**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Agency: FDIC - 3 State: DELAWARE (10)

Area Income Characteristics	Origi	mount at ination 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	1	5	0	0	0	0	1	5	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	4	0	0	0	0	1	4	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	14	0	0	0	0	2	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	19	0	0	0	0	3	19	0	0
STATE TOTAL	3	19	0	0	0	0	3	19	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

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

Area Income Characteristics	Origi	gination Origination \$100,000 >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	15	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	15	0	0	0	0	0	0	0	0
STATE TOTAL	2	15	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 50,000			Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	31	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	Origination Origination Origination with G <=\$100,000 >\$100,000 But >\$250,000 Reve		with Gros Revenu	oans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
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%	2	136	0	0	0	0	2	136	0	0
Median Family Income 40-50%	9	178	0	0	1	830	3	95	0	0
Median Family Income 50-60%	11	436	4	658	3	1,801	4	1,851	0	0
Median Family Income 60-70%	9	243	2	367	4	1,123	3	75	0	0
Median Family Income 70-80%	8	241	2	241	1	328	1	5	0	0
Median Family Income 80-90%	11	395	2	259	1	276	3	472	0	0
Median Family Income 90-100%	5	166	2	350	2	1,075	4	1,081	0	0
Median Family Income 100-110%	14	313	2	290	0	0	2	49	0	0
Median Family Income 110-120%	4	211	0	0	1	259	0	0	0	0
Median Family Income >= 120%	61	1,850	12	1,922	5	2,396	12	800	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	134	4,169	26	4,087	18	8,088	34	4,564	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	5	2,126	0	0	0	0
Income Not Known	0	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	27	0	0	5	2,126	0	0	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Origination Origination 5100,000 But >\$250,000 <=\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates		
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	2	50	0	0	0	0	2	50	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	2	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	52	0	0	0	0	2	50	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	Origination Origination Origination with Gro <=\$100,000 >\$100,000 But >\$250,000 Revenu		with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	696	1	696	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	696	2	711	0	0
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	0	0	0	0	2	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	2	50	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origin ristics <=\$10	mount at ination 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	16	0	0	0	0	0	0	0	0
Median Family Income 40-50%	42	1,414	10	1,803	4	1,505	13	712	0	0
Median Family Income 50-60%	91	3,079	20	3,266	8	3,734	17	2,648	0	0
Median Family Income 60-70%	89	2,921	16	2,498	17	7,822	6	835	0	0
Median Family Income 70-80%	135	4,375	22	3,514	21	11,418	23	5,574	0	0
Median Family Income 80-90%	78	2,310	5	822	8	4,146	15	1,269	0	0
Median Family Income 90-100%	57	1,595	3	405	11	4,560	11	2,313	0	0
Median Family Income 100-110%	102	2,803	21	3,256	11	5,898	18	1,995	0	0
Median Family Income 110-120%	55	1,560	13	2,111	5	1,602	10	1,127	0	0
Median Family Income >= 120%	487	14,759	71	11,262	61	30,349	104	17,078	0	0
Median Family Income Not Known	35	1,219	7	1,219	8	3,762	5	65	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,172	36,051	188	30,156	154	74,796	222	33,616	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	Amount at ination 1,000 But 250,000	Origination with t >\$250,000 Re		with Gros Revenu	oans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
MONROE COUNTY (087), FL											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	4	104	0	0	0	0	0	0	0	0	
Income Not Known	0	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	104	0	0	0	0	0	0	0	0	
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%	2	26	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	2	108	0	0	1	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	4	134	0	0	1	810	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Area Income Characteristics	Origi	Loan Amount at Coan Amount at Origination Origination Origination Origination S\$\) <pre>&lt;=\$100,000</pre>		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	15	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	8	2	405	2	1,489	2	405	0	0
Median Family Income 50-60%	0	0	0	0	1	319	1	319	0	0
Median Family Income 60-70%	2	94	1	250	0	0	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	37	0	0	1	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%	1	86	1	125	1	345	0	0	0	0
Median Family Income 110-120%	2	37	0	0	0	0	1	25	0	0
Median Family Income >= 120%	3	62	3	353	1	276	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	339	7	1,133	6	3,325	5	774	0	0
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

Institution: OCEAN BANK

Respondent ID: 0000024156

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Amount at ination 1,000 But 250,000	ation Origination with Gros 00 But >\$250,000 Revenue 1,000 Milli		ss Annual es <= \$1	Loa	o Item: ins by iliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	47	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	0	0	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	635	2	635	0	0
Upper Income	0	0	1	151	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	2	635	2	635	0	0
TOTAL INSIDE AA IN STATE	1,306	40,220	214	34,243	172	82,884	256	38,180	0	0
TOTAL OUTSIDE AA IN STATE	31	829	8	1,284	15	7,592	13	2,220	0	0
STATE TOTAL	1,337	41,049	222	35,527	187	90,476	269	40,400	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Agency: FDIC - 3 State: MARYLAND (24)

Area Income Characteristics	Origi	Loan Amount at Loan Amount at Loan Amount at Loans to Busir Origination Origination Origination with Gross At <=\$100,000 >\$100,000 But >\$250,000 Revenues <- <=\$250,000 Million		Origination		Origination <=\$100,000		ss Annual es <= \$1	Loar	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	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	118	0	0	0	0	0	0
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	3	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	1	118	0	0	0	0	0	0
STATE TOTAL	1	3	1	118	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

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

Area Income Characteristics	Origi	nation Origination Origination with Gross Annual Lo 00,000 >\$100,000 But >\$250,000 Revenues <= \$1 Aft <=\$250,000 Million		Loa	o Item: ns by liates					
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), 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%	1	46	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	46	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	46	0	0	0	0	0	0	0	0
STATE TOTAL	1	46	0	0	0	0	0	0	0	0

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

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

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
ORANGE COUNTY (135), NC											
MSA 20500											
Outside Assessment Area											
Low Income	0	0	0	0	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	486	0	0	0	0	
Income Not Known	0	0	0	0	0	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	
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	486	0	0	0	0	
STATE TOTAL	0	0	0	0	1	486	0	0	0	0	

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Agency: FDIC - 3 State: OREGON (41)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WASHINGTON COUNTY (067), OR											
MSA 38900											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	1	20	0	0	0	0	1	20	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	20	0	0	0	0	1	20	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0	
STATE TOTAL	1	20	0	0	0	0	1	20	0	0	

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Agency: FDIC - 3 State: TENNESSEE (47)

Area Income Characteristics		Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
HAMILTON COUNTY (065), TN											
MSA 16860											
Outside Assessment Area											
Low Income	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	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	90	0	0	0	0	0	0	0	0	
WILSON COUNTY (189), TN											
MSA 34980											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	2	1,695	1	825	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	0	0	2	1,695	1	825	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	1	90	0	0	2	1,695	1	825	0	0	
STATE TOTAL	1	90	0	0	2	1,695	1	825	0	0	

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

Agency: FDIC - 3 State: TEXAS (48)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
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%	1	3	0	0	0	0	1	3	0	0	
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	3	0	0	0	0	1	3	0	0	
MIDLAND COUNTY (329), TX											
MSA 33260											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	0	0	0	0	0	0	0	0	
Upper Income	1	20	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	20	0	0	0	0	0	0	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	2	23	0	0	0	0	1	3	0	0	
STATE TOTAL	2	23	0	0	0	0	1	3	0	0	

**Loans by County** 

**Small Business Loans - Originations** 

**Institution: OCEAN BANK** 

Respondent ID: 0000024156

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Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	1,306	40,220	214	34,243	172	82,884	256	38,180	0	0	
TOTAL OUTSIDE AA	42	1,045	9	1,402	18	9,773	19	3,087	0	0	
TOTAL INSIDE & OUTSIDE	1,348	41,265	223	35,645	190	92,657	275	41,267	0	0	

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

Institution: OCEAN BANK

Respondent	ID:	0000024156

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ASSESSMENT AREA LOANS	Origi	nations	•	to Businesses nillion revenue	Purchases	
ASSESSMENT AREA EGANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - BROWARD COUNTY (011) - MSA 22744	178	16,344	34	4,564	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	1,514	141,003	222	33,616	0	0

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

Institution: OCEAN BANK

Respondent ID: 0000024156

PAGE: 1 OF

Agency: FDIC - 3

			Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)		
Community Development Loans						
Originated	28	62,909	0	0		
Purchased	0	0	0	0		
Total	28	62,909	0	0		
Occasion (Third Death Leaves (colling))						

Consortium/Third Party Loans (optional)

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK** 

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

**BROWARD COUNTY (011), FL** 

MSA: 22744

Median Family Income 30-40%

0304.02\* 0414.00\* 0415.00\* 0417.00\* 0805.00

Median Family Income 40-50%

 $0204.12^* \quad 0303.01^* \quad 0305.00 \quad 0308.01^* \quad 0408.01^* \quad 0416.00 \quad 0433.02 \quad 0503.11^* \quad 0506.02^* \quad 0507.02^* \quad 0603.02$ 

1002.01\* 1004.00 1005.02\* 1103.35

Median Family Income 50-60%

 $0103.04^* \quad 0103.05^* \quad 0103.07^* \quad 0104.03^* \quad 0107.02 \quad 0304.01^* \quad 0306.00^* \quad 0408.02^* \quad 0409.01^* \quad 0409.02^* \quad 0412.00^* \quad 0409.01^* \quad 0409.02^* \quad 0412.00^* \quad 0409.01^* \quad 0409.02^* \quad 0412.00^* \quad 0409.01^* \quad 0409.0$ 

 $0502.07 \quad 0502.08 \quad 0503.06^* \quad 0503.07^* \quad 0503.09^* \quad 0503.12^* \quad 0507.01 \quad 0601.24^* \quad 0602.03^* \quad 0602.13^* \quad 0603.03^* \quad 0603.03^*$ 

0603.06\* 0701.01 0801.02 0804.02\* 0903.01\* 0904.04 0905.04\* 0911.00\* 0918.02\* 0919.02 1008.01 1103.34\*

Median Family Income 60-70%

 $0104.02^* \quad 0104.05^* \quad 0107.01 \quad 0201.03^* \quad 0202.06^* \quad 0203.02^* \quad 0204.05^* \quad 0204.07^* \quad 0302.01^* \quad 0303.02^* \quad 0410.00^* \quad 0302.01^* \quad 0302.0$ 

 $0423.02 \quad 0430.02 \quad 0503.08^* \quad 0601.07^* \quad 0601.12^* \quad 0602.08^* \quad 0603.04^* \quad 0604.02^* \quad 0604.03^* \quad 0804.05^* \quad 0904.03^* \quad 0804.08^* \quad 0804.08^$ 

0915.00 0916.00 1001.05 1002.02\* 1003.00 1005.01 1007.00 1008.02

Median Family Income 70-80%

 $0103.06^{\star} \quad 0108.00^{\star} \quad 0201.04 \quad 0202.10^{\star} \quad 0202.11^{\star} \quad 0202.12^{\star} \quad 0203.08^{\star} \quad 0203.13^{\star} \quad 0203.24^{\star} \quad 0203.26 \quad 0204.13^{\star}$ 

 $0205.02^* \quad 0302.03^* \quad 0307.03^* \quad 0307.05^* \quad 0308.02^* \quad 0411.00^* \quad 0413.00 \quad 0427.00^* \quad 0428.00^* \quad 0501.00^* \quad 0503.10^* \quad 0428.00^* \quad 0501.00^* \quad 0501.0$ 

0508.00\* 0601.17\* 0601.27\* 0602.07\* 0603.05\* 0604.01\* 0606.06\* 0608.02\* 0611.00\* 0701.02\* 0702.10

0903.02\* 0904.01 0906.02 0914.00\* 0918.01 1006.00\* 1103.13\* 1104.03\* 1104.04\*

Median Family Income 80-90%

 $0104.07^* \quad 0106.10^* \quad 0201.01^* \quad 0202.07^* \quad 0203.11^* \quad 0203.14^* \quad 0203.16 \quad 0203.23^* \quad 0203.25^* \quad 0204.04^* \quad 0204.06$ 

 $0204.09^* \quad 0302.02^* \quad 0310.02^* \quad 0429.00^* \quad 0502.06^* \quad 0503.01^* \quad 0504.02^* \quad 0505.02^* \quad 0601.05^* \quad 0601.28^* \quad 0602.06^* \quad 0602$ 

 $0602.11^* \quad 0605.05^* \quad 0702.07^* \quad 0703.22^* \quad 0705.02 \quad 0804.03^* \quad 0804.06 \quad 0912.01 \quad 1001.04 \quad 1103.20 \quad 1103.23 \quad 0804.08 \quad 0804$ 

1103.39\* 1105.01\* 1106.00

Median Family Income 90-100%

0102.00\* 0202.04\* 0202.09 0204.14\* 0205.01\* 0309.03\* 0310.01\* 0312.04\* 0403.00\* 0502.05\* 0504.01

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Respondent ID: 0000024156

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: OCEAN BANK

0509.00\* 0601.09\* 0601.11\* 0601.16\* 0602.09\* 0605.01\* 0608.01\* 0702.04\* 0703.21 0706.01\* 0906.01\* 0908.01\* 0908.02 0912.02\* 0913.00\* 0917.02 1001.01 1001.03\* 1101.00\* 1103.11\* 1103.12\* 1103.41 1104.02 1105.02\* Median Family Income 100-110% 0104.01\* 0202.05 0203.12\* 0203.17 0204.11\* 0204.15\* 0307.04\* 0309.04\* 0311.01\* 0407.02\* 0421.00\* 0431.00 0502.04\* 0505.01\* 0510.01\* 0601.13 0601.14\* 0601.22\* 0703.05\* 0706.02 0907.00 0910.00\* 0917.01\* 1103.08\* 1103.09\* 1103.22 1103.36 1103.40\* Median Family Income 110-120% 0101.02\* 0101.04\* 0106.07\* 0203.15\* 0203.20 0307.02\* 0405.03\* 0601.15\* 0601.23\* 0606.05\* 0606.08 0606.09\* 0704.01\* 0801.03\* 0802.00 0909.00\* 1103.37 1103.38\* Median Family Income >= 120% 0101.03\* 0103.08 0104.06\* 0105.02\* 0105.03\* 0105.04\* 0106.01 0106.03\* 0106.04\* 0106.05\* 0106.06\* 0106.09\* 0106.11\* 0106.12\* 0109.01\* 0109.02\* 0110.00\* 0203.09\* 0203.18\* 0203.19\* 0203.21\* 0203.22\* 0301.00\* 0309.02\* 0311.02\* 0312.02\* 0312.03\* 0312.05\* 0401.01\* 0401.02\* 0402.03\* 0402.04 0402.05\* 0402.06\* 0404.01\* 0404.02\* 0405.02\* 0405.04\* 0406.01\* 0406.02\* 0407.01\* 0418.01\* 0418.02 0419.00\* 0420.00\* 0422.00\* 0423.01 0424.00\* 0425.00 0426.00\* 0430.01\* 0433.01\* 0506.01\* 0510.02\* 0601.18\* 0601.19\* 0601.20 0601.21\* 0601.25 0601.26 0602.10\* 0602.12\* 0605.03\* 0605.04\* 0606.03 0606.07\* 0607.00\* 0609.00\* 0610.01\* 0610.02 0702.05\* 0702.08 0702.09\* 0702.11\* 0703.04 0703.06 0703.10\* 0703.11\* 0703.12 0703.13 0703.14 0703.15\* 0703.16\* 0703.17 0703.18\* 0703.19 0703.20\* 0704.02\* 0704.03\* 0704.04 0704.05\* 0705.01 0801.01\* 0901.01\* 0901.02\* 0902.00\* 0905.02 0905.03\* 0919.01\* 0920.00 1103.01 1103.02 1103.03\* 1103.07 1103.19\* 1103.21 1103.24\* 1103.25\* 1103.26 1103.27 1103.28\* 1103.30 1103.31 1103.32 1103.33 1103.42 1103.43 **Median Family Income Not Known** 

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Respondent ID: 0000024156

Agency: FDIC - 3

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9800.00\* 9900.00\*

**ASSESSMENT AREA - 0002** 

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0015.01\* 9807.00\*

#### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK** 

#### Median Family Income 30-40% 0001.24\* 0008.07\* 0015.02\* 0018.03\* 0053.02 Median Family Income 40-50% 0002.19 0005.03 0006.08 0007.10\* 0008.06 0010.04 0014.01\* 0014.02 0016.05 0018.01\* 0020.03\* 0024.04\* 0028.00 0030.04 0031.00\* 0034.00\* 0036.01\* 0049.01 0051.04\* 0093.08 0100.15\* 0113.00 0114.04\* Median Family Income 50-60% 0002.12 0005.04\* 0007.12 0008.08 0010.05 0012.03 0016.06 0017.01 0017.03 0019.04\* 0020.01\* 0020.04\* 0024.02 0025.01\* 0025.02 0026.00 0029.00 0030.03 0036.02\* 0050.02 0051.03 0052.01 0052.02 0053.03 0053.04 0054.03\* 0054.06 0054.09 0054.10\* 0055.01 0055.02 0057.04 0064.03\* 0066.02 0088.05 0090.20\* 0090.26\* 0093.14\* 0097.05\* 0100.11 0102.07 0108.02\* 0110.01 0114.03\* 0136.00 0137.00 Median Family Income 60-70% 0001.09 0001.26\* 0002.09\* 0002.20\* 0003.06\* 0004.02 0004.11 0004.12 0004.14 0005.01 0006.07\* 0007.11 0008.04 0008.05 0009.02 0009.03 0011.03 0016.02 0017.02\* 0019.03 0022.02 0023.00 0024.03 0039.11\* 0039.13 0044.05 0054.05 0065.01 0071.01\* 0054.07 0057.01 0058.02 0063.01 0072.00 0083.09\* 0090.21 0093.07 0093.15\* 0108.01\* 0109.00\* 0110.03\* 0093.11 0095.01\* 0102.08 0111.01 0112.02\* 0117.00\* 0120.00\* 0131.00 0135.00 4901.00 Median Family Income 70-80% 0001.34 0002.06 0002.15 0002.17\* 0002.18\* 0003.05 0004.03 0005.05 0006.01 0006.02 0006.04 0007.05 0007.06 0007.08 0007.09 0009.01 0010.06 0018.02 0019.01\* 0039.09\* 0039.15\* 0041.03\* 0049.02 0050.01 0057.03 0059.02 0064.01 0065.03\* 0083.04 0090.17 0090.23\* 0090.44\* 0091.00 0093.06 0093.09 0100.05 0100.09\* 0105.00 0106.09\* 0107.04\* 0126.00 0138.00 0147.00 0148.00 0177.00 0178.00 0203.00\* Median Family Income 80-90% 0001.25\* 0002.02 0002.13 0003.01\* 0004.04\* 0004.08\* 0004.09 0006.03 0007.07 0010.03\* 0013.01 0016.03\* 0039.14 0039.16\* 0056.00 0059.03 0064.02\* 0066.01 0070.01 0070.02 0084.17 0090.06 0090.15 0090.27 0090.30\* 0090.31 0098.08 0099.04\* 0100.01\* 0100.06 0100.16 0102.05\* 0102.09\* 0102.10\* 0107.03 0129.00 0134.00\* 0146.00 0158.00 0171.00 0176.00\* Median Family Income 90-100%

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# Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK** 

0002.04	0002.14	0004.05*	0004.10	0022.01	0039.17*	0047.03	0051.02	0058.01	0059.01	0063.02
0069.00	0084.12	0086.01	0088.04	0089.02	0090.22*	0090.24	0094.00	0095.04*	0097.06	0098.06*
0099.01	0100.10	0104.00	0106.13*	0106.14	0110.05	0110.07	0112.01*	0121.00	0140.00	0169.00*
0175.00	0184.00*									
Median Fa	ımily Incoı	me 100-11	0%							
0001.32*	0002.11*	0002.16*	0003.07*	0003.08*	0004.13	* 0006.05	0010.02	* 0011.01	* 0012.04	* 0027.02
0027.05	0044.03	0047.02	0059.04	0062.05	0065.04	0076.03	0083.07*	0083.08*	0087.01	0089.06*
0089.07	0090.14	0090.19	0090.28	0090.35	0095.03*	0096.00*	0099.06*	0100.12*	0100.13*	0102.04
0106.17*	0130.00	0132.00*	0133.00	0149.00	0154.00	0160.00*	0167.00	0170.00	0174.00	0181.00
0185.00	0188.00									
Median Fa	ımily Inco	me 110-12	0%							
0001.27*	0001.40*	0037.04	0039.12*	0039.18*	0044.06	0062.01	0077.01	0082.08	0084.18	0084.19*
0087.02*	0088.03	0090.29*	0093.13	0098.03*	0114.01*	0119.00	0142.00*	0144.00*	0155.00	0156.00
0159.00	0166.00	0173.00*		0202.00						
Median Fa	ımily Incoı	me >= 120	%							
0001.07*	0001.13	0001.15	0001.18*	0001.19*	0001.20	0001.21*	0001.22	0001.23*	0001.28*	0001.29*
0001.30*	0001.31	0001.33	0003.02	0011.02*	0011.04	0012.05*	0012.06*	0013.02	0021.00	0027.03
0027.06	0037.02	0037.03	0037.05	0037.07	0038.01	0038.03*	0038.04*	0039.06	0039.19	0039.21
0039.22	0040.00	0041.02	0041.05	0041.06	0042.03	0042.04	0042.05	0043.01*	0043.04*	0044.04
0045.00	0046.02	0046.05	0046.07*	0046.08*	0047.01*	0060.01	0060.02	0061.01	0061.02	0062.03
0062.06	0067.02	0067.05	0067.06	0067.07*	0067.09	0067.11	0067.14*	0068.01	0068.02	0071.03*
0071.04	0073.00	0074.00	0075.01	0075.03	0076.01	0076.04	0076.05	0076.06	0077.02	0077.04
0077.05	0078.01	0078.04	0078.05	0078.06*	0078.07*	0079.01	0079.02*	0080.00	0081.01*	0081.02
0082.02	0082.05*	0082.06	0082.07*	0082.09	0083.05	0083.06*	0084.05	0084.07	0084.09	0084.10
0084.14	0084.15	0084.16*	0085.01	0085.02	0086.02	0089.01	0090.10	0090.34	0090.36	0090.38
0090.39	0090.43	0090.46*	0090.47*	0092.00*	0093.05	0093.12	0097.03*	0097.04	0098.04	0098.07
0099.03*	0099.05*	0101.93	0101.98*	0102.01	0103.00*	0106.04*	0106.06	0106.08*	0106.10	0106.12
0110.08*	0110.09*	0111.02	0115.00	0116.00	0118.00*	0122.00	0123.00	0124.00	0125.00	0127.00
0128.00	0139.00	0143.00	0145.00	0150.00	0151.00	0152.00	0153.00	0157.00*	0161.00	0162.00

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### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK** 

0163.00 0164.00 0165.00 0168.00 0172.00\* 0179.00 0180.00 0182.00\* 0183.00 0186.00 0187.00 0189.00 0190.00 0192.00 0193.00 0194.00 0195.00 0196.00 0197.00 0198.00 0199.00\* 0200.00 0201.00

#### **Median Family Income Not Known**

0030.01\* 0037.06 0042.06 0043.03 0067.13\* 0089.04 0090.40 0141.00 9801.00\* 9802.00\* 9803.00\* 9804.00\* 9805.00 9806.00\* 9808.00 9809.00\* 9810.00\* 9900.00\*

#### **OUTSIDE ASSESSMENT AREA**

KENT COUNTY (001), DE

MSA: 20100 Low Income

0413.00

**NEW CASTLE COUNTY (003), DE** 

MSA: 48864

Median Family Income 60-70%

0028.00

Median Family Income 90-100%

0121.00

**DISTRICT OF COLUMBIA (001), DC** 

MSA: 47894

Median Family Income 110-120%

0102.00

**BREVARD COUNTY (009), FL** 

MSA: 37340

Median Family Income 90-100%

0716.00

**COLLIER COUNTY (021), FL** 

MSA: 34940 Middle Income PAGE: 5 OF 9

Respondent ID: 0000024156

### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

### **Institution: OCEAN BANK**

0104.12

**Upper Income** 

0101.02 0102.05

**DUVAL COUNTY (031), FL** 

MSA: 27260

Median Family Income 80-90%

0159.25

Median Family Income 100-110%

0141.02

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 40-50%

0026.00

Median Family Income 110-120%

0005.00

INDIAN RIVER COUNTY (061), FL

MSA: 42680 Middle Income

0508.04

MARION COUNTY (083), FL

MSA: 36100 Middle Income

0007.02

MONROE COUNTY (087), FL

MSA: NA Upper Income

9706.00 9709.00 9718.00 9720.00

**ORANGE COUNTY (095), FL** 

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### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: OCEAN BANK

MSA: 36740

Median Family Income 80-90%

0147.04 0168.07

Median Family Income >= 120%

0129.00 0168.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 30-40%

0023.00

Median Family Income 40-50%

0014.04 0033.00 0078.33

Median Family Income 50-60%

0061.00

Median Family Income 60-70%

0038.00 0041.01 0077.67

Median Family Income 80-90%

0059.15

Median Family Income 100-110%

0078.36

Median Family Income 110-120%

0072.02 0079.12

Median Family Income >= 120%

0066.02 0070.05 0076.07 0076.14 0076.18

PASCO COUNTY (101), FL

MSA: 45300

Middle Income

0329.01

PINELLAS COUNTY (103), FL

MSA: 45300

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### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

#### Institution: OCEAN BANK

Median Family Income 90-100%

0252.09

**SEMINOLE COUNTY (117), FL** 

MSA: 36740 Middle Income

0216.08

**Upper Income** 

0213.14

**HOWARD COUNTY (027), MD** 

MSA: 12580 Upper Income

6068.04

**MONTGOMERY COUNTY (031), MD** 

MSA: 23224

Median Family Income >= 120%

7014.07

**NEW YORK COUNTY (061), NY** 

MSA: 35614

Median Family Income >= 120%

0099.00

**ORANGE COUNTY (135), NC** 

MSA: 20500 Upper Income

0121.00

**WASHINGTON COUNTY (067), OR** 

MSA: 38900

Median Family Income >= 120%

0301.02

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### Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK** 

**HAMILTON COUNTY (065), TN** 

MSA: 16860 Middle Income

0114.43

WILSON COUNTY (189), TN

MSA: 34980 Middle Income

0303.04

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 110-120%

4546.00

MIDLAND COUNTY (329), TX

MSA: 33260 Upper Income

0003.05

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**Error Status Information** 

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Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup><u>10</u> Errors</sup>	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	492	492	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	881	881	0	0.00%
Total	1,375	1,375	0	0.00%

#### Footnote:

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

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