUKEE COUNTY | 0067.00    | 1 - Low            | 40.47                        | No                              | \$108,400                                              | \$34,338                        | 1094             | 1044                | 95.43            | 151                  | 603                   |
| WI         | MILWAUKEE COUNTY | 0068.00    | 1 - Low            | 28.92                        | No                              | \$108,400                                              | \$24,539                        | 2164             | 2082                | 96.21            | 222                  | 852                   |
| WI         | MILWAUKEE COUNTY | 0069.00    | 1 - Low            | 31.50                        | No                              | \$108,400                                              | \$26,726                        | 2147             | 2065                | 96.18            | 205                  | 832                   |
| WI         | MILWAUKEE COUNTY | 0070.00    | 1 - Low            | 28.36                        | No                              | \$108,400                                              | \$24,063                        | 2507             | 2298                | 91.66            | 244                  | 1060                  |
| WI         | MILWAUKEE COUNTY | 0071.00    | 2 - Moderate       | 70.65                        | No                              | \$108,400                                              | \$59,940                        | 1838             | 616                 | 33.51            | 291                  | 1000                  |
| WI         | MILWAUKEE COUNTY | 0072.00    | 3 - Middle         | 86.93                        | No                              | \$108,400                                              | \$73,750                        | 2727             | 1046                | 38.36            | 897                  | 1417                  |
| WI         | MILWAUKEE COUNTY | 0073.00    | 3 - Middle         | 83.36                        | No                              | \$108,400                                              | \$70,714                        | 2949             | 625                 | 21.19            | 272                  | 756                   |
| WI         | MILWAUKEE COUNTY | 0074.00    | 4 - Upper          | 239.69                       | No                              | \$108,400                                              | \$203,333                       | 3512             | 630                 | 17.94            | 376                  | 536                   |
| WI         | MILWAUKEE COUNTY | 0075.00    | 4 - Upper          | 156.04                       | No                              | \$108,400                                              | \$132,375                       | 2669             | 460                 | 17.23            | 589                  | 1028                  |
| WI         | MILWAUKEE COUNTY | 0076.00    | 4 - Upper          | 143.22                       | No                              | \$108,400                                              | \$121,500                       | 3304             | 678                 | 20.52            | 280                  | 489                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0077.00    | 3 - Middle         | 108.27                       | No                              | \$108,400                                              | \$91,845                        | 4035             | 1144                | 28.35            | 388                  | 1019                  |
| WI         | MILWAUKEE COUNTY | 0078.00    | 3 - Middle         | 93.48                        | No                              | \$108,400                                              | \$79,300                        | 3475             | 736                 | 21.18            | 249                  | 945                   |
| WI         | MILWAUKEE COUNTY | 0079.00    | 2 - Moderate       | 64.73                        | No                              | \$108,400                                              | \$54,910                        | 2212             | 519                 | 23.46            | 266                  | 921                   |
| WI         | MILWAUKEE COUNTY | 0080.00    | 2 - Moderate       | 78.09                        | No                              | \$108,400                                              | \$66,250                        | 1792             | 609                 | 33.98            | 239                  | 854                   |
| WI         | MILWAUKEE COUNTY | 0081.00    | 1 - Low            | 42.78                        | No                              | \$108,400                                              | \$36,297                        | 1238             | 1044                | 84.33            | 86                   | 381                   |
| WI         | MILWAUKEE COUNTY | 0084.00    | 1 - Low            | 38.21                        | No                              | \$108,400                                              | \$32,417                        | 951              | 909                 | 95.58            | 98                   | 454                   |
| WI         | MILWAUKEE COUNTY | 0085.00    | 1 - Low            | 32.83                        | No                              | \$108,400                                              | \$27,857                        | 1159             | 1096                | 94.56            | 96                   | 400                   |
| WI         | MILWAUKEE COUNTY | 0086.00    | 2 - Moderate       | 57.96                        | No                              | \$108,400                                              | \$49,167                        | 1131             | 1120                | 99.03            | 112                  | 481                   |
| WI         | MILWAUKEE COUNTY | 0087.00    | 1 - Low            | 26.35                        | No                              | \$108,400                                              | \$22,356                        | 1174             | 1163                | 99.06            | 101                  | 468                   |
| WI         | MILWAUKEE COUNTY | 0088.00    | 1 - Low            | 31.41                        | No                              | \$108,400                                              | \$26,650                        | 1826             | 1745                | 95.56            | 165                  | 668                   |
| WI         | MILWAUKEE COUNTY | 0089.00    | 1 - Low            | 31.32                        | No                              | \$108,400                                              | \$26,574                        | 1271             | 1236                | 97.25            | 104                  | 452                   |
| WI         | MILWAUKEE COUNTY | 0090.00    | 1 - Low            | 35.58                        | No                              | \$108,400                                              | \$30,188                        | 2396             | 2359                | 98.46            | 121                  | 853                   |
| WI         | MILWAUKEE COUNTY | 0091.00    | 1 - Low            | 23.16                        | No                              | \$108,400                                              | \$19,653                        | 2218             | 2054                | 92.61            | 185                  | 743                   |
| WI         | MILWAUKEE COUNTY | 0092.00    | 2 - Moderate       | 61.06                        | No                              | \$108,400                                              | \$51,800                        | 1638             | 1237                | 75.52            | 234                  | 636                   |
| WI         | MILWAUKEE COUNTY | 0093.00    | 3 - Middle         | 100.44                       | No                              | \$108,400                                              | \$85,208                        | 2368             | 1199                | 50.63            | 483                  | 1061                  |
| WI         | MILWAUKEE COUNTY | 0094.00    | 3 - Middle         | 99.74                        | No                              | \$108,400                                              | \$84,609                        | 2421             | 642                 | 26.52            | 761                  | 1221                  |
| WI         | MILWAUKEE COUNTY | 0095.00    | 3 - Middle         | 101.51                       | No                              | \$108,400                                              | \$86,111                        | 1995             | 639                 | 32.03            | 706                  | 972                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0096.00    | 1 - Low            | 40.82                        | No                              | \$108,400                                              | \$34,628                        | 2187             | 2094                | 95.75            | 145                  | 669                   |
| WI         | MILWAUKEE COUNTY | 0097.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 1785             | 1745                | 97.76            | 98                   | 376                   |
| WI         | MILWAUKEE COUNTY | 0098.00    | 1 - Low            | 40.58                        | No                              | \$108,400                                              | \$34,432                        | 1575             | 1555                | 98.73            | 101                  | 349                   |
| WI         | MILWAUKEE COUNTY | 0099.00    | 1 - Low            | 35.73                        | No                              | \$108,400                                              | \$30,313                        | 1162             | 1126                | 96.90            | 157                  | 495                   |
| WI         | MILWAUKEE COUNTY | 0106.00    | 1 - Low            | 40.40                        | No                              | \$108,400                                              | \$34,279                        | 1114             | 754                 | 67.68            | 233                  | 534                   |
| WI         | MILWAUKEE COUNTY | 0107.00    | 3 - Middle         | 98.72                        | No                              | \$108,400                                              | \$83,750                        | 2341             | 722                 | 30.84            | 493                  | 1084                  |
| WI         | MILWAUKEE COUNTY | 0108.00    | 2 - Moderate       | 78.76                        | No                              | \$108,400                                              | \$66,818                        | 2660             | 618                 | 23.23            | 297                  | 474                   |
| WI         | MILWAUKEE COUNTY | 0110.00    | 4 - Upper          | 124.94                       | No                              | \$108,400                                              | \$105,990                       | 3418             | 983                 | 28.76            | 330                  | 770                   |
| WI         | MILWAUKEE COUNTY | 0111.00    | 3 - Middle         | 92.46                        | No                              | \$108,400                                              | \$78,438                        | 1641             | 357                 | 21.76            | 85                   | 313                   |
| WI         | MILWAUKEE COUNTY | 0112.00    | 4 - Upper          | 169.23                       | No                              | \$108,400                                              | \$143,561                       | 2711             | 713                 | 26.30            | 460                  | 772                   |
| WI         | MILWAUKEE COUNTY | 0113.00    | 4 - Upper          | 177.21                       | No                              | \$108,400                                              | \$150,329                       | 2941             | 726                 | 24.69            | 238                  | 233                   |
| WI         | MILWAUKEE COUNTY | 0114.00    | 4 - Upper          | 121.68                       | No                              | \$108,400                                              | \$103,224                       | 1500             | 490                 | 32.67            | 336                  | 247                   |
| WI         | MILWAUKEE COUNTY | 0122.00    | 3 - Middle         | 85.76                        | No                              | \$108,400                                              | \$72,750                        | 2149             | 1972                | 91.76            | 245                  | 693                   |
| WI         | MILWAUKEE COUNTY | 0123.00    | 1 - Low            | 11.70                        | No                              | \$108,400                                              | \$9,931                         | 1047             | 886                 | 84.62            | 97                   | 347                   |
| WI         | MILWAUKEE COUNTY | 0124.00    | 2 - Moderate       | 66.40                        | No                              | \$108,400                                              | \$56,328                        | 2478             | 1262                | 50.93            | 507                  | 1023                  |
| WI         | MILWAUKEE COUNTY | 0125.00    | 3 - Middle         | 108.48                       | No                              | \$108,400                                              | \$92,026                        | 1904             | 443                 | 23.27            | 530                  | 822                   |
| WI         | MILWAUKEE COUNTY | 0126.00    | 2 - Moderate       | 63.30                        | No                              | \$108,400                                              | \$53,698                        | 2213             | 631                 | 28.51            | 598                  | 991                   |

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|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0127.00    | 3 - Middle         | 97.25                        | No                              | \$108,400                                              | \$82,500                        | 1307             | 302                 | 23.11            | 316                  | 508                   |
| WI         | MILWAUKEE COUNTY | 0128.00    | 3 - Middle         | 104.08                       | No                              | \$108,400                                              | \$88,292                        | 3052             | 894                 | 29.29            | 516                  | 925                   |
| WI         | MILWAUKEE COUNTY | 0129.00    | 2 - Moderate       | 70.05                        | No                              | \$108,400                                              | \$59,423                        | 3002             | 1285                | 42.80            | 709                  | 1186                  |
| WI         | MILWAUKEE COUNTY | 0130.00    | 2 - Moderate       | 72.64                        | No                              | \$108,400                                              | \$61,625                        | 1804             | 888                 | 49.22            | 422                  | 668                   |
| WI         | MILWAUKEE COUNTY | 0133.00    | 1 - Low            | 37.69                        | No                              | \$108,400                                              | \$31,979                        | 1002             | 666                 | 66.47            | 185                  | 399                   |
| WI         | MILWAUKEE COUNTY | 0134.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 2313             | 2068                | 89.41            | 242                  | 574                   |
| WI         | MILWAUKEE COUNTY | 0135.00    | 1 - Low            | 17.97                        | No                              | \$108,400                                              | \$15,250                        | 1901             | 1583                | 83.27            | 51                   | 186                   |
| WI         | MILWAUKEE COUNTY | 0136.00    | 1 - Low            | 24.23                        | No                              | \$108,400                                              | \$20,556                        | 2033             | 1676                | 82.44            | 103                  | 298                   |
| WI         | MILWAUKEE COUNTY | 0137.00    | 1 - Low            | 23.19                        | No                              | \$108,400                                              | \$19,677                        | 1459             | 1324                | 90.75            | 75                   | 220                   |
| WI         | MILWAUKEE COUNTY | 0141.00    | 1 - Low            | 23.67                        | No                              | \$108,400                                              | \$20,083                        | 2103             | 1613                | 76.70            | 7                    | 345                   |
| WI         | MILWAUKEE COUNTY | 0143.00    | 4 - Upper          | 148.82                       | No                              | \$108,400                                              | \$126,250                       | 2549             | 546                 | 21.42            | 405                  | 97                    |
| WI         | MILWAUKEE COUNTY | 0144.00    | 4 - Upper          | 128.90                       | No                              | \$108,400                                              | \$109,348                       | 3282             | 884                 | 26.93            | 261                  | 203                   |
| WI         | MILWAUKEE COUNTY | 0146.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 3257             | 1320                | 40.53            | 36                   | 142                   |
| WI         | MILWAUKEE COUNTY | 0147.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 3694             | 1483                | 40.15            | 25                   | 159                   |
| WI         | MILWAUKEE COUNTY | 0148.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 2484             | 1501                | 60.43            | 6                    | 193                   |
| WI         | MILWAUKEE COUNTY | 0149.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 1418             | 949                 | 66.93            | 41                   | 159                   |
| WI         | MILWAUKEE COUNTY | 0157.00    | 1 - Low            | 36.06                        | No                              | \$108,400                                              | \$30,595                        | 2943             | 2659                | 90.35            | 404                  | 993                   |

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|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0158.00    | 1 - Low            | 32.16                        | No                              | \$108,400                                              | \$27,286                        | 2631             | 2362                | 89.78            | 148                  | 977                   |
| WI         | MILWAUKEE COUNTY | 0159.00    | 1 - Low            | 43.64                        | No                              | \$108,400                                              | \$37,027                        | 3590             | 3125                | 87.05            | 388                  | 1070                  |
| WI         | MILWAUKEE COUNTY | 0160.00    | 1 - Low            | 48.27                        | No                              | \$108,400                                              | \$40,949                        | 3084             | 2641                | 85.64            | 310                  | 943                   |
| WI         | MILWAUKEE COUNTY | 0161.00    | 2 - Moderate       | 51.89                        | No                              | \$108,400                                              | \$44,022                        | 3169             | 2752                | 86.84            | 474                  | 1253                  |
| WI         | MILWAUKEE COUNTY | 0162.00    | 2 - Moderate       | 65.43                        | No                              | \$108,400                                              | \$55,507                        | 3296             | 2726                | 82.71            | 405                  | 1002                  |
| WI         | MILWAUKEE COUNTY | 0163.00    | 1 - Low            | 41.99                        | No                              | \$108,400                                              | \$35,625                        | 4779             | 4346                | 90.94            | 408                  | 1380                  |
| WI         | MILWAUKEE COUNTY | 0164.00    | 1 - Low            | 40.87                        | No                              | \$108,400                                              | \$34,675                        | 4220             | 3919                | 92.87            | 317                  | 1104                  |
| WI         | MILWAUKEE COUNTY | 0165.00    | 1 - Low            | 29.89                        | No                              | \$108,400                                              | \$25,363                        | 2362             | 2097                | 88.78            | 189                  | 724                   |
| WI         | MILWAUKEE COUNTY | 0166.00    | 1 - Low            | 29.79                        | No                              | \$108,400                                              | \$25,278                        | 1757             | 1457                | 82.93            | 85                   | 613                   |
| WI         | MILWAUKEE COUNTY | 0167.00    | 1 - Low            | 35.62                        | No                              | \$108,400                                              | \$30,222                        | 3114             | 2809                | 90.21            | 201                  | 880                   |
| WI         | MILWAUKEE COUNTY | 0168.00    | 1 - Low            | 39.39                        | No                              | \$108,400                                              | \$33,419                        | 3025             | 2813                | 92.99            | 313                  | 1080                  |
| WI         | MILWAUKEE COUNTY | 0169.00    | 1 - Low            | 40.75                        | No                              | \$108,400                                              | \$34,574                        | 3823             | 3400                | 88.94            | 314                  | 1018                  |
| WI         | MILWAUKEE COUNTY | 0170.00    | 1 - Low            | 44.43                        | No                              | \$108,400                                              | \$37,692                        | 5697             | 4950                | 86.89            | 803                  | 1760                  |
| WI         | MILWAUKEE COUNTY | 0171.00    | 2 - Moderate       | 51.85                        | No                              | \$108,400                                              | \$43,990                        | 2780             | 2450                | 88.13            | 432                  | 798                   |
| WI         | MILWAUKEE COUNTY | 0172.00    | 2 - Moderate       | 60.82                        | No                              | \$108,400                                              | \$51,600                        | 2589             | 2240                | 86.52            | 355                  | 857                   |
| WI         | MILWAUKEE COUNTY | 0173.00    | 2 - Moderate       | 50.10                        | No                              | \$108,400                                              | \$42,500                        | 3706             | 3199                | 86.32            | 560                  | 1115                  |
| WI         | MILWAUKEE COUNTY | 0174.00    | 1 - Low            | 31.79                        | No                              | \$108,400                                              | \$26,971                        | 2878             | 2500                | 86.87            | 236                  | 836                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0175.00    | 1 - Low            | 36.85                        | No                              | \$108,400                                              | \$31,266                        | 4034             | 3626                | 89.89            | 324                  | 1253                  |
| WI         | MILWAUKEE COUNTY | 0176.00    | 1 - Low            | 37.28                        | No                              | \$108,400                                              | \$31,625                        | 2798             | 2446                | 87.42            | 253                  | 896                   |
| WI         | MILWAUKEE COUNTY | 0179.00    | 3 - Middle         | 112.35                       | No                              | \$108,400                                              | \$95,313                        | 2879             | 864                 | 30.01            | 495                  | 1224                  |
| WI         | MILWAUKEE COUNTY | 0180.00    | 3 - Middle         | 102.87                       | No                              | \$108,400                                              | \$87,266                        | 2726             | 719                 | 26.38            | 448                  | 1169                  |
| WI         | MILWAUKEE COUNTY | 0181.00    | 3 - Middle         | 110.93                       | No                              | \$108,400                                              | \$94,107                        | 1589             | 242                 | 15.23            | 766                  | 840                   |
| WI         | MILWAUKEE COUNTY | 0182.00    | 4 - Upper          | 138.95                       | No                              | \$108,400                                              | \$117,875                       | 1563             | 230                 | 14.72            | 493                  | 794                   |
| WI         | MILWAUKEE COUNTY | 0183.00    | 3 - Middle         | 90.37                        | No                              | \$108,400                                              | \$76,667                        | 2260             | 460                 | 20.35            | 550                  | 975                   |
| WI         | MILWAUKEE COUNTY | 0184.00    | 3 - Middle         | 98.50                        | No                              | \$108,400                                              | \$83,563                        | 1300             | 318                 | 24.46            | 368                  | 621                   |
| WI         | MILWAUKEE COUNTY | 0185.00    | 3 - Middle         | 92.29                        | No                              | \$108,400                                              | \$78,295                        | 1661             | 561                 | 33.77            | 488                  | 683                   |
| WI         | MILWAUKEE COUNTY | 0186.00    | 1 - Low            | 49.11                        | No                              | \$108,400                                              | \$41,667                        | 2672             | 2310                | 86.45            | 285                  | 871                   |
| WI         | MILWAUKEE COUNTY | 0187.00    | 1 - Low            | 48.62                        | No                              | \$108,400                                              | \$41,250                        | 3597             | 3165                | 87.99            | 476                  | 1074                  |
| WI         | MILWAUKEE COUNTY | 0188.00    | 2 - Moderate       | 53.14                        | No                              | \$108,400                                              | \$45,081                        | 2023             | 1818                | 89.87            | 299                  | 580                   |
| WI         | MILWAUKEE COUNTY | 0189.00    | 2 - Moderate       | 77.46                        | No                              | \$108,400                                              | \$65,714                        | 1696             | 1309                | 77.18            | 283                  | 533                   |
| WI         | MILWAUKEE COUNTY | 0190.00    | 3 - Middle         | 86.06                        | No                              | \$108,400                                              | \$73,005                        | 4758             | 2473                | 51.98            | 1152                 | 1795                  |
| WI         | MILWAUKEE COUNTY | 0191.00    | 3 - Middle         | 88.78                        | No                              | \$108,400                                              | \$75,313                        | 3685             | 2031                | 55.12            | 767                  | 1246                  |
| WI         | MILWAUKEE COUNTY | 0192.00    | 3 - Middle         | 87.73                        | No                              | \$108,400                                              | \$74,423                        | 3455             | 1432                | 41.45            | 1016                 | 1229                  |
| WI         | MILWAUKEE COUNTY | 0193.00    | 3 - Middle         | 82.17                        | No                              | \$108,400                                              | \$69,710                        | 2806             | 990                 | 35.28            | 989                  | 1127                  |

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|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0194.00    | 2 - Moderate       | 70.51                        | No                              | \$108,400                                              | \$59,821                        | 3679             | 1151                | 31.29            | 762                  | 1126                  |
| WI         | MILWAUKEE COUNTY | 0195.00    | 3 - Middle         | 98.45                        | No                              | \$108,400                                              | \$83,517                        | 3243             | 964                 | 29.73            | 867                  | 1499                  |
| WI         | MILWAUKEE COUNTY | 0196.00    | 3 - Middle         | 99.17                        | No                              | \$108,400                                              | \$84,130                        | 3602             | 1245                | 34.56            | 936                  | 1366                  |
| WI         | MILWAUKEE COUNTY | 0197.00    | 3 - Middle         | 91.65                        | No                              | \$108,400                                              | \$77,750                        | 5644             | 2134                | 37.81            | 1568                 | 2052                  |
| WI         | MILWAUKEE COUNTY | 0198.00    | 3 - Middle         | 88.84                        | No                              | \$108,400                                              | \$75,366                        | 5158             | 2144                | 41.57            | 1366                 | 1958                  |
| WI         | MILWAUKEE COUNTY | 0199.00    | 2 - Moderate       | 71.26                        | No                              | \$108,400                                              | \$60,455                        | 3802             | 1554                | 40.87            | 1070                 | 1295                  |
| WI         | MILWAUKEE COUNTY | 0200.00    | 2 - Moderate       | 77.95                        | No                              | \$108,400                                              | \$66,125                        | 3658             | 2586                | 70.69            | 674                  | 1047                  |
| WI         | MILWAUKEE COUNTY | 0201.00    | 2 - Moderate       | 59.09                        | No                              | \$108,400                                              | \$50,129                        | 3807             | 2893                | 75.99            | 672                  | 1243                  |
| WI         | MILWAUKEE COUNTY | 0202.00    | 2 - Moderate       | 69.54                        | No                              | \$108,400                                              | \$58,997                        | 3483             | 2305                | 66.18            | 932                  | 1189                  |
| WI         | MILWAUKEE COUNTY | 0203.00    | 2 - Moderate       | 75.02                        | No                              | \$108,400                                              | \$63,640                        | 4156             | 2606                | 62.70            | 996                  | 1445                  |
| WI         | MILWAUKEE COUNTY | 0204.00    | 2 - Moderate       | 54.47                        | No                              | \$108,400                                              | \$46,213                        | 3266             | 2716                | 83.16            | 509                  | 1029                  |
| WI         | MILWAUKEE COUNTY | 0205.00    | 1 - Low            | 48.01                        | No                              | \$108,400                                              | \$40,729                        | 3074             | 2421                | 78.76            | 485                  | 1027                  |
| WI         | MILWAUKEE COUNTY | 0206.00    | 2 - Moderate       | 79.66                        | No                              | \$108,400                                              | \$67,583                        | 3325             | 886                 | 26.65            | 985                  | 1475                  |
| WI         | MILWAUKEE COUNTY | 0207.00    | 3 - Middle         | 91.15                        | No                              | \$108,400                                              | \$77,324                        | 4145             | 931                 | 22.46            | 1337                 | 1944                  |
| WI         | MILWAUKEE COUNTY | 0208.00    | 3 - Middle         | 119.07                       | No                              | \$108,400                                              | \$101,012                       | 2920             | 528                 | 18.08            | 988                  | 1468                  |
| WI         | MILWAUKEE COUNTY | 0209.00    | 3 - Middle         | 93.53                        | No                              | \$108,400                                              | \$79,342                        | 2559             | 707                 | 27.63            | 777                  | 978                   |
| WI         | MILWAUKEE COUNTY | 0210.00    | 3 - Middle         | 91.89                        | No                              | \$108,400                                              | \$77,957                        | 2122             | 652                 | 30.73            | 648                  | 860                   |

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|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0211.00    | 3 - Middle         | 88.53                        | No                              | \$108,400                                              | \$75,104                        | 1385             | 380                 | 27.44            | 442                  | 600                   |
| WI         | MILWAUKEE COUNTY | 0212.00    | 2 - Moderate       | 70.15                        | No                              | \$108,400                                              | \$59,511                        | 2093             | 767                 | 36.65            | 598                  | 802                   |
| WI         | MILWAUKEE COUNTY | 0213.00    | 2 - Moderate       | 73.95                        | No                              | \$108,400                                              | \$62,738                        | 1670             | 850                 | 50.90            | 303                  | 569                   |
| WI         | MILWAUKEE COUNTY | 0214.00    | 1 - Low            | 30.54                        | No                              | \$108,400                                              | \$25,913                        | 3432             | 2275                | 66.29            | 350                  | 1143                  |
| WI         | MILWAUKEE COUNTY | 0215.00    | 3 - Middle         | 110.28                       | No                              | \$108,400                                              | \$93,556                        | 2969             | 1287                | 43.35            | 893                  | 1194                  |
| WI         | MILWAUKEE COUNTY | 0216.00    | 2 - Moderate       | 58.00                        | No                              | \$108,400                                              | \$49,208                        | 4686             | 2280                | 48.66            | 1139                 | 1347                  |
| WI         | MILWAUKEE COUNTY | 0217.00    | 3 - Middle         | 94.72                        | No                              | \$108,400                                              | \$80,357                        | 6241             | 2338                | 37.46            | 1702                 | 1952                  |
| WI         | MILWAUKEE COUNTY | 0218.00    | 2 - Moderate       | 71.46                        | No                              | \$108,400                                              | \$60,625                        | 2187             | 861                 | 39.37            | 420                  | 711                   |
| WI         | MILWAUKEE COUNTY | 0301.00    | 4 - Upper          | 155.76                       | No                              | \$108,400                                              | \$132,137                       | 4378             | 811                 | 18.52            | 1398                 | 1556                  |
| WI         | MILWAUKEE COUNTY | 0351.00    | 4 - Upper          | 230.85                       | No                              | \$108,400                                              | \$195,833                       | 2306             | 308                 | 13.36            | 668                  | 724                   |
| WI         | MILWAUKEE COUNTY | 0352.00    | 4 - Upper          | 176.82                       | No                              | \$108,400                                              | \$150,000                       | 4628             | 817                 | 17.65            | 1255                 | 1306                  |
| WI         | MILWAUKEE COUNTY | 0401.00    | 4 - Upper          | 191.93                       | No                              | \$108,400                                              | \$162,813                       | 1602             | 363                 | 22.66            | 533                  | 623                   |
| WI         | MILWAUKEE COUNTY | 0501.01    | 3 - Middle         | 106.30                       | No                              | \$108,400                                              | \$90,179                        | 6061             | 3262                | 53.82            | 2013                 | 2253                  |
| WI         | MILWAUKEE COUNTY | 0501.03    | 4 - Upper          | 122.19                       | No                              | \$108,400                                              | \$103,661                       | 3509             | 2041                | 58.16            | 679                  | 829                   |
| WI         | MILWAUKEE COUNTY | 0501.04    | 3 - Middle         | 109.18                       | No                              | \$108,400                                              | \$92,618                        | 2937             | 1694                | 57.68            | 628                  | 708                   |
| WI         | MILWAUKEE COUNTY | 0601.01    | 4 - Upper          | 156.71                       | No                              | \$108,400                                              | \$132,936                       | 4106             | 1284                | 31.27            | 1268                 | 1432                  |
| WI         | MILWAUKEE COUNTY | 0601.02    | 4 - Upper          | 132.81                       | No                              | \$108,400                                              | \$112,667                       | 3262             | 868                 | 26.61            | 1104                 | 958                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0602.00    | 3 - Middle         | 110.34                       | No                              | \$108,400                                              | \$93,607                        | 5989             | 2055                | 34.31            | 1930                 | 2334                  |
| WI         | MILWAUKEE COUNTY | 0701.00    | 4 - Upper          | 167.98                       | No                              | \$108,400                                              | \$142,500                       | 4666             | 602                 | 12.90            | 1319                 | 1534                  |
| WI         | MILWAUKEE COUNTY | 0702.00    | 4 - Upper          | 221.99                       | No                              | \$108,400                                              | \$188,316                       | 5389             | 653                 | 12.12            | 1613                 | 1720                  |
| WI         | MILWAUKEE COUNTY | 0703.00    | 4 - Upper          | 155.82                       | No                              | \$108,400                                              | \$132,188                       | 4899             | 1227                | 25.05            | 1260                 | 1614                  |
| WI         | MILWAUKEE COUNTY | 0801.00    | 3 - Middle         | 100.57                       | No                              | \$108,400                                              | \$85,313                        | 2781             | 645                 | 23.19            | 460                  | 939                   |
| WI         | MILWAUKEE COUNTY | 0802.00    | 4 - Upper          | 124.43                       | No                              | \$108,400                                              | \$105,556                       | 3745             | 846                 | 22.59            | 686                  | 1070                  |
| WI         | MILWAUKEE COUNTY | 0803.00    | 4 - Upper          | 195.68                       | No                              | \$108,400                                              | \$166,000                       | 3900             | 604                 | 15.49            | 1193                 | 1511                  |
| WI         | MILWAUKEE COUNTY | 0804.00    | 3 - Middle         | 118.87                       | No                              | \$108,400                                              | \$100,843                       | 3433             | 849                 | 24.73            | 601                  | 692                   |
| WI         | MILWAUKEE COUNTY | 0901.00    | 3 - Middle         | 98.07                        | No                              | \$108,400                                              | \$83,194                        | 4118             | 1133                | 27.51            | 1235                 | 1423                  |
| WI         | MILWAUKEE COUNTY | 0902.00    | 3 - Middle         | 119.82                       | No                              | \$108,400                                              | \$101,645                       | 2249             | 491                 | 21.83            | 673                  | 711                   |
| WI         | MILWAUKEE COUNTY | 0903.00    | 3 - Middle         | 112.66                       | No                              | \$108,400                                              | \$95,573                        | 3613             | 1235                | 34.18            | 700                  | 987                   |
| WI         | MILWAUKEE COUNTY | 0906.00    | 3 - Middle         | 107.36                       | No                              | \$108,400                                              | \$91,080                        | 4647             | 928                 | 19.97            | 1357                 | 1579                  |
| WI         | MILWAUKEE COUNTY | 0907.00    | 4 - Upper          | 218.47                       | No                              | \$108,400                                              | \$185,329                       | 3234             | 317                 | 9.80             | 1026                 | 1152                  |
| WI         | MILWAUKEE COUNTY | 0908.00    | 4 - Upper          | 165.24                       | No                              | \$108,400                                              | \$140,179                       | 2351             | 275                 | 11.70            | 834                  | 1037                  |
| WI         | MILWAUKEE COUNTY | 0909.00    | 4 - Upper          | 121.39                       | No                              | \$108,400                                              | \$102,981                       | 3674             | 667                 | 18.15            | 933                  | 1452                  |
| WI         | MILWAUKEE COUNTY | 0910.00    | 4 - Upper          | 149.38                       | No                              | \$108,400                                              | \$126,719                       | 4402             | 753                 | 17.11            | 1272                 | 2022                  |
| WI         | MILWAUKEE COUNTY | 0911.00    | 4 - Upper          | 158.65                       | No                              | \$108,400                                              | \$134,583                       | 4252             | 400                 | 9.41             | 1332                 | 1646                  |

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|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 0912.00    | 3 - Middle         | 118.32                       | No                              | \$108,400                                              | \$100,377                       | 5371             | 1000                | 18.62            | 912                  | 1468                  |
| WI         | MILWAUKEE COUNTY | 0913.00    | 4 - Upper          | 186.50                       | No                              | \$108,400                                              | \$158,214                       | 3703             | 423                 | 11.42            | 1198                 | 1363                  |
| WI         | MILWAUKEE COUNTY | 0914.00    | 4 - Upper          | 124.73                       | No                              | \$108,400                                              | \$105,815                       | 2124             | 336                 | 15.82            | 593                  | 938                   |
| WI         | MILWAUKEE COUNTY | 1001.00    | 2 - Moderate       | 58.16                        | No                              | \$108,400                                              | \$49,340                        | 3852             | 1914                | 49.69            | 775                  | 1808                  |
| WI         | MILWAUKEE COUNTY | 1002.00    | 2 - Moderate       | 61.97                        | No                              | \$108,400                                              | \$52,569                        | 3821             | 1800                | 47.11            | 532                  | 1262                  |
| WI         | MILWAUKEE COUNTY | 1003.00    | 2 - Moderate       | 55.25                        | No                              | \$108,400                                              | \$46,875                        | 2884             | 988                 | 34.26            | 461                  | 1018                  |
| WI         | MILWAUKEE COUNTY | 1004.00    | 2 - Moderate       | 73.88                        | No                              | \$108,400                                              | \$62,679                        | 2718             | 788                 | 28.99            | 547                  | 937                   |
| WI         | MILWAUKEE COUNTY | 1005.00    | 3 - Middle         | 93.57                        | No                              | \$108,400                                              | \$79,375                        | 3476             | 1090                | 31.36            | 833                  | 1292                  |
| WI         | MILWAUKEE COUNTY | 1006.00    | 3 - Middle         | 84.12                        | No                              | \$108,400                                              | \$71,364                        | 2033             | 481                 | 23.66            | 659                  | 800                   |
| WI         | MILWAUKEE COUNTY | 1007.00    | 3 - Middle         | 91.42                        | No                              | \$108,400                                              | \$77,552                        | 2857             | 640                 | 22.40            | 1029                 | 1357                  |
| WI         | MILWAUKEE COUNTY | 1008.00    | 3 - Middle         | 95.23                        | No                              | \$108,400                                              | \$80,789                        | 2914             | 454                 | 15.58            | 867                  | 1311                  |
| WI         | MILWAUKEE COUNTY | 1009.00    | 2 - Moderate       | 78.36                        | No                              | \$108,400                                              | \$66,473                        | 3744             | 1287                | 34.38            | 705                  | 1027                  |
| WI         | MILWAUKEE COUNTY | 1010.00    | 3 - Middle         | 82.79                        | No                              | \$108,400                                              | \$70,238                        | 5161             | 1461                | 28.31            | 796                  | 955                   |
| WI         | MILWAUKEE COUNTY | 1011.00    | 2 - Moderate       | 75.25                        | No                              | \$108,400                                              | \$63,839                        | 1779             | 446                 | 25.07            | 392                  | 471                   |
| WI         | MILWAUKEE COUNTY | 1012.00    | 3 - Middle         | 85.37                        | No                              | \$108,400                                              | \$72,422                        | 3040             | 518                 | 17.04            | 779                  | 1048                  |
| WI         | MILWAUKEE COUNTY | 1013.00    | 3 - Middle         | 87.67                        | No                              | \$108,400                                              | \$74,375                        | 3096             | 714                 | 23.06            | 921                  | 1217                  |
| WI         | MILWAUKEE COUNTY | 1014.00    | 3 - Middle         | 82.47                        | No                              | \$108,400                                              | \$69,963                        | 3686             | 982                 | 26.64            | 909                  | 1478                  |

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| WI         | MILWAUKEE COUNTY | 1015.00    | 3 - Middle         | 89.57                        | No                              | \$108,400                                              | \$75,987                        | 4511             | 1627                | 36.07            | 1147                 | 1953                  |
| WI         | MILWAUKEE COUNTY | 1016.00    | 2 - Moderate       | 79.13                        | No                              | \$108,400                                              | \$67,132                        | 4603             | 1748                | 37.98            | 1233                 | 1595                  |
| WI         | MILWAUKEE COUNTY | 1017.00    | 3 - Middle         | 87.55                        | No                              | \$108,400                                              | \$74,276                        | 3468             | 1155                | 33.30            | 906                  | 1444                  |
| WI         | MILWAUKEE COUNTY | 1018.00    | 3 - Middle         | 103.58                       | No                              | \$108,400                                              | \$87,872                        | 2682             | 683                 | 25.47            | 851                  | 1149                  |
| WI         | MILWAUKEE COUNTY | 1101.00    | 2 - Moderate       | 77.36                        | No                              | \$108,400                                              | \$65,625                        | 4114             | 2362                | 57.41            | 706                  | 1342                  |
| WI         | MILWAUKEE COUNTY | 1201.01    | 4 - Upper          | 131.46                       | No                              | \$108,400                                              | \$111,518                       | 4482             | 934                 | 20.84            | 1051                 | 1154                  |
| WI         | MILWAUKEE COUNTY | 1201.02    | 3 - Middle         | 114.51                       | No                              | \$108,400                                              | \$97,140                        | 3930             | 680                 | 17.30            | 971                  | 1245                  |
| WI         | MILWAUKEE COUNTY | 1202.01    | 2 - Moderate       | 76.84                        | No                              | \$108,400                                              | \$65,187                        | 3666             | 783                 | 21.36            | 951                  | 1000                  |
| WI         | MILWAUKEE COUNTY | 1202.02    | 3 - Middle         | 82.19                        | No                              | \$108,400                                              | \$69,722                        | 3234             | 985                 | 30.46            | 943                  | 994                   |
| WI         | MILWAUKEE COUNTY | 1202.03    | 2 - Moderate       | 76.36                        | No                              | \$108,400                                              | \$64,779                        | 3916             | 1204                | 30.75            | 687                  | 750                   |
| WI         | MILWAUKEE COUNTY | 1203.00    | 3 - Middle         | 94.07                        | No                              | \$108,400                                              | \$79,803                        | 2134             | 713                 | 33.41            | 674                  | 843                   |
| WI         | MILWAUKEE COUNTY | 1204.00    | 3 - Middle         | 111.62                       | No                              | \$108,400                                              | \$94,688                        | 6760             | 2457                | 36.35            | 1726                 | 2078                  |
| WI         | MILWAUKEE COUNTY | 1205.01    | 3 - Middle         | 98.97                        | No                              | \$108,400                                              | \$83,958                        | 4076             | 1276                | 31.31            | 991                  | 1155                  |
| WI         | MILWAUKEE COUNTY | 1205.02    | 3 - Middle         | 91.70                        | No                              | \$108,400                                              | \$77,794                        | 5350             | 1499                | 28.02            | 1905                 | 1908                  |
| WI         | MILWAUKEE COUNTY | 1301.00    | 3 - Middle         | 108.80                       | No                              | \$108,400                                              | \$92,295                        | 4865             | 860                 | 17.68            | 928                  | 1448                  |
| WI         | MILWAUKEE COUNTY | 1302.00    | 4 - Upper          | 125.25                       | No                              | \$108,400                                              | \$106,250                       | 2855             | 335                 | 11.73            | 750                  | 906                   |
| WI         | MILWAUKEE COUNTY | 1401.00    | 4 - Upper          | 152.43                       | No                              | \$108,400                                              | \$129,306                       | 3197             | 422                 | 13.20            | 978                  | 998                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 1402.01    | 3 - Middle         | 99.79                        | No                              | \$108,400                                              | \$84,656                        | 5694             | 1010                | 17.74            | 1366                 | 1923                  |
| WI         | MILWAUKEE COUNTY | 1402.02    | 3 - Middle         | 116.22                       | No                              | \$108,400                                              | \$98,590                        | 5963             | 1176                | 19.72            | 1679                 | 1939                  |
| WI         | MILWAUKEE COUNTY | 1501.00    | 3 - Middle         | 114.48                       | No                              | \$108,400                                              | \$97,114                        | 9519             | 2396                | 25.17            | 2404                 | 2660                  |
| WI         | MILWAUKEE COUNTY | 1503.01    | 4 - Upper          | 124.37                       | No                              | \$108,400                                              | \$105,508                       | 6039             | 887                 | 14.69            | 2337                 | 2339                  |
| WI         | MILWAUKEE COUNTY | 1503.03    | 4 - Upper          | 140.46                       | No                              | \$108,400                                              | \$119,155                       | 5010             | 712                 | 14.21            | 1589                 | 1493                  |
| WI         | MILWAUKEE COUNTY | 1503.04    | 4 - Upper          | 132.77                       | No                              | \$108,400                                              | \$112,634                       | 3991             | 835                 | 20.92            | 1048                 | 1144                  |
| WI         | MILWAUKEE COUNTY | 1601.01    | 3 - Middle         | 99.00                        | No                              | \$108,400                                              | \$83,986                        | 4344             | 822                 | 18.92            | 1533                 | 1679                  |
| WI         | MILWAUKEE COUNTY | 1601.02    | 3 - Middle         | 83.69                        | No                              | \$108,400                                              | \$71,000                        | 2595             | 850                 | 32.76            | 538                  | 630                   |
| WI         | MILWAUKEE COUNTY | 1602.02    | 3 - Middle         | 116.06                       | No                              | \$108,400                                              | \$98,454                        | 7596             | 1750                | 23.04            | 2055                 | 2464                  |
| WI         | MILWAUKEE COUNTY | 1602.03    | 3 - Middle         | 91.04                        | No                              | \$108,400                                              | \$77,233                        | 6654             | 1679                | 25.23            | 1490                 | 1715                  |
| WI         | MILWAUKEE COUNTY | 1602.05    | 3 - Middle         | 113.14                       | No                              | \$108,400                                              | \$95,980                        | 3368             | 969                 | 28.77            | 427                  | 406                   |
| WI         | MILWAUKEE COUNTY | 1602.06    | 3 - Middle         | 101.88                       | No                              | \$108,400                                              | \$86,432                        | 1942             | 834                 | 42.95            | 156                  | 156                   |
| WI         | MILWAUKEE COUNTY | 1603.01    | 4 - Upper          | 134.69                       | No                              | \$108,400                                              | \$114,263                       | 5523             | 918                 | 16.62            | 1703                 | 1799                  |
| WI         | MILWAUKEE COUNTY | 1603.02    | 4 - Upper          | 137.04                       | No                              | \$108,400                                              | \$116,250                       | 4475             | 876                 | 19.58            | 1653                 | 1728                  |
| WI         | MILWAUKEE COUNTY | 1701.00    | 3 - Middle         | 102.68                       | No                              | \$108,400                                              | \$87,105                        | 2595             | 452                 | 17.42            | 738                  | 1015                  |
| WI         | MILWAUKEE COUNTY | 1702.00    | 2 - Moderate       | 65.87                        | No                              | \$108,400                                              | \$55,882                        | 3750             | 847                 | 22.59            | 898                  | 1003                  |
| WI         | MILWAUKEE COUNTY | 1703.00    | 2 - Moderate       | 71.90                        | No                              | \$108,400                                              | \$60,994                        | 2713             | 581                 | 21.42            | 596                  | 1012                  |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 1704.00    | 3 - Middle         | 100.20                       | No                              | \$108,400                                              | \$85,000                        | 3200             | 538                 | 16.81            | 1061                 | 1166                  |
| WI         | MILWAUKEE COUNTY | 1705.00    | 2 - Moderate       | 54.67                        | No                              | \$108,400                                              | \$46,382                        | 2420             | 560                 | 23.14            | 432                  | 723                   |
| WI         | MILWAUKEE COUNTY | 1706.00    | 2 - Moderate       | 71.05                        | No                              | \$108,400                                              | \$60,278                        | 3513             | 1054                | 30.00            | 574                  | 1180                  |
| WI         | MILWAUKEE COUNTY | 1707.00    | 3 - Middle         | 88.56                        | No                              | \$108,400                                              | \$75,128                        | 2604             | 701                 | 26.92            | 684                  | 984                   |
| WI         | MILWAUKEE COUNTY | 1801.00    | 3 - Middle         | 82.25                        | No                              | \$108,400                                              | \$69,773                        | 2970             | 610                 | 20.54            | 890                  | 1076                  |
| WI         | MILWAUKEE COUNTY | 1802.00    | 3 - Middle         | 91.31                        | No                              | \$108,400                                              | \$77,464                        | 4503             | 1374                | 30.51            | 1226                 | 1964                  |
| WI         | MILWAUKEE COUNTY | 1803.00    | 2 - Moderate       | 73.06                        | No                              | \$108,400                                              | \$61,979                        | 3534             | 1279                | 36.19            | 616                  | 934                   |
| WI         | MILWAUKEE COUNTY | 1804.00    | 3 - Middle         | 85.54                        | No                              | \$108,400                                              | \$72,568                        | 2704             | 564                 | 20.86            | 801                  | 1126                  |
| WI         | MILWAUKEE COUNTY | 1805.00    | 3 - Middle         | 84.09                        | No                              | \$108,400                                              | \$71,334                        | 4493             | 1010                | 22.48            | 1418                 | 1405                  |
| WI         | MILWAUKEE COUNTY | 1851.00    | 3 - Middle         | 87.51                        | No                              | \$108,400                                              | \$74,239                        | 4438             | 924                 | 20.82            | 1247                 | 1413                  |
| WI         | MILWAUKEE COUNTY | 1852.00    | 3 - Middle         | 98.89                        | No                              | \$108,400                                              | \$83,889                        | 4723             | 1187                | 25.13            | 1354                 | 1835                  |
| WI         | MILWAUKEE COUNTY | 1853.00    | 3 - Middle         | 105.88                       | No                              | \$108,400                                              | \$89,821                        | 4649             | 1041                | 22.39            | 906                  | 1228                  |
| WI         | MILWAUKEE COUNTY | 1854.00    | 1 - Low            | 39.87                        | No                              | \$108,400                                              | \$33,824                        | 1271             | 1260                | 99.13            | 143                  | 506                   |
| WI         | MILWAUKEE COUNTY | 1855.00    | 1 - Low            | 44.36                        | No                              | \$108,400                                              | \$37,632                        | 1420             | 1380                | 97.18            | 84                   | 537                   |
| WI         | MILWAUKEE COUNTY | 1856.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 1636             | 1343                | 82.09            | 235                  | 755                   |
| WI         | MILWAUKEE COUNTY | 1857.00    | 1 - Low            | 25.85                        | No                              | \$108,400                                              | \$21,936                        | 2158             | 1977                | 91.61            | 140                  | 882                   |
| WI         | MILWAUKEE COUNTY | 1858.00    | 1 - Low            | 38.00                        | No                              | \$108,400                                              | \$32,237                        | 1410             | 1388                | 98.44            | 280                  | 538                   |

| State Abbr | County Name      | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | MILWAUKEE COUNTY | 1859.00    | 2 - Moderate       | 58.94                        | No                              | \$108,400                                              | \$50,000                        | 1031             | 996                 | 96.61            | 160                  | 305                   |
| WI         | MILWAUKEE COUNTY | 1860.00    | 1 - Low            | 28.83                        | No                              | \$108,400                                              | \$24,457                        | 1711             | 1546                | 90.36            | 32                   | 468                   |
| WI         | MILWAUKEE COUNTY | 1861.00    | 1 - Low            | 22.07                        | No                              | \$108,400                                              | \$18,725                        | 2021             | 1927                | 95.35            | 116                  | 568                   |
| WI         | MILWAUKEE COUNTY | 1862.00    | 1 - Low            | 32.19                        | No                              | \$108,400                                              | \$27,308                        | 1382             | 1295                | 93.70            | 162                  | 375                   |
| WI         | MILWAUKEE COUNTY | 1863.00    | 3 - Middle         | 95.66                        | No                              | \$108,400                                              | \$81,154                        | 3749             | 1664                | 44.39            | 146                  | 79                    |
| WI         | MILWAUKEE COUNTY | 1864.00    | 4 - Upper          | 154.17                       | No                              | \$108,400                                              | \$130,781                       | 1423             | 454                 | 31.90            | 0                    | 18                    |
| WI         | MILWAUKEE COUNTY | 1865.00    | 2 - Moderate       | 54.02                        | No                              | \$108,400                                              | \$45,833                        | 2217             | 1473                | 66.44            | 291                  | 680                   |
| WI         | MILWAUKEE COUNTY | 1866.00    | 1 - Low            | 44.04                        | No                              | \$108,400                                              | \$37,361                        | 2310             | 1589                | 68.79            | 222                  | 755                   |
| WI         | MILWAUKEE COUNTY | 1868.00    | 1 - Low            | 36.54                        | No                              | \$108,400                                              | \$31,000                        | 1736             | 1239                | 71.37            | 28                   | 184                   |
| WI         | MILWAUKEE COUNTY | 1869.00    | 4 - Upper          | 120.52                       | No                              | \$108,400                                              | \$102,241                       | 2502             | 422                 | 16.87            | 435                  | 38                    |
| WI         | MILWAUKEE COUNTY | 1870.00    | 4 - Upper          | 161.29                       | No                              | \$108,400                                              | \$136,823                       | 3895             | 937                 | 24.06            | 312                  | 350                   |
| WI         | MILWAUKEE COUNTY | 1872.00    | 4 - Upper          | 140.68                       | No                              | \$108,400                                              | \$119,338                       | 5724             | 2181                | 38.10            | 1279                 | 1343                  |
| WI         | MILWAUKEE COUNTY | 1873.00    | 4 - Upper          | 127.87                       | No                              | \$108,400                                              | \$108,478                       | 6533             | 1304                | 19.96            | 2104                 | 2109                  |
| WI         | MILWAUKEE COUNTY | 1874.00    | 4 - Upper          | 235.91                       | No                              | \$108,400                                              | \$200,125                       | 3976             | 665                 | 16.73            | 797                  | 156                   |
| WI         | MILWAUKEE COUNTY | 9800.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 3                | 3                   | 100.00           | 0                    | 0                     |
| WI         | MILWAUKEE COUNTY | 9900.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 0                | 0                   | 0.00             | 0                    | 0                     |
| WI         | OZAUKEE COUNTY   | 6101.01    | 3 - Middle         | 108.97                       | No                              | \$108,400                                              | \$92,443                        | 4357             | 366                 | 8.40             | 1240                 | 1552                  |

| State Abbr | County Name    | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | OZAUKEE COUNTY | 6101.02    | 3 - Middle         | 110.76                       | No                              | \$108,400                                              | \$93,964                        | 3871             | 409                 | 10.57            | 1358                 | 1661                  |
| WI         | OZAUKEE COUNTY | 6201.00    | 3 - Middle         | 85.64                        | No                              | \$108,400                                              | \$72,652                        | 5796             | 558                 | 9.63             | 1512                 | 2158                  |
| WI         | OZAUKEE COUNTY | 6301.00    | 3 - Middle         | 82.62                        | No                              | \$108,400                                              | \$70,087                        | 2664             | 276                 | 10.36            | 798                  | 1122                  |
| WI         | OZAUKEE COUNTY | 6302.01    | 3 - Middle         | 104.34                       | No                              | \$108,400                                              | \$88,514                        | 4565             | 355                 | 7.78             | 1576                 | 1726                  |
| WI         | OZAUKEE COUNTY | 6302.02    | 3 - Middle         | 102.04                       | No                              | \$108,400                                              | \$86,563                        | 6055             | 707                 | 11.68            | 1143                 | 1462                  |
| WI         | OZAUKEE COUNTY | 6401.01    | 3 - Middle         | 87.84                        | No                              | \$108,400                                              | \$74,519                        | 3141             | 272                 | 8.66             | 676                  | 930                   |
| WI         | OZAUKEE COUNTY | 6401.02    | 3 - Middle         | 98.64                        | No                              | \$108,400                                              | \$83,681                        | 2909             | 271                 | 9.32             | 948                  | 1125                  |
| WI         | OZAUKEE COUNTY | 6402.01    | 4 - Upper          | 175.38                       | No                              | \$108,400                                              | \$148,778                       | 2460             | 259                 | 10.53            | 725                  | 992                   |
| WI         | OZAUKEE COUNTY | 6402.02    | 4 - Upper          | 128.48                       | No                              | \$108,400                                              | \$108,996                       | 6357             | 650                 | 10.22            | 2180                 | 2320                  |
| WI         | OZAUKEE COUNTY | 6501.02    | 3 - Middle         | 109.60                       | No                              | \$108,400                                              | \$92,978                        | 2721             | 225                 | 8.27             | 829                  | 1039                  |
| WI         | OZAUKEE COUNTY | 6501.03    | 4 - Upper          | 137.53                       | No                              | \$108,400                                              | \$116,667                       | 2269             | 236                 | 10.40            | 724                  | 837                   |
| WI         | OZAUKEE COUNTY | 6501.04    | 4 - Upper          | 137.39                       | No                              | \$108,400                                              | \$116,554                       | 4369             | 319                 | 7.30             | 1686                 | 1730                  |
| WI         | OZAUKEE COUNTY | 6502.00    | 4 - Upper          | 148.66                       | No                              | \$108,400                                              | \$126,111                       | 5128             | 510                 | 9.95             | 1329                 | 1573                  |
| WI         | OZAUKEE COUNTY | 6503.00    | 4 - Upper          | 154.23                       | No                              | \$108,400                                              | \$130,833                       | 6305             | 417                 | 6.61             | 1866                 | 1899                  |
| WI         | OZAUKEE COUNTY | 6601.00    | 3 - Middle         | 115.67                       | No                              | \$108,400                                              | \$98,125                        | 3290             | 419                 | 12.74            | 1078                 | 1032                  |
| WI         | OZAUKEE COUNTY | 6602.01    | 4 - Upper          | 184.19                       | No                              | \$108,400                                              | \$156,250                       | 4511             | 802                 | 17.78            | 1482                 | 1614                  |
| WI         | OZAUKEE COUNTY | 6602.02    | 4 - Upper          | 167.71                       | No                              | \$108,400                                              | \$142,273                       | 6658             | 1246                | 18.71            | 1487                 | 1962                  |

| State Abbr | County Name       | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | OZAUKEE COUNTY    | 6603.01    | 4 - Upper          | 160.52                       | No                              | \$108,400                                              | \$136,169                       | 5787             | 729                 | 12.60            | 1826                 | 2149                  |
| WI         | OZAUKEE COUNTY    | 6603.03    | 4 - Upper          | 158.88                       | No                              | \$108,400                                              | \$134,779                       | 5133             | 680                 | 13.25            | 1731                 | 1819                  |
| WI         | OZAUKEE COUNTY    | 6603.04    | 4 - Upper          | 266.88                       | No                              | \$108,400                                              | \$226,394                       | 3157             | 387                 | 12.26            | 1029                 | 1084                  |
| WI         | OZAUKEE COUNTY    | 9900.00    | 0 - Unknown        | 0.00                         | No                              | \$108,400                                              | \$0                             | 0                | 0                   | 0.00             | 0                    | 0                     |
| WI         | WASHINGTON COUNTY | 4001.02    | 3 - Middle         | 106.59                       | No                              | \$108,400                                              | \$90,423                        | 3691             | 274                 | 7.42             | 1422                 | 1556                  |
| WI         | WASHINGTON COUNTY | 4001.03    | 4 - Upper          | 132.85                       | No                              | \$108,400                                              | \$112,698                       | 3645             | 209                 | 5.73             | 1331                 | 1465                  |
| WI         | WASHINGTON COUNTY | 4001.04    | 3 - Middle         | 117.74                       | No                              | \$108,400                                              | \$99,878                        | 5949             | 463                 | 7.78             | 1943                 | 2324                  |
| WI         | WASHINGTON COUNTY | 4101.00    | 3 - Middle         | 97.17                        | No                              | \$108,400                                              | \$82,429                        | 5427             | 441                 | 8.13             | 1679                 | 2144                  |
| WI         | WASHINGTON COUNTY | 4201.04    | 4 - Upper          | 126.40                       | No                              | \$108,400                                              | \$107,230                       | 5177             | 471                 | 9.10             | 1372                 | 1613                  |
| WI         | WASHINGTON COUNTY | 4201.05    | 3 - Middle         | 97.09                        | No                              | \$108,400                                              | \$82,367                        | 4544             | 580                 | 12.76            | 1243                 | 1566                  |
| WI         | WASHINGTON COUNTY | 4201.06    | 3 - Middle         | 98.09                        | No                              | \$108,400                                              | \$83,214                        | 3490             | 371                 | 10.63            | 906                  | 1088                  |
| WI         | WASHINGTON COUNTY | 4201.07    | 3 - Middle         | 105.77                       | No                              | \$108,400                                              | \$89,732                        | 3412             | 339                 | 9.94             | 1005                 | 1160                  |
| WI         | WASHINGTON COUNTY | 4201.08    | 3 - Middle         | 113.36                       | No                              | \$108,400                                              | \$96,168                        | 2435             | 96                  | 3.94             | 1042                 | 1425                  |
| WI         | WASHINGTON COUNTY | 4202.00    | 3 - Middle         | 103.92                       | No                              | \$108,400                                              | \$88,158                        | 5545             | 613                 | 11.06            | 1847                 | 2081                  |
| WI         | WASHINGTON COUNTY | 4203.00    | 3 - Middle         | 88.13                        | No                              | \$108,400                                              | \$74,760                        | 5765             | 715                 | 12.40            | 1614                 | 1915                  |
| WI         | WASHINGTON COUNTY | 4204.01    | 3 - Middle         | 95.78                        | No                              | \$108,400                                              | \$81,250                        | 2417             | 275                 | 11.38            | 518                  | 910                   |
| WI         | WASHINGTON COUNTY | 4204.02    | 3 - Middle         | 90.45                        | No                              | \$108,400                                              | \$76,731                        | 2085             | 163                 | 7.82             | 732                  | 700                   |

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|------------|-------------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WASHINGTON COUNTY | 4301.00    | 3 - Middle         | 108.97                       | No                              | \$108,400                                              | \$92,445                        | 5646             | 363                 | 6.43             | 1887                 | 2247                  |
| WI         | WASHINGTON COUNTY | 4401.03    | 3 - Middle         | 104.20                       | No                              | \$108,400                                              | \$88,393                        | 5181             | 488                 | 9.42             | 1258                 | 1523                  |
| WI         | WASHINGTON COUNTY | 4401.04    | 3 - Middle         | 98.94                        | No                              | \$108,400                                              | \$83,935                        | 6507             | 897                 | 13.79            | 1742                 | 2206                  |
| WI         | WASHINGTON COUNTY | 4401.05    | 3 - Middle         | 115.71                       | No                              | \$108,400                                              | \$98,158                        | 3843             | 246                 | 6.40             | 1337                 | 1548                  |
| WI         | WASHINGTON COUNTY | 4401.06    | 4 - Upper          | 127.16                       | No                              | \$108,400                                              | \$107,875                       | 3825             | 205                 | 5.36             | 1404                 | 1553                  |
| WI         | WASHINGTON COUNTY | 4402.00    | 3 - Middle         | 85.09                        | No                              | \$108,400                                              | \$72,188                        | 3856             | 458                 | 11.88            | 955                  | 1432                  |
| WI         | WASHINGTON COUNTY | 4501.03    | 3 - Middle         | 112.26                       | No                              | \$108,400                                              | \$95,235                        | 5477             | 354                 | 6.46             | 1947                 | 2018                  |
| WI         | WASHINGTON COUNTY | 4501.05    | 4 - Upper          | 127.25                       | No                              | \$108,400                                              | \$107,950                       | 3014             | 180                 | 5.97             | 931                  | 1098                  |
| WI         | WASHINGTON COUNTY | 4501.06    | 3 - Middle         | 105.45                       | No                              | \$108,400                                              | \$89,453                        | 6144             | 542                 | 8.82             | 1606                 | 1996                  |
| WI         | WASHINGTON COUNTY | 4501.07    | 3 - Middle         | 114.65                       | No                              | \$108,400                                              | \$97,264                        | 3587             | 289                 | 8.06             | 922                  | 1018                  |
| WI         | WASHINGTON COUNTY | 4501.08    | 4 - Upper          | 120.70                       | No                              | \$108,400                                              | \$102,393                       | 3202             | 222                 | 6.93             | 1007                 | 1105                  |
| WI         | WASHINGTON COUNTY | 4601.01    | 4 - Upper          | 165.33                       | No                              | \$108,400                                              | \$140,250                       | 6320             | 362                 | 5.73             | 2458                 | 2571                  |
| WI         | WASHINGTON COUNTY | 4601.02    | 4 - Upper          | 162.27                       | No                              | \$108,400                                              | \$137,657                       | 5419             | 305                 | 5.63             | 2040                 | 2121                  |
| WI         | WASHINGTON COUNTY | 4701.00    | 4 - Upper          | 137.55                       | No                              | \$108,400                                              | \$116,687                       | 5790             | 679                 | 11.73            | 1867                 | 2029                  |
| WI         | WASHINGTON COUNTY | 4702.02    | 3 - Middle         | 119.41                       | No                              | \$108,400                                              | \$101,296                       | 6124             | 682                 | 11.14            | 1887                 | 1954                  |
| WI         | WASHINGTON COUNTY | 4702.03    | 3 - Middle         | 87.69                        | No                              | \$108,400                                              | \$74,394                        | 5028             | 1015                | 20.19            | 1099                 | 1205                  |
| WI         | WASHINGTON COUNTY | 4702.04    | 4 - Upper          | 158.32                       | No                              | \$108,400                                              | \$134,306                       | 4216             | 609                 | 14.44            | 1234                 | 1336                  |

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|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2001.01    | 3 - Middle         | 111.03                       | No                              | \$108,400                                              | \$94,188                        | 4513             | 724                 | 16.04            | 1470                 | 1562                  |
| WI         | WAUKESHA COUNTY | 2001.02    | 3 - Middle         | 119.26                       | No                              | \$108,400                                              | \$101,169                       | 5440             | 829                 | 15.24            | 1633                 | 1705                  |
| WI         | WAUKESHA COUNTY | 2001.03    | 3 - Middle         | 109.09                       | No                              | \$108,400                                              | \$92,548                        | 3017             | 434                 | 14.39            | 976                  | 1103                  |
| WI         | WAUKESHA COUNTY | 2002.01    | 3 - Middle         | 104.09                       | No                              | \$108,400                                              | \$88,304                        | 3639             | 393                 | 10.80            | 827                  | 931                   |
| WI         | WAUKESHA COUNTY | 2002.02    | 4 - Upper          | 120.86                       | No                              | \$108,400                                              | \$102,527                       | 4493             | 812                 | 18.07            | 1277                 | 1295                  |
| WI         | WAUKESHA COUNTY | 2003.00    | 4 - Upper          | 132.23                       | No                              | \$108,400                                              | \$112,171                       | 5288             | 917                 | 17.34            | 1654                 | 1730                  |
| WI         | WAUKESHA COUNTY | 2004.00    | 4 - Upper          | 170.09                       | No                              | \$108,400                                              | \$144,286                       | 7375             | 1387                | 18.81            | 2016                 | 2190                  |
| WI         | WAUKESHA COUNTY | 2005.00    | 4 - Upper          | 186.45                       | No                              | \$108,400                                              | \$158,169                       | 6069             | 1213                | 19.99            | 2031                 | 1988                  |
| WI         | WAUKESHA COUNTY | 2006.00    | 3 - Middle         | 113.02                       | No                              | \$108,400                                              | \$95,875                        | 1787             | 348                 | 19.47            | 354                  | 550                   |
| WI         | WAUKESHA COUNTY | 2007.00    | 4 - Upper          | 133.11                       | No                              | \$108,400                                              | \$112,917                       | 4168             | 909                 | 21.81            | 1345                 | 1473                  |
| WI         | WAUKESHA COUNTY | 2008.01    | 4 - Upper          | 162.79                       | No                              | \$108,400                                              | \$138,098                       | 5308             | 676                 | 12.74            | 1686                 | 1686                  |
| WI         | WAUKESHA COUNTY | 2008.03    | 4 - Upper          | 136.28                       | No                              | \$108,400                                              | \$115,607                       | 4806             | 924                 | 19.23            | 1583                 | 1653                  |
| WI         | WAUKESHA COUNTY | 2008.04    | 4 - Upper          | 145.49                       | No                              | \$108,400                                              | \$123,419                       | 4192             | 1057                | 25.21            | 891                  | 982                   |
| WI         | WAUKESHA COUNTY | 2009.01    | 4 - Upper          | 137.22                       | No                              | \$108,400                                              | \$116,406                       | 4364             | 667                 | 15.28            | 1253                 | 1428                  |
| WI         | WAUKESHA COUNTY | 2009.02    | 4 - Upper          | 152.86                       | No                              | \$108,400                                              | \$129,676                       | 4326             | 658                 | 15.21            | 1355                 | 1466                  |
| WI         | WAUKESHA COUNTY | 2010.01    | 4 - Upper          | 157.98                       | No                              | \$108,400                                              | \$134,018                       | 2557             | 267                 | 10.44            | 772                  | 770                   |
| WI         | WAUKESHA COUNTY | 2010.02    | 4 - Upper          | 154.50                       | No                              | \$108,400                                              | \$131,064                       | 4057             | 439                 | 10.82            | 1221                 | 1274                  |

| State Abbr | County Name     | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2011.01    | 4 - Upper          | 151.67                       | No                              | \$108,400                                              | \$128,664                       | 5233             | 1247                | 23.83            | 1382                 | 1568                  |
| WI         | WAUKESHA COUNTY | 2011.02    | 4 - Upper          | 154.45                       | No                              | \$108,400                                              | \$131,020                       | 3167             | 543                 | 17.15            | 1240                 | 1257                  |
| WI         | WAUKESHA COUNTY | 2012.01    | 4 - Upper          | 128.74                       | No                              | \$108,400                                              | \$109,215                       | 2064             | 377                 | 18.27            | 528                  | 753                   |
| WI         | WAUKESHA COUNTY | 2012.03    | 4 - Upper          | 135.07                       | No                              | \$108,400                                              | \$114,583                       | 3485             | 870                 | 24.96            | 1201                 | 1186                  |
| WI         | WAUKESHA COUNTY | 2012.04    | 4 - Upper          | 143.48                       | No                              | \$108,400                                              | \$121,719                       | 2736             | 831                 | 30.37            | 984                  | 1114                  |
| WI         | WAUKESHA COUNTY | 2012.05    | 4 - Upper          | 195.70                       | No                              | \$108,400                                              | \$166,014                       | 4313             | 983                 | 22.79            | 1081                 | 1207                  |
| WI         | WAUKESHA COUNTY | 2013.00    | 4 - Upper          | 136.00                       | No                              | \$108,400                                              | \$115,375                       | 4821             | 691                 | 14.33            | 1606                 | 1695                  |
| WI         | WAUKESHA COUNTY | 2014.02    | 4 - Upper          | 123.39                       | No                              | \$108,400                                              | \$104,671                       | 4760             | 659                 | 13.84            | 1422                 | 1543                  |
| WI         | WAUKESHA COUNTY | 2014.03    | 3 - Middle         | 113.58                       | No                              | \$108,400                                              | \$96,351                        | 4308             | 712                 | 16.53            | 1284                 | 1255                  |
| WI         | WAUKESHA COUNTY | 2014.04    | 3 - Middle         | 118.04                       | No                              | \$108,400                                              | \$100,139                       | 3850             | 468                 | 12.16            | 1215                 | 1313                  |
| WI         | WAUKESHA COUNTY | 2015.04    | 4 - Upper          | 130.31                       | No                              | \$108,400                                              | \$110,549                       | 6084             | 868                 | 14.27            | 1907                 | 2100                  |
| WI         | WAUKESHA COUNTY | 2015.05    | 3 - Middle         | 113.73                       | No                              | \$108,400                                              | \$96,484                        | 2820             | 225                 | 7.98             | 1065                 | 1121                  |
| WI         | WAUKESHA COUNTY | 2015.06    | 3 - Middle         | 116.69                       | No                              | \$108,400                                              | \$98,994                        | 5564             | 742                 | 13.34            | 1881                 | 1971                  |
| WI         | WAUKESHA COUNTY | 2015.07    | 4 - Upper          | 141.12                       | No                              | \$108,400                                              | \$119,718                       | 3455             | 489                 | 14.15            | 1116                 | 1290                  |
| WI         | WAUKESHA COUNTY | 2015.08    | 3 - Middle         | 113.41                       | No                              | \$108,400                                              | \$96,211                        | 2976             | 540                 | 18.15            | 701                  | 749                   |
| WI         | WAUKESHA COUNTY | 2016.00    | 4 - Upper          | 128.41                       | No                              | \$108,400                                              | \$108,935                       | 5466             | 544                 | 9.95             | 1899                 | 1948                  |
| WI         | WAUKESHA COUNTY | 2017.01    | 4 - Upper          | 122.42                       | No                              | \$108,400                                              | \$103,856                       | 4597             | 407                 | 8.85             | 1662                 | 1757                  |

| State Abbr | County Name     | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2017.03    | 4 - Upper          | 139.98                       | No                              | \$108,400                                              | \$118,750                       | 5666             | 479                 | 8.45             | 1655                 | 1945                  |
| WI         | WAUKESHA COUNTY | 2017.04    | 4 - Upper          | 134.21                       | No                              | \$108,400                                              | \$113,854                       | 5307             | 416                 | 7.84             | 1902                 | 2008                  |
| WI         | WAUKESHA COUNTY | 2018.00    | 3 - Middle         | 114.20                       | No                              | \$108,400                                              | \$96,875                        | 1540             | 99                  | 6.43             | 521                  | 522                   |
| WI         | WAUKESHA COUNTY | 2019.00    | 4 - Upper          | 161.65                       | No                              | \$108,400                                              | \$137,130                       | 6402             | 603                 | 9.42             | 1939                 | 2001                  |
| WI         | WAUKESHA COUNTY | 2020.01    | 4 - Upper          | 136.05                       | No                              | \$108,400                                              | \$115,417                       | 5291             | 390                 | 7.37             | 2044                 | 2134                  |
| WI         | WAUKESHA COUNTY | 2020.02    | 4 - Upper          | 142.93                       | No                              | \$108,400                                              | \$121,250                       | 4077             | 321                 | 7.87             | 1542                 | 1685                  |
| WI         | WAUKESHA COUNTY | 2021.01    | 4 - Upper          | 145.36                       | No                              | \$108,400                                              | \$123,309                       | 4211             | 507                 | 12.04            | 1392                 | 1470                  |
| WI         | WAUKESHA COUNTY | 2021.02    | 4 - Upper          | 129.59                       | No                              | \$108,400                                              | \$109,938                       | 4799             | 741                 | 15.44            | 1539                 | 1794                  |
| WI         | WAUKESHA COUNTY | 2021.03    | 4 - Upper          | 150.70                       | No                              | \$108,400                                              | \$127,841                       | 3388             | 514                 | 15.17            | 972                  | 1057                  |
| WI         | WAUKESHA COUNTY | 2022.01    | 4 - Upper          | 134.73                       | No                              | \$108,400                                              | \$114,291                       | 4211             | 627                 | 14.89            | 1305                 | 1465                  |
| WI         | WAUKESHA COUNTY | 2022.03    | 2 - Moderate       | 51.02                        | No                              | \$108,400                                              | \$43,288                        | 2230             | 743                 | 33.32            | 288                  | 431                   |
| WI         | WAUKESHA COUNTY | 2022.04    | 2 - Moderate       | 64.42                        | No                              | \$108,400                                              | \$54,655                        | 3437             | 898                 | 26.13            | 565                  | 747                   |
| WI         | WAUKESHA COUNTY | 2023.01    | 3 - Middle         | 111.89                       | No                              | \$108,400                                              | \$94,923                        | 4576             | 851                 | 18.60            | 1336                 | 1530                  |
| WI         | WAUKESHA COUNTY | 2023.03    | 3 - Middle         | 85.10                        | No                              | \$108,400                                              | \$72,194                        | 3398             | 1441                | 42.41            | 656                  | 1076                  |
| WI         | WAUKESHA COUNTY | 2023.04    | 3 - Middle         | 80.33                        | No                              | \$108,400                                              | \$68,144                        | 3134             | 1147                | 36.60            | 778                  | 1156                  |
| WI         | WAUKESHA COUNTY | 2024.00    | 3 - Middle         | 117.39                       | No                              | \$108,400                                              | \$99,583                        | 5018             | 1115                | 22.22            | 1281                 | 1452                  |
| WI         | WAUKESHA COUNTY | 2025.00    | 3 - Middle         | 87.64                        | No                              | \$108,400                                              | \$74,350                        | 4088             | 953                 | 23.31            | 1146                 | 1424                  |

| State Abbr | County Name     | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2026.00    | 3 - Middle         | 87.52                        | No                              | \$108,400                                              | \$74,250                        | 2887             | 779                 | 26.98            | 549                  | 962                   |
| WI         | WAUKESHA COUNTY | 2027.00    | 3 - Middle         | 89.72                        | No                              | \$108,400                                              | \$76,111                        | 1844             | 482                 | 26.14            | 100                  | 262                   |
| WI         | WAUKESHA COUNTY | 2028.00    | 2 - Moderate       | 76.35                        | No                              | \$108,400                                              | \$64,773                        | 3827             | 1532                | 40.03            | 854                  | 1377                  |
| WI         | WAUKESHA COUNTY | 2029.01    | 3 - Middle         | 93.15                        | No                              | \$108,400                                              | \$79,026                        | 4250             | 1295                | 30.47            | 922                  | 1145                  |
| WI         | WAUKESHA COUNTY | 2029.02    | 2 - Moderate       | 50.10                        | No                              | \$108,400                                              | \$42,500                        | 3420             | 477                 | 13.95            | 794                  | 870                   |
| WI         | WAUKESHA COUNTY | 2030.00    | 3 - Middle         | 80.40                        | No                              | \$108,400                                              | \$68,203                        | 2298             | 571                 | 24.85            | 411                  | 633                   |
| WI         | WAUKESHA COUNTY | 2031.03    | 3 - Middle         | 86.09                        | No                              | \$108,400                                              | \$73,036                        | 4516             | 1243                | 27.52            | 1175                 | 1641                  |
| WI         | WAUKESHA COUNTY | 2031.04    | 3 - Middle         | 110.02                       | No                              | \$108,400                                              | \$93,333                        | 3164             | 697                 | 22.03            | 655                  | 1071                  |
| WI         | WAUKESHA COUNTY | 2031.05    | 4 - Upper          | 138.26                       | No                              | \$108,400                                              | \$117,292                       | 3385             | 441                 | 13.03            | 1011                 | 1061                  |
| WI         | WAUKESHA COUNTY | 2031.06    | 4 - Upper          | 139.84                       | No                              | \$108,400                                              | \$118,631                       | 3554             | 702                 | 19.75            | 1089                 | 1224                  |
| WI         | WAUKESHA COUNTY | 2031.07    | 4 - Upper          | 122.76                       | No                              | \$108,400                                              | \$104,141                       | 3892             | 585                 | 15.03            | 1016                 | 1139                  |
| WI         | WAUKESHA COUNTY | 2032.00    | 4 - Upper          | 184.07                       | No                              | \$108,400                                              | \$156,150                       | 4210             | 307                 | 7.29             | 1648                 | 1796                  |
| WI         | WAUKESHA COUNTY | 2033.03    | 3 - Middle         | 110.92                       | No                              | \$108,400                                              | \$94,097                        | 3712             | 324                 | 8.73             | 1608                 | 1471                  |
| WI         | WAUKESHA COUNTY | 2033.04    | 4 - Upper          | 175.18                       | No                              | \$108,400                                              | \$148,611                       | 5588             | 806                 | 14.42            | 1607                 | 1487                  |
| WI         | WAUKESHA COUNTY | 2033.05    | 4 - Upper          | 139.28                       | No                              | \$108,400                                              | \$118,158                       | 4685             | 455                 | 9.71             | 1400                 | 1469                  |
| WI         | WAUKESHA COUNTY | 2033.07    | 3 - Middle         | 108.08                       | No                              | \$108,400                                              | \$91,688                        | 3068             | 611                 | 19.92            | 762                  | 773                   |
| WI         | WAUKESHA COUNTY | 2033.08    | 4 - Upper          | 140.00                       | No                              | \$108,400                                              | \$118,765                       | 3342             | 665                 | 19.90            | 954                  | 1231                  |

| State Abbr | County Name     | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2034.02    | 4 - Upper          | 124.11                       | No                              | \$108,400                                              | \$105,288                       | 3941             | 457                 | 11.60            | 1048                 | 1145                  |
| WI         | WAUKESHA COUNTY | 2034.03    | 4 - Upper          | 147.78                       | No                              | \$108,400                                              | \$125,368                       | 5770             | 555                 | 9.62             | 2115                 | 2140                  |
| WI         | WAUKESHA COUNTY | 2034.04    | 3 - Middle         | 82.25                        | No                              | \$108,400                                              | \$69,779                        | 3587             | 506                 | 14.11            | 577                  | 805                   |
| WI         | WAUKESHA COUNTY | 2034.05    | 4 - Upper          | 182.83                       | No                              | \$108,400                                              | \$155,096                       | 4252             | 372                 | 8.75             | 1299                 | 1416                  |
| WI         | WAUKESHA COUNTY | 2034.06    | 4 - Upper          | 145.57                       | No                              | \$108,400                                              | \$123,494                       | 6885             | 543                 | 7.89             | 2356                 | 2570                  |
| WI         | WAUKESHA COUNTY | 2035.01    | 4 - Upper          | 122.56                       | No                              | \$108,400                                              | \$103,971                       | 3921             | 262                 | 6.68             | 1395                 | 1655                  |
| WI         | WAUKESHA COUNTY | 2035.02    | 4 - Upper          | 158.40                       | No                              | \$108,400                                              | \$134,375                       | 2676             | 201                 | 7.51             | 932                  | 1123                  |
| WI         | WAUKESHA COUNTY | 2036.01    | 3 - Middle         | 117.33                       | No                              | \$108,400                                              | \$99,531                        | 4072             | 468                 | 11.49            | 1021                 | 1143                  |
| WI         | WAUKESHA COUNTY | 2036.02    | 4 - Upper          | 129.52                       | No                              | \$108,400                                              | \$109,875                       | 5940             | 554                 | 9.33             | 1442                 | 1848                  |
| WI         | WAUKESHA COUNTY | 2037.02    | 4 - Upper          | 152.07                       | No                              | \$108,400                                              | \$129,006                       | 4796             | 394                 | 8.22             | 1619                 | 1861                  |
| WI         | WAUKESHA COUNTY | 2037.03    | 4 - Upper          | 170.12                       | No                              | \$108,400                                              | \$144,313                       | 3430             | 251                 | 7.32             | 1140                 | 1200                  |
| WI         | WAUKESHA COUNTY | 2037.04    | 4 - Upper          | 135.56                       | No                              | \$108,400                                              | \$115,000                       | 4766             | 459                 | 9.63             | 1596                 | 1891                  |
| WI         | WAUKESHA COUNTY | 2038.02    | 4 - Upper          | 147.70                       | No                              | \$108,400                                              | \$125,293                       | 6125             | 507                 | 8.28             | 2153                 | 2218                  |
| WI         | WAUKESHA COUNTY | 2038.03    | 4 - Upper          | 139.46                       | No                              | \$108,400                                              | \$118,304                       | 4033             | 297                 | 7.36             | 1323                 | 1481                  |
| WI         | WAUKESHA COUNTY | 2038.05    | 4 - Upper          | 130.52                       | No                              | \$108,400                                              | \$110,720                       | 4996             | 585                 | 11.71            | 1454                 | 1548                  |
| WI         | WAUKESHA COUNTY | 2038.06    | 3 - Middle         | 116.25                       | No                              | \$108,400                                              | \$98,618                        | 2834             | 200                 | 7.06             | 1026                 | 1063                  |
| WI         | WAUKESHA COUNTY | 2039.01    | 3 - Middle         | 119.44                       | No                              | \$108,400                                              | \$101,321                       | 4884             | 515                 | 10.54            | 1492                 | 1702                  |

| State Abbr | County Name     | Tract code | Tract Income Level | Tract Median Family Income % | Distressed or Underserved Tract | 2026 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income | 2020 Tract Median Family Income | Tract Population | Minority Population | Tract Minority % | Owner Occupied Units | 1- to 4- Family Units |
|------------|-----------------|------------|--------------------|------------------------------|---------------------------------|--------------------------------------------------------|---------------------------------|------------------|---------------------|------------------|----------------------|-----------------------|
| WI         | WAUKESHA COUNTY | 2039.02    | 3 - Middle         | 119.35                       | No                              | \$108,400                                              | \$101,250                       | 4345             | 411                 | 9.46             | 1046                 | 1189                  |
| WI         | WAUKESHA COUNTY | 2040.02    | 4 - Upper          | 130.96                       | No                              | \$108,400                                              | \$111,094                       | 5545             | 404                 | 7.29             | 1884                 | 2289                  |
| WI         | WAUKESHA COUNTY | 2040.03    | 4 - Upper          | 134.53                       | No                              | \$108,400                                              | \$114,125                       | 3894             | 335                 | 8.60             | 1200                 | 1331                  |
| WI         | WAUKESHA COUNTY | 2040.04    | 4 - Upper          | 129.75                       | No                              | \$108,400                                              | \$110,069                       | 4227             | 272                 | 6.43             | 1539                 | 1708                  |
| WI         | WAUKESHA COUNTY | 2041.00    | 4 - Upper          | 170.73                       | No                              | \$108,400                                              | \$144,833                       | 5365             | 428                 | 7.98             | 1873                 | 2349                  |
| WI         | WAUKESHA COUNTY | 2042.01    | 3 - Middle         | 109.92                       | No                              | \$108,400                                              | \$93,250                        | 2896             | 308                 | 10.64            | 720                  | 1021                  |
| WI         | WAUKESHA COUNTY | 2042.02    | 4 - Upper          | 154.94                       | No                              | \$108,400                                              | \$131,442                       | 4294             | 356                 | 8.29             | 1137                 | 1279                  |
| WI         | WAUKESHA COUNTY | 2043.01    | 4 - Upper          | 138.15                       | No                              | \$108,400                                              | \$117,193                       | 6697             | 599                 | 8.94             | 1732                 | 1931                  |
| WI         | WAUKESHA COUNTY | 2043.02    | 4 - Upper          | 130.37                       | No                              | \$108,400                                              | \$110,592                       | 4030             | 462                 | 11.46            | 1053                 | 1297                  |
| WI         | WAUKESHA COUNTY | 2044.00    | 4 - Upper          | 189.10                       | No                              | \$108,400                                              | \$160,417                       | 2242             | 124                 | 5.53             | 698                  | 811                   |
| WI         | WAUKESHA COUNTY | 2045.01    | 4 - Upper          | 142.51                       | No                              | \$108,400                                              | \$120,893                       | 2664             | 175                 | 6.57             | 891                  | 976                   |
| WI         | WAUKESHA COUNTY | 2045.03    | 4 - Upper          | 134.30                       | No                              | \$108,400                                              | \$113,929                       | 3466             | 213                 | 6.15             | 1268                 | 1594                  |
| WI         | WAUKESHA COUNTY | 2045.04    | 4 - Upper          | 140.88                       | No                              | \$108,400                                              | \$119,508                       | 2892             | 176                 | 6.09             | 810                  | 1099                  |

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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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 (049), AL     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| MSA NA                      |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Outside Assessment Area     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Low Income                  | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Moderate Income             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Middle Income               | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 1                                                             | 150           | 0                              | 0             |
| Upper Income                | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Income Not Known            | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 1                                                             | 150           | 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                                                        | 150           | 0                                        | 0             | 1                                                             | 150           | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 1                                                             | 150           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MARICOPA COUNTY (013), AZ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 38060</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 487              | 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                                        | 487              | 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                                        | 487              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                      | 0                                        | 0                | 0                                                          | 0                | 1                                        | 487              | 0                                                                     | 0                | 0                                    | 0                |

Loans by County  
Small Business Loans - Originations  
Institution: Bank Five Nine

Respondent ID: 0000012517  
Agency: FDIC - 3  
State: ARKANSAS (05)

| Area Income Characteristics | Loan Amount at Origination<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                              | Amount (000s) | Num of Loans                                             | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                  | Amount (000s) | Num of Loans                   | Amount (000s) |
| GARLAND COUNTY (051), AR    |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| MSA 26300                   |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Outside Assessment Area     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Low Income                  | 0                                         | 0             | 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                                        | 962           | 1                                                             | 962           | 0                              | 0             |
| Upper Income                | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Income Not Known            | 0                                         | 0             | 0                                                        | 0             | 0                                        | 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                                        | 962           | 1                                                             | 962           | 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                                        | 962           | 1                                                             | 962           | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 0                                                        | 0             | 1                                        | 962           | 1                                                             | 962           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 0                                                       | 0             | 1                                        | 996           | 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                                        | 996           | 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) |
| KERN COUNTY (029), CA          |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| MSA 12540                      |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Outside Assessment Area        |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| 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                                     | 751           | 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                                     | 751           | 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) |
| 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             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0                                                     | 0             | 1                                     | 300           | 1                                                             | 300           | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0                                                     | 0             | 1                                     | 300           | 1                                                             | 300           | 0                              | 0             |

## 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>RIVERSIDE COUNTY (065), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40140</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                | 3                                        | 1,488            | 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                                        | 1,488            | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SACRAMENTO COUNTY (067), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 40900</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%         | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 1,710            | 2                                                                     | 1,710            | 0                                    | 0                |
| Median Family Income Not Known     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 1,710            | 2                                                                     | 1,710            | 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%     | 0                                      | 0             | 0                                                     | 0             | 1                                     | 888           | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 70-80%     | 0                                      | 0             | 1                                                     | 150           | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 80-90%     | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 90-100%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 100-110%   | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 110-120%   | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income >= 120%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income Not Known  | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 1                                                     | 150           | 1                                     | 888           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                   | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>SAN DIEGO COUNTY (073), CA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 41740</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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             |

## 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                     | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SANTA CLARA COUNTY (085), CA</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41940</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%          | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%         | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%         | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 392              | 1                                                                     | 392              | 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                                        | 392              | 1                                                                     | 392              | 0                                    | 0                |
| <b>TULARE COUNTY (107), CA</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47300</b>                    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                          | 0                                        | 0                | 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                                        | 1,039            | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known                    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 1,039            | 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                                                          | 150              | 13                                       | 8,420            | 4                                                                     | 2,402            | 0                                    | 0                |
| STATE TOTAL                         | 0                                        | 0                | 1                                                          | 150              | 13                                       | 8,420            | 4                                                                     | 2,402            | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>ARAPAHOE COUNTY (005), CO</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 336              | 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                                        | 336              | 0                                                                     | 0                | 0                                    | 0                |
| <b>DOUGLAS COUNTY (035), CO</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Middle Income                    | 0                                        | 0                | 0                                                          | 0                | 1                                        | 400              | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                     | 0                                        | 0                | 0                                                          | 0                | 5                                        | 2,642            | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known                 | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 3,042            | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>JEFFERSON COUNTY (059), CO</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19740</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                                          | 150              | 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                                                          | 150              | 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                                                          | 150              | 7                                        | 3,378            | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                       | 0                                        | 0                | 1                                                          | 150              | 7                                        | 3,378            | 0                                                                     | 0                | 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) |
| WESTERN CONNECTICUT PLANNING REGION (190), CT |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| MSA 14860                                     |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Outside Assessment Area                       |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Median Family Income < 10%                    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 10-20%                   | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 20-30%                   | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| 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                                                     | 105           | 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                                                     | 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                     | 0                                      | 0             | 1                                                     | 105           | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                                   | 0                                      | 0             | 1                                                     | 105           | 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) |
| 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%  | 1                                      | 90            | 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             | 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             | 2                                     | 1,100         | 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                                     | 1,100         | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                      | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>HILLSBOROUGH COUNTY (057), FL</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 45294</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%           | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 515           | 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                                        | 515           | 0                                                            | 0             | 0                              | 0             |
| <b>MANATEE COUNTY (081), FL</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35840</b>                     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                           | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                        | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 1                                                            | 250           | 0                              | 0             |
| Upper Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                         | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 1                                                            | 250           | 0                              | 0             |

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|------------------------------------|------------------------------------------|---------------|------------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                    | Num of Loans                             | Amount (000s) | Num of Loans                                               | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>MIAMI-DADE COUNTY (086), FL</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 33124</b>                   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%         | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%        | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%        | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 828           | 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                                        | 472           | 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                                        | 1,300         | 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) |
| ORANGE COUNTY (095), FL        |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| MSA 36740                      |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Outside Assessment Area        |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 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                                     | 500           | 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                                     | 500           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| 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%    | 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                                                       | 150           | 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                                                       | 150           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PASCO COUNTY (101), FL</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 45294</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 363              | 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                                                          | 300              | 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                | 2                                                          | 300              | 2                                        | 628              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                  | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>PINELLAS COUNTY (103), FL</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41304</b>                 |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 296              | 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                                        | 296              | 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                                        | 90               | 4                                                          | 700              | 9                                        | 4,339            | 1                                                                     | 250              | 0                                    | 0                |
| STATE TOTAL                      | 1                                        | 90               | 4                                                          | 700              | 9                                        | 4,339            | 1                                                                     | 250              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>COBB COUNTY (067), GA</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 31924</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 495           | 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                                        | 495           | 0                                                            | 0             | 0                              | 0             |
| <b>COWETA COUNTY (077), GA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12054</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 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                                        | 264           | 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                                        | 264           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                 | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>HENRY COUNTY (151), GA</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12054</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 0                                        | 0             | 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                                        | 1,828         | 3                                                            | 1,828         | 0                              | 0             |
| Upper Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 1,828         | 3                                                            | 1,828         | 0                              | 0             |
| <b>PICKENS COUNTY (227), GA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12054</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 0                                        | 0             | 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                                        | 494           | 1                                                            | 494           | 0                              | 0             |
| Upper Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 494           | 1                                                            | 494           | 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             | 6                                        | 3,081         | 4                                                            | 2,322         | 0                              | 0             |
| STATE TOTAL                     | 0                                        | 0             | 0                                                       | 0             | 6                                        | 3,081         | 4                                                            | 2,322         | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>COOK COUNTY (031), IL</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 16984</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 810              | 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                                        | 810              | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0                                        | 0                | 0                                                          | 0                | 2                                        | 810              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 810              | 0                                                                     | 0                | 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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                              | Amount (000s) | Num of Loans                                             | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MADISON COUNTY (095), IN    |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| MSA 26900                   |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Outside Assessment Area     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Low Income                  | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Moderate Income             | 0                                         | 0             | 0                                                        | 0             | 1                                        | 913           | 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                                        | 913           | 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                                        | 913           | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 0                                                        | 0             | 1                                        | 913           | 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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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: KENTUCKY (21)

| Area Income Characteristics | Loan Amount at Origination<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                              | Amount (000s) | Num of Loans                                             | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                  | Amount (000s) | Num of Loans                   | Amount (000s) |
| BARREN COUNTY (009), KY     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| MSA NA                      |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Outside Assessment Area     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Low Income                  | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Moderate Income             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Middle Income               | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Upper Income                | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Income Not Known            | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                         | 0             | 1                                                        | 150           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 1                                                        | 150           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                 | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>BALTIMORE CITY (510), MD</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 12580</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 732           | 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                                        | 732           | 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                                        | 732           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                     | 0                                        | 0             | 0                                                       | 0             | 1                                        | 732           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                   | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>WORCESTER COUNTY (027), MA</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 49340</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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             | 0                                                       | 0             | 1                                        | 282           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                       | 0                                        | 0             | 0                                                       | 0             | 1                                        | 282           | 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             | 1                                                     | 200           | 0                                     | 0             | 1                                                             | 200           | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 1                                                     | 110           | 0                                     | 0             | 1                                                             | 110           | 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             | 2                                                     | 310           | 0                                     | 0             | 2                                                             | 310           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>OAKLAND COUNTY (125), MI</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 47664</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                                          | 150              | 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                                                          | 150              | 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                | 3                                                          | 460              | 0                                        | 0                | 2                                                                     | 310              | 0                                    | 0                |
| STATE TOTAL                     | 0                                        | 0                | 3                                                          | 460              | 0                                        | 0                | 2                                                                     | 310              | 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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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             |
| MILLE LACS COUNTY (095), 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                                        | 500           | 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                                        | 500           | 0                                                             | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                         | 0             | 0                                                        | 0             | 2                                        | 1,350         | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 0                                                        | 0             | 2                                        | 1,350         | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|------------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                               | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>CLARK COUNTY (003), NV</b>  |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 29820</b>               |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%     | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 392           | 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                                        | 392           | 0                                                            | 0             | 0                              | 0             |
| <b>LYON COUNTY (019), NV</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 39900</b>               |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                | 0                                        | 0             | 0                                                          | 0             | 2                                        | 1,316         | 0                                                            | 0             | 0                              | 0             |
| Middle Income                  | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 0                                                          | 0             | 2                                        | 1,316         | 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                                        | 1,708         | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                    | 0                                        | 0             | 0                                                          | 0             | 3                                        | 1,708         | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                    | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>MERRIMACK COUNTY (013), NH</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 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                                        | 90            | 0                                                       | 0             | 1                                        | 562           | 2                                                            | 652           | 0                              | 0             |
| Upper Income                       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                   | 0                                        | 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                                        | 562           | 2                                                            | 652           | 0                              | 0             |
| <b>ROCKINGHAM COUNTY (015), NH</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 40484</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                      | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                       | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 1                                        | 90            | 1                                                       | 150           | 1                                        | 562           | 2                                                            | 652           | 0                              | 0             |
| STATE TOTAL                        | 1                                        | 90            | 1                                                       | 150           | 1                                        | 562           | 2                                                            | 652           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                    | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BERGEN COUNTY (003), NJ</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 35614</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%         | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                                          | 220              | 0                                        | 0                | 1                                                                     | 220              | 0                                    | 0                |
| Median Family Income Not Known     | 0                                        | 0                | 0                                                          | 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                                                          | 220              | 0                                        | 0                | 1                                                                     | 220              | 0                                    | 0                |
| <b>BURLINGTON COUNTY (005), NJ</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 15804</b>                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                         | 0                                        | 0                | 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                                        | 263              | 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                | 1                                        | 263              | 1                                                                     | 263              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                    | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>GLOUCESTER COUNTY (015), NJ</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 15804</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                    | 0                                        | 0             | 0                                                       | 0             | 1                                        | 665           | 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                                        | 665           | 0                                                            | 0             | 0                              | 0             |
| <b>MIDDLESEX COUNTY (023), NJ</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 29484</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 350           | 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                                        | 350           | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 0                                        | 0             | 1                                                       | 220           | 3                                        | 1,278         | 2                                                            | 483           | 0                              | 0             |
| STATE TOTAL                        | 0                                        | 0             | 1                                                       | 220           | 3                                        | 1,278         | 2                                                            | 483           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| KINGS COUNTY (047), 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%  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%    | 0                                        | 0             | 0                                                       | 0             | 1                                        | 433           | 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                                        | 433           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                     | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>NASSAU COUNTY (059), NY</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 35004</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                                       | 194           | 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                                                       | 194           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| <b>SCHENECTADY COUNTY (093), NY</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 10580</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                       | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                        | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE           | 0                                        | 0             | 2                                                       | 344           | 1                                        | 433           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                         | 0                                        | 0             | 2                                                       | 344           | 1                                        | 433           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                     | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>ALAMANCE COUNTY (001), NC</b>    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 15500</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 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                                        | 924           | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 924           | 0                                                            | 0             | 0                              | 0             |
| <b>FORSYTH COUNTY (067), NC</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 49180</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 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                                                       | 200           | 0                                        | 0             | 1                                                            | 200           | 0                              | 0             |
| Income Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                        | 0                                        | 0             | 1                                                       | 200           | 0                                        | 0             | 1                                                            | 200           | 0                              | 0             |
| <b>NEW HANOVER COUNTY (129), NC</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 48900</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                     | 0                                        | 0             | 1                                                       | 150           | 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                                                       | 150           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>WAKE COUNTY (183), NC</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 39580</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 493              | 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                                        | 400              | 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                                        | 893              | 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                                                          | 350              | 4                                        | 1,817            | 1                                                                     | 200              | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 2                                                          | 350              | 4                                        | 1,817            | 1                                                                     | 200              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| CUYAHOGA COUNTY (035), OH      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 17410                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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                                        | 299           | 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                                        | 299           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|------------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 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                                                          | 180           | 1                                        | 306           | 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                                                          | 180           | 1                                        | 306           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|------------------------------------------|---------------|------------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                  | Num of Loans                             | Amount (000s) | Num of Loans                                               | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>HAMILTON COUNTY (061), OH</b> |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 17140</b>                 |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>   |                                          |               |                                                            |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%       | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%      | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%      | 0                                        | 0             | 0                                                          | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| 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             | 2                                        | 896           | 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                                        | 896           | 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           | 4                                        | 1,501         | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                      | 0                                        | 0             | 1                                                          | 180           | 4                                        | 1,501         | 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) |
| MERCER COUNTY (085), PA     |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| 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                                     | 995           | 1                                                             | 995           | 0                              | 0             |
| Upper Income                | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Income Not Known            | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known             | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                | 0                                      | 0             | 0                                                     | 0             | 1                                     | 995           | 1                                                             | 995           | 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                                     | 995           | 1                                                             | 995           | 0                              | 0             |
| STATE TOTAL                 | 0                                      | 0             | 0                                                     | 0             | 1                                     | 995           | 1                                                             | 995           | 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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                              | Amount (000s) | Num of Loans                                             | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                  | Amount (000s) | Num of Loans                   | Amount (000s) |
| OCONEE COUNTY (073), SC     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| 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                                        | 495           | 0                                                             | 0             | 0                              | 0             |
| Income Not Known            | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Tract Not Known             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| County Total                | 0                                         | 0             | 0                                                        | 0             | 1                                        | 495           | 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                                        | 495           | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 0                                                        | 0             | 1                                        | 495           | 0                                                             | 0             | 0                              | 0             |

Loans by County  
Small Business Loans - Originations  
Institution: Bank Five Nine

Respondent ID: 0000012517  
Agency: FDIC - 3  
State: SOUTH DAKOTA (46)

| Area Income Characteristics | Loan Amount at Origination<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                              | Amount (000s) | Num of Loans                                             | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                  | Amount (000s) | Num of Loans                   | Amount (000s) |
| MEADE COUNTY (093), SD      |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| MSA 39660                   |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Outside Assessment Area     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| Low Income                  | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Moderate Income             | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| Middle Income               | 0                                         | 0             | 1                                                        | 200           | 0                                        | 0             | 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                                                        | 200           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 0                                         | 0             | 0                                                        | 0             | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE   | 0                                         | 0             | 1                                                        | 200           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 1                                                        | 200           | 0                                        | 0             | 0                                                             | 0             | 0                              | 0             |

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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| CARTER COUNTY (019), TN     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 27740                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income             | 0                                        | 0             | 0                                                       | 0             | 1                                        | 950           | 1                                                            | 950           | 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                                        | 950           | 1                                                            | 950           | 0                              | 0             |
| RUTHERFORD COUNTY (149), TN |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 34980                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income             | 0                                        | 0             | 0                                                       | 0             | 2                                        | 1,400         | 0                                                            | 0             | 0                              | 0             |
| Middle Income               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 0                                        | 0             | 0                                                       | 0             | 2                                        | 1,400         | 0                                                            | 0             | 0                              | 0             |

## 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>SHELBY COUNTY (157), TN</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 32820</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 358              | 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                                        | 358              | 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                                        | 2,708            | 1                                                                     | 950              | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 4                                        | 2,708            | 1                                                                     | 950              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>BEXAR COUNTY (029), TX</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 41700</b>               |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 1,114            | 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                                        | 1,114            | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                        | 460           | 1                                                            | 460           | 0                              | 0             |
| Median Family Income 110-120%  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income ≥ 120%    | 0                                        | 0             | 1                                                       | 150           | 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                                                       | 150           | 1                                        | 460           | 1                                                            | 460           | 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             | 1                                     | 400           | 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             | 2                                     | 700           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>FORT BEND COUNTY (157), TX</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 26420</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 271              | 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                                        | 253              | 1                                                                     | 253              | 0                                    | 0                |
| Median Family Income Not Known    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 524              | 1                                                                     | 253              | 0                                    | 0                |
| <b>GRAYSON COUNTY (181), TX</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 43300</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>    |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                   | 0                                        | 0                | 0                                                          | 0                | 1                                        | 283              | 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                                        | 283              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|---------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                 | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>HARRIS COUNTY (201), TX</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 26420</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 939              | 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                                        | 1,131            | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income Not Known  | 0                                        | 0                | 0                                                          | 0                | 2                                        | 790              | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                 | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                    | 0                                        | 0                | 0                                                          | 0                | 6                                        | 2,860            | 0                                                                     | 0                | 0                                    | 0                |
| <b>KAUFMAN COUNTY (257), TX</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 19124</b>                |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Outside Assessment Area</b>  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                      | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                 | 0                                        | 0                | 0                                                          | 0                | 1                                        | 265              | 0                                                                     | 0                | 0                                    | 0                |
| Middle Income                   | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                    | 0                                        | 0                | 2                                                          | 339              | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known                | 0                                        | 0                | 0                                                          | 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                                                          | 339              | 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) |
| 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             | 1                                                     | 150           | 1                                     | 735           | 2                                                             | 885           | 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                                                     | 150           | 1                                     | 735           | 2                                                             | 885           | 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        |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0                                                     | 0             | 0                                     | 0             | 0                                                             | 0             | 0                              | 0             |
| 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                                                     | 230           | 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                                                     | 230           | 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             | 5                                                     | 869           | 16                                    | 6,941         | 4                                                             | 1,598         | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 5                                                     | 869           | 16                                    | 6,941         | 4                                                             | 1,598         | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| CACHE COUNTY (005), UT      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 30860                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income               | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 0                                        | 0             | 1                                                       | 150           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| WASHINGTON COUNTY (053), UT |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 41100                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income             | 0                                        | 0             | 0                                                       | 0             | 1                                        | 450           | 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                                        | 450           | 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                                                       | 150           | 1                                        | 450           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                        | 0             | 1                                                       | 150           | 1                                        | 450           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                 | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| PRINCE WILLIAM COUNTY (153), VA |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 11694                       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area         |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 0                                        | 0             | 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                                        | 347           | 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                                        | 347           | 0                                                            | 0             | 0                              | 0             |
| SPOTSYLVANIA COUNTY (177), VA   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 11694                       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area         |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                 | 0                                        | 0             | 2                                                       | 449           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                    | 0                                        | 0             | 2                                                       | 449           | 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                                                       | 449           | 1                                        | 347           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                     | 0                                        | 0             | 2                                                       | 449           | 1                                        | 347           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>DANE COUNTY (025), WI</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 31540</b>               |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Median Family Income < 10%     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                        | 0             | 1                                                       | 150           | 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                                                       | 177           | 1                                        | 500           | 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                                                       | 150           | 1                                        | 580           | 1                                                            | 100           | 0                              | 0             |
| Median Family Income Not Known | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 1                                        | 100           | 3                                                       | 477           | 2                                        | 1,080         | 1                                                            | 100           | 0                              | 0             |
| <b>DODGE COUNTY (027), WI</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 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                                        | 90            | 0                                                       | 0             | 0                                        | 0             | 2                                                            | 90            | 0                              | 0             |
| Upper Income                   | 1                                        | 36            | 2                                                       | 450           | 0                                        | 0             | 3                                                            | 486           | 0                              | 0             |
| Income Not Known               | 0                                        | 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                                        | 126           | 2                                                       | 450           | 0                                        | 0             | 5                                                            | 576           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                     | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>FOND DU LAC COUNTY (039), WI</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 22540</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 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                                                       | 132           | 0                                        | 0             | 1                                                            | 132           | 0                              | 0             |
| Upper Income                        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                    | 0                                        | 0             | 0                                                       | 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             | 1                                                            | 132           | 0                              | 0             |
| <b>JEFFERSON COUNTY (055), WI</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 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                                                       | 149           | 0                                        | 0             | 1                                                            | 149           | 0                              | 0             |
| Upper Income                        | 0                                        | 0             | 1                                                       | 163           | 1                                        | 900           | 1                                                            | 163           | 0                              | 0             |
| Income Not Known                    | 0                                        | 0             | 0                                                       | 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                                                       | 312           | 1                                        | 900           | 2                                                            | 312           | 0                              | 0             |
| <b>KENOSHA COUNTY (059), WI</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 28450</b>                    |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                          | 0                                        | 0             | 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                                        | 513           | 0                                                            | 0             | 0                              | 0             |
| Upper Income                        | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                    | 1                                        | 47            | 0                                                       | 0             | 1                                        | 313           | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                        | 1                                        | 47            | 0                                                       | 0             | 2                                        | 826           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| 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             | 2                                        | 1,656         | 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                                        | 1,656         | 0                                                            | 0             | 0                              | 0             |
| LINCOLN COUNTY (069), 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                                        | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                   | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| <b>MILWAUKEE COUNTY (079), WI</b> |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33340</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0001</b>             |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%       | 0                                        | 0                | 1                                                          | 196              | 1                                        | 254              | 2                                                                     | 450              | 0                                    | 0                |
| Median Family Income 30-40%       | 0                                        | 0                | 1                                                          | 174              | 0                                        | 0                | 1                                                                     | 174              | 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               | 1                                                          | 150              | 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                                        | 100              | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 100              | 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                                        | 25               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 25               | 0                                    | 0                |
| Median Family Income ≥ 120%       | 4                                        | 305              | 1                                                          | 243              | 3                                        | 872              | 2                                                                     | 273              | 0                                    | 0                |
| Median Family Income Not Known    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                   | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                      | 7                                        | 465              | 4                                                          | 763              | 4                                        | 1,126            | 7                                                                     | 1,022            | 0                                    | 0                |
| <b>OZAUKEE COUNTY (089), WI</b>   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>MSA 33340</b>                  |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| <b>Inside AA 0001</b>             |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                        | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                   | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Middle Income                     | 1                                        | 40               | 0                                                          | 0                | 2                                        | 775              | 2                                                                     | 315              | 0                                    | 0                |
| Upper Income                      | 2                                        | 200              | 2                                                          | 382              | 1                                        | 300              | 3                                                                     | 532              | 0                                    | 0                |
| Income Not Known                  | 0                                        | 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                                        | 240              | 2                                                          | 382              | 3                                        | 1,075            | 5                                                                     | 847              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                 | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>RACINE COUNTY (101), WI</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 39540</b>                |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 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                                        | 1,093         | 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                                        | 1,093         | 0                                                            | 0             | 0                              | 0             |
| <b>SHAWANO COUNTY (115), WI</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 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                                        | 15            | 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                                        | 15            | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| <b>TAYLOR COUNTY (119), WI</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                      | 0                                        | 0             | 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                                        | 486           | 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                                        | 486           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|------------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                    | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>WALWORTH COUNTY (127), WI</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA NA</b>                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Outside Assessment Area</b>     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                      | 2                                        | 81            | 0                                                       | 0             | 0                                        | 0             | 2                                                            | 81            | 0                              | 0             |
| Upper Income                       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                       | 2                                        | 81            | 0                                                       | 0             | 0                                        | 0             | 2                                                            | 81            | 0                              | 0             |
| <b>WASHINGTON COUNTY (131), WI</b> |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 33340</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Inside AA 0001</b>              |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                      | 6                                        | 461           | 9                                                       | 1,738         | 12                                       | 6,590         | 2                                                            | 218           | 0                              | 0             |
| Upper Income                       | 6                                        | 377           | 1                                                       | 150           | 1                                        | 500           | 5                                                            | 302           | 0                              | 0             |
| Income Not Known                   | 0                                        | 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                                       | 838           | 10                                                      | 1,888         | 13                                       | 7,090         | 7                                                            | 520           | 0                              | 0             |
| <b>WAUKESHA COUNTY (133), WI</b>   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>MSA 33340</b>                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| <b>Inside AA 0001</b>              |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                         | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Middle Income                      | 5                                        | 310           | 3                                                       | 473           | 9                                        | 5,764         | 3                                                            | 145           | 0                              | 0             |
| Upper Income                       | 21                                       | 1,199         | 19                                                      | 3,509         | 21                                       | 11,983        | 29                                                           | 5,405         | 0                              | 0             |
| Income Not Known                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                       | 26                                       | 1,509         | 22                                                      | 3,982         | 30                                       | 17,747        | 32                                                           | 5,550         | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 48                                       | 3,052         | 38                                                      | 7,015         | 50                                       | 27,038        | 51                                                           | 7,939         | 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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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   | 10                                        | 519           | 8                                                        | 1,371         | 10                                       | 6,041         | 12                                                            | 1,251         | 0                              | 0             |
| STATE TOTAL                 | 58                                        | 3,571         | 46                                                       | 8,386         | 60                                       | 33,079        | 63                                                            | 9,190         | 0                              | 0             |
| TOTAL ACROSS ALL STATES     |                                           |               |                                                          |               |                                          |               |                                                               |               |                                |               |
| TOTAL INSIDE AA             | 48                                        | 3,052         | 38                                                       | 7,015         | 50                                       | 27,038        | 51                                                            | 7,939         | 0                              | 0             |
| TOTAL OUTSIDE AA            | 12                                        | 699           | 36                                                       | 6,148         | 95                                       | 50,880        | 36                                                            | 12,525        | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE      | 60                                        | 3,751         | 74                                                       | 13,163        | 145                                      | 77,918        | 87                                                            | 20,464        | 0                              | 0             |

## 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| CHEROKEE COUNTY (019), AL   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| 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                                        | 315              | 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                                        | 315              | 0                                                                     | 0                | 0                                    | 0                |
| SHELBY COUNTY (117), AL     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 13820                   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                  | 0                                        | 0                | 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                                        | 648              | 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                                        | 648              | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE   | 0                                        | 0                | 0                                                          | 0                | 2                                        | 963              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                        | 0                | 0                                                          | 0                | 2                                        | 963              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                        | 755              | 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                                        | 775              | 1                                                                     | 775              | 0                                    | 0                |
| Median Family Income Not Known | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 1,530            | 1                                                                     | 775              | 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                                        | 1,530            | 1                                                                     | 775              | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 1,530            | 1                                                                     | 775              | 0                                    | 0                |

## Loans by County

## Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: ARKANSAS (05)

| Area Income Characteristics | Loan Amount at<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| CRAWFORD COUNTY (033), AR   |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| MSA 22900                   |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Outside Assessment Area     |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Low Income                  | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| Moderate Income             | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| Middle Income               | 0                                            | 0                | 0                                                              | 0                | 1                                           | 1,000            | 0                                                                      | 0                | 0                                    | 0                |
| Upper Income                | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| Income Not Known            | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| Tract Not Known             | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| County Total                | 0                                            | 0                | 0                                                              | 0                | 1                                           | 1,000            | 0                                                                      | 0                | 0                                    | 0                |
| 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                                           | 1,000            | 0                                                                      | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                            | 0                | 0                                                              | 0                | 1                                           | 1,000            | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                                          | 200              | 1                                        | 785              | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income Not Known | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                   | 0                                        | 0                | 1                                                          | 200              | 1                                        | 785              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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                                        | 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             |
| 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                   | 0                                        | 0             | 0                                                       | 0             | 1                                        | 350           | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 350           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| LOS ANGELES COUNTY (037), CA   |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 31084                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 30-40%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 50-60%    | 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                                        | 879              | 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                                        | 879              | 0                                                                     | 0                | 0                                    | 0                |
| SOLANO COUNTY (095), CA        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 46700                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                | 0                                        | 0                | 0                                                          | 0                | 2                                        | 855              | 2                                                                     | 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                | 2                                        | 855              | 2                                                                     | 855              | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0                                        | 0                | 1                                                          | 200              | 6                                        | 3,209            | 2                                                                     | 855              | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 1                                                          | 200              | 6                                        | 3,209            | 2                                                                     | 855              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                                        | 346              | 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                                        | 346              | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| EL PASO COUNTY (041), CO       |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 17820                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 30-40%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 50-60%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 60-70%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 70-80%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 80-90%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 90-100%   | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 100-110%  | 0                                        | 0                | 0                                                          | 0                | 1                                        | 450              | 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                                        | 450              | 0                                                                     | 0                | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| JEFFERSON COUNTY (059), CO     |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 19740                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 30-40%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 50-60%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 60-70%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 70-80%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 80-90%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 90-100%   | 0                                        | 0                | 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                | 3                                        | 1,597            | 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                                        | 1,597            | 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                | 5                                        | 2,393            | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 5                                        | 2,393            | 0                                                                     | 0                | 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<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| LITCHFIELD COUNTY (005), CT |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| 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                                           | 315              | 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                                           | 315              | 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                                           | 315              | 0                                                                      | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                            | 0                | 0                                                              | 0                | 1                                           | 315              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                        | 450           | 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                                        | 450           | 0                                                            | 0             | 0                              | 0             |
| CHARLOTTE COUNTY (015), FL     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 39460                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 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                                        | 750           | 1                                                            | 750           | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 750           | 1                                                            | 750           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| PASCO COUNTY (101), 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%    | 0                                        | 0                | 1                                                          | 120              | 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                                                          | 120              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                                       | 203           | 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                                                       | 203           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| ST. JOHNS COUNTY (109), 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             | 3                                        | 1,511         | 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                                        | 1,511         | 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                                                       | 323           | 5                                        | 2,711         | 1                                                            | 750           | 0                              | 0             |
| STATE TOTAL                    | 0                                        | 0             | 2                                                       | 323           | 5                                        | 2,711         | 1                                                            | 750           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| BIBB COUNTY (021), GA          |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 31420                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                | 0                                        | 0             | 0                                                       | 0             | 1                                        | 348           | 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                                        | 348           | 0                                                            | 0             | 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             | 1                                        | 529           | 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                                        | 529           | 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<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| 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                | 0                                            | 0                | 0                                                              | 0                | 1                                           | 320              | 0                                                                      | 0                | 0                                    | 0                |
| Income Not Known            | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| Tract Not Known             | 0                                            | 0                | 0                                                              | 0                | 0                                           | 0                | 0                                                                      | 0                | 0                                    | 0                |
| County Total                | 0                                            | 0                | 0                                                              | 0                | 1                                           | 320              | 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                                           | 1,197            | 0                                                                      | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                            | 0                | 0                                                              | 0                | 3                                           | 1,197            | 0                                                                      | 0                | 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<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| TWIN FALLS COUNTY (083), ID |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| MSA 46300                   |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Outside Assessment Area     |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Low Income                  | 0                                            | 0                | 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                                           | 442              | 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                                           | 442              | 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                                           | 442              | 0                                                                      | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                            | 0                | 0                                                              | 0                | 1                                           | 442              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 2                                        | 963              | 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                                        | 963              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                                        | 530              | 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                                        | 530              | 0                                                                     | 0                | 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                   | 0                                        | 0                | 0                                                          | 0                | 1                                        | 450              | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known               | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                   | 0                                        | 0                | 0                                                          | 0                | 1                                        | 450              | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 1,943            | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 4                                        | 1,943            | 0                                                                     | 0                | 0                                    | 0                |

[illegible]

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) |
| TOTAL OUTSIDE AA IN STATE   | 1                                      | 57            | 1                                                     | 230           | 6                                     | 4,107         | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 1                                      | 57            | 1                                                     | 230           | 6                                     | 4,107         | 0                                                             | 0             | 0                              | 0             |

[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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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                                                        | 225           | 3                                        | 1,941         | 1                                                             | 225           | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 1                                                        | 225           | 3                                        | 1,941         | 1                                                             | 225           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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             | 2                                        | 810           | 2                                                            | 810           | 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                                        | 810           | 2                                                            | 810           | 0                              | 0             |
| 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                                        | 776           | 1                                                            | 776           | 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                                        | 776           | 1                                                            | 776           | 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                                        | 1,586         | 3                                                            | 1,586         | 0                              | 0             |
| STATE TOTAL                 | 0                                        | 0             | 0                                                       | 0             | 3                                        | 1,586         | 3                                                            | 1,586         | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                        | 345              | 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                                        | 345              | 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                                        | 345              | 0                                                                     | 0                | 0                                    | 0                |
| STATE 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: MASSACHUSETTS (25)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 1                                        | 476              | 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                                        | 476              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 0                                                          | 0                | 2                                        | 758              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 758              | 0                                                                     | 0                | 0                                    | 0                |

[illegible]

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<br><=\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But <=\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|-------------------------------------------|---------------|----------------------------------------------------------|---------------|------------------------------------------|---------------|---------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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             | 0                                                        | 0             | 3                                        | 1,645         | 0                                                             | 0             | 0                              | 0             |
| STATE TOTAL                 | 0                                         | 0             | 0                                                        | 0             | 3                                        | 1,645         | 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<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|------------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                              | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| ST. CHARLES COUNTY (183), MO |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| MSA 41180                    |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Outside Assessment Area      |                                              |                  |                                                                |                  |                                             |                  |                                                                        |                  |                                      |                  |
| Low Income                   | 0                                            | 0                | 0                                                              | 0                | 1                                           | 310              | 1                                                                      | 310              | 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                                           | 310              | 1                                                                      | 310              | 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                                           | 310              | 1                                                                      | 310              | 0                                    | 0                |
| STATE TOTAL                  | 0                                            | 0                | 0                                                              | 0                | 1                                           | 310              | 1                                                                      | 310              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                                        | 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                |
| 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                                        | 345              | 0                                                                     | 0                | 0                                    | 0                |
| STATE 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: NEVADA (32)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                                        | 788              | 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                                        | 788              | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0                                        | 0                | 0                                                          | 0                | 2                                        | 788              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 788              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| BEAUFORT COUNTY (013), 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             | 1                                        | 874           | 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                                        | 874           | 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             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                        | 0             | 0                                                       | 0             | 1                                        | 349           | 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                                        | 349           | 0                                                            | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                        | 0             | 0                                                       | 0             | 2                                        | 1,223         | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                    | 0                                        | 0             | 0                                                       | 0             | 2                                        | 1,223         | 0                                                            | 0             | 0                              | 0             |

## Loans by County

## Small Business Loans - Originations

Institution: Bank Five Nine

Respondent ID: 0000012517

Agency: FDIC - 3

State: OKLAHOMA (40)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| TULSA COUNTY (143), OK         |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 46140                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Median Family Income < 10%     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 10-20%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 20-30%    | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| 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                                        | 1,001            | 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                                        | 1,001            | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE       | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0                                        | 0                | 0                                                          | 0                | 2                                        | 1,001            | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 2                                        | 1,001            | 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<br>Origination<br><=\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br><=\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues <= \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|----------------------------------------------|------------------|----------------------------------------------------------------|------------------|---------------------------------------------|------------------|------------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                              | Amount<br>(000s) | Num of<br>Loans                                                | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                        | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| 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                | 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                | 0                                            | 0                | 0                                                              | 0                | 1                                           | 575              | 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                                           | 575              | 0                                                                      | 0                | 0                                    | 0                |
| STATE TOTAL                 | 0                                            | 0                | 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: PENNSYLVANIA (42)

| Area Income Characteristics    | Loan Amount at Origination<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 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                                        | 350              | 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                                        | 350              | 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<br>Origination<br>≤\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|---------------------------------------------|------------------|---------------------------------------------------------------|------------------|---------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                               | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| 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                | 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                                           | 288              | 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                                           | 288              | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL INSIDE AA IN STATE       | 0                                           | 0                | 0                                                             | 0                | 0                                           | 0                | 0                                                                     | 0                | 0                                    | 0                |
| TOTAL OUTSIDE AA IN STATE      | 0                                           | 0                | 0                                                             | 0                | 2                                           | 638              | 0                                                                     | 0                | 0                                    | 0                |
| STATE TOTAL                    | 0                                           | 0                | 0                                                             | 0                | 2                                           | 638              | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| CHAMBERS COUNTY (071), TX      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| MSA 26420                      |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Outside Assessment Area        |                                          |                  |                                                            |                  |                                          |                  |                                                                       |                  |                                      |                  |
| Low Income                     | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Moderate Income                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Middle Income                  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                   | 0                                        | 0                | 0                                                          | 0                | 1                                        | 350              | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known               | 0                                        | 0                | 0                                                          | 0                | 0                                        | 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                                        | 350              | 0                                                                     | 0                | 0                                    | 0                |
| 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                | 1                                        | 662              | 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                                        | 662              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                        | 348           | 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                                        | 348           | 0                                                            | 0             | 0                              | 0             |
| GUADALUPE COUNTY (187), 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             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                   | 0                                        | 0             | 1                                                       | 250           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |

## 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 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                                        | 497           | 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                                        | 497           | 0                                                            | 0             | 0                              | 0             |
| JEFFERSON COUNTY (245), TX     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 13140                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area        |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                     | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income                | 1                                        | 23            | 0                                                       | 0             | 1                                        | 344           | 2                                                            | 367           | 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                                        | 23            | 0                                                       | 0             | 1                                        | 344           | 2                                                            | 367           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                        | 920           | 1                                                            | 920           | 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                                        | 920           | 1                                                            | 920           | 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             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                       | 0             | 1                                        | 297           | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 297           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 1                                        | 992           | 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                                        | 992           | 0                                                            | 0             | 0                              | 0             |
| WILSON COUNTY (493), 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                                        | 552           | 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                                        | 552           | 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                                        | 23            | 1                                                       | 250           | 9                                        | 4,962         | 3                                                            | 1,287         | 0                              | 0             |
| STATE TOTAL                    | 1                                        | 23            | 1                                                       | 250           | 9                                        | 4,962         | 3                                                            | 1,287         | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                | Num 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             | 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                                        | 474           | 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                                        | 474           | 0                                                            | 0             | 0                              | 0             |
| SANPETE COUNTY (039), UT       |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| 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                                        | 765           | 1                                                            | 765           | 0                              | 0             |
| Upper Income                   | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known               | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 765           | 1                                                            | 765           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                | 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                                        | 850              | 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                                        | 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                | 3                                        | 2,089            | 1                                                                     | 765              | 0                                    | 0                |
| STATE TOTAL                    | 0                                        | 0                | 0                                                          | 0                | 3                                        | 2,089            | 1                                                                     | 765              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                                 | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| PRINCE WILLIAM COUNTY (153), 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             | 1                                        | 507           | 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                                        | 507           | 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                                        | 507           | 0                                                            | 0             | 0                              | 0             |
| STATE TOTAL                     | 0                                        | 0             | 0                                                       | 0             | 1                                        | 507           | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(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                  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                   | 0                                        | 0                | 1                                                          | 248              | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Income Not Known               | 0                                        | 0                | 0                                                          | 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                                                          | 248              | 0                                        | 0                | 0                                                                     | 0                | 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                | 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                                        | 300              | 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                                        | 300              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num 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               | 3                                        | 163           | 0                                                       | 0             | 0                                        | 0             | 1                                                            | 32            | 0                              | 0             |
| Upper Income                | 1                                        | 100           | 1                                                       | 142           | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known            | 0                                        | 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                                        | 263           | 1                                                       | 142           | 0                                        | 0             | 1                                                            | 32            | 0                              | 0             |
| FOREST COUNTY (041), WI     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA NA                      |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Moderate Income             | 1                                        | 50            | 0                                                       | 0             | 0                                        | 0             | 1                                                            | 50            | 0                              | 0             |
| Middle Income               | 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                                        | 50            | 0                                                       | 0             | 0                                        | 0             | 1                                                            | 50            | 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               | 0                                        | 0             | 0                                                       | 0             | 1                                        | 256           | 0                                                            | 0             | 0                              | 0             |
| Upper Income                | 2                                        | 40            | 0                                                       | 0             | 2                                        | 1,175         | 2                                                            | 40            | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 2                                        | 40            | 0                                                       | 0             | 3                                        | 1,431         | 2                                                            | 40            | 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<br>Origination<br>≤\$100,000 |                  | Loan Amount at<br>Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at<br>Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|-----------------------------|---------------------------------------------|------------------|---------------------------------------------------------------|------------------|---------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                             | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                               | Amount<br>(000s) | Num of<br>Loans                             | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| 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                |
| 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                                           | 58               | 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                                           | 58               | 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<br>≤\$100,000 |                  | Loan Amount at Origination<br>>\$100,000 But<br>≤\$250,000 |                  | Loan Amount at Origination<br>>\$250,000 |                  | Loans to Businesses<br>with Gross Annual<br>Revenues ≤ \$1<br>Million |                  | Memo Item:<br>Loans by<br>Affiliates |                  |
|--------------------------------|------------------------------------------|------------------|------------------------------------------------------------|------------------|------------------------------------------|------------------|-----------------------------------------------------------------------|------------------|--------------------------------------|------------------|
|                                | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                            | Amount<br>(000s) | Num of<br>Loans                          | Amount<br>(000s) | Num of<br>Loans                                                       | Amount<br>(000s) | Num of<br>Loans                      | Amount<br>(000s) |
| 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                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 40-50%    | 0                                        | 0                | 1                                                          | 224              | 0                                        | 0                | 1                                                                     | 224              | 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                                        | 47               | 1                                                          | 160              | 0                                        | 0                | 1                                                                     | 47               | 0                                    | 0                |
| Median Family Income 90-100%   | 2                                        | 200              | 0                                                          | 0                | 1                                        | 302              | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income 100-110%  | 1                                        | 17               | 0                                                          | 0                | 0                                        | 0                | 1                                                                     | 17               | 0                                    | 0                |
| Median Family Income 110-120%  | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Median Family Income ≥ 120%    | 3                                        | 155              | 0                                                          | 0                | 4                                        | 2,040            | 2                                                                     | 130              | 0                                    | 0                |
| Median Family Income Not Known | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                   | 7                                        | 419              | 2                                                          | 384              | 5                                        | 2,342            | 5                                                                     | 418              | 0                                    | 0                |
| 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                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Upper Income                   | 0                                        | 0                | 1                                                          | 200              | 0                                        | 0                | 1                                                                     | 200              | 0                                    | 0                |
| Income Not Known               | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| Tract Not Known                | 0                                        | 0                | 0                                                          | 0                | 0                                        | 0                | 0                                                                     | 0                | 0                                    | 0                |
| County Total                   | 0                                        | 0                | 1                                                          | 200              | 0                                        | 0                | 1                                                                     | 200              | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| OZAUCKEE 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               | 1                                        | 40            | 0                                                       | 0             | 1                                        | 500           | 1                                                            | 40            | 0                              | 0             |
| Upper Income                | 3                                        | 185           | 2                                                       | 400           | 1                                        | 300           | 3                                                            | 466           | 0                              | 0             |
| Income Not Known            | 0                                        | 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                                        | 225           | 2                                                       | 400           | 2                                        | 800           | 4                                                            | 506           | 0                              | 0             |
| PRICE COUNTY (099), 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                                                       | 175           | 0                                        | 0             | 1                                                            | 175           | 0                              | 0             |
| Upper Income                | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 0                                        | 0             | 1                                                       | 175           | 0                                        | 0             | 1                                                            | 175           | 0                              | 0             |
| 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                | 0                                        | 0             | 0                                                       | 0             | 1                                        | 350           | 1                                                            | 350           | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 350           | 1                                                            | 350           | 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<br>≤\$100,000 |               | Loan Amount at Origination<br>>\$100,000 But ≤\$250,000 |               | Loan Amount at Origination<br>>\$250,000 |               | Loans to Businesses with Gross Annual Revenues ≤ \$1 Million |               | Memo Item: Loans by Affiliates |               |
|-----------------------------|------------------------------------------|---------------|---------------------------------------------------------|---------------|------------------------------------------|---------------|--------------------------------------------------------------|---------------|--------------------------------|---------------|
|                             | Num of Loans                             | Amount (000s) | Num of Loans                                            | Amount (000s) | Num of Loans                             | Amount (000s) | Num of Loans                                                 | Amount (000s) | Num of Loans                   | Amount (000s) |
| SHEBOYGAN COUNTY (117), WI  |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| MSA 43100                   |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Outside Assessment Area     |                                          |               |                                                         |               |                                          |               |                                                              |               |                                |               |
| Low Income                  | 0                                        | 0             | 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                                        | 797           | 1                                                            | 797           | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 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                                        | 797           | 1                                                            | 797           | 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               | 12                                       | 895           | 11                                                      | 2,177         | 8                                        | 4,350         | 8                                                            | 633           | 0                              | 0             |
| Upper Income                | 7                                        | 405           | 3                                                       | 560           | 2                                        | 812           | 5                                                            | 280           | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 19                                       | 1,300         | 14                                                      | 2,737         | 10                                       | 5,162         | 13                                                           | 913           | 0                              | 0             |
| 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               | 8                                        | 523           | 4                                                       | 710           | 9                                        | 5,150         | 7                                                            | 1,595         | 0                              | 0             |
| Upper Income                | 23                                       | 1,316         | 16                                                      | 2,896         | 19                                       | 11,126        | 19                                                           | 2,279         | 0                              | 0             |
| Income Not Known            | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| Tract Not Known             | 0                                        | 0             | 0                                                       | 0             | 0                                        | 0             | 0                                                            | 0             | 0                              | 0             |
| County Total                | 31                                       | 1,839         | 20                                                      | 3,606         | 28                                       | 16,276        | 26                                                           | 3,874         | 0                              | 0             |
| TOTAL INSIDE AA IN STATE    | 61                                       | 3,783         | 38                                                      | 7,127         | 45                                       | 24,580        | 48                                                           | 5,711         | 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   | 9                                      | 461           | 4                                                     | 765           | 6                                     | 2,878         | 9                                                             | 1,694         | 0                              | 0             |
| STATE TOTAL                 | 70                                     | 4,244         | 42                                                    | 7,892         | 51                                    | 27,458        | 57                                                            | 7,405         | 0                              | 0             |
| TOTAL ACROSS ALL STATES     |                                        |               |                                                       |               |                                       |               |                                                               |               |                                |               |
| TOTAL INSIDE AA             | 61                                     | 3,783         | 38                                                    | 7,127         | 45                                    | 24,580        | 48                                                            | 5,711         | 0                              | 0             |
| TOTAL OUTSIDE AA            | 11                                     | 541           | 10                                                    | 1,993         | 78                                    | 41,401        | 22                                                            | 8,247         | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE      | 72                                     | 4,324         | 48                                                    | 9,120         | 123                                   | 65,981        | 70                                                            | 13,958        | 0                              | 0             |