Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3 State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	1	25	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	25	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	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3 State: DELAWARE (10)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	0	0	0	0	1	10	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	20	0	0	0	0	1	10	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	12	0	0	0	0	1	2	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	12	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	32	0	0	0	0	2	12	0	0
STATE TOTAL	4	32	0	0	0	0	2	12	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	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)
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%	0	0	0	0	1	950	1	950	0	0
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	950	1	950	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 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ins by iliates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	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	88	0	0	3	1,500	0	0	0	0
Median Family Income 70-80%	2	130	0	0	0	0	1	30	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	94	0	0	3	1,382	2	986	0	0
Median Family Income 100-110%	2	125	1	250	0	0	0	0	0	0
Median Family Income 110-120%	1	18	0	0	1	300	0	0	0	0
Median Family Income >= 120%	13	353	0	0	5	3,790	12	2,449	0	0
Median Family Income Not Known	2	20	0	0	0	0	2	20	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	928	1	250	12	6,972	17	3,485	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	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 ,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)
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	128	0	0	1	128	0	0
Income Not Known	0	0	0	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	128	0	0	1	128	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	444	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	444	0	0	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Area Income Characteristics	Origi	mount at nation 00,000	tion Origination Origination with Gross Annual ,000 >\$100,000 But >\$250,000 Revenues <= \$1 <=\$250,000 Million		ss Annual es <= \$1	Loa	o Item: ns by liates			
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	1	250	0	0	0	0	0	0
Median Family Income 40-50%	2	93	0	0	3	1,557	2	625	0	0
Median Family Income 50-60%	1	50	0	0	1	500	0	0	0	0
Median Family Income 60-70%	13	635	3	660	7	3,553	9	1,169	0	0
Median Family Income 70-80%	5	220	0	0	4	2,096	5	983	0	0
Median Family Income 80-90%	13	359	3	530	2	1,427	10	1,194	0	0
Median Family Income 90-100%	9	438	1	250	3	1,775	4	1,105	0	0
Median Family Income 100-110%	12	847	5	963	3	1,590	3	78	0	0
Median Family Income 110-120%	4	120	1	140	1	400	6	660	0	0
Median Family Income >= 120%	66	2,263	13	2,554	12	5,656	50	3,844	0	0
Median Family Income Not Known	7	235	2	410	2	1,505	5	965	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	132	5,260	29	5,757	38	20,059	94	10,623	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 250,000	Origi	mount at nation 50,000	with Gros	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	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	50	0	0	0	0	0	0	0	0
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	1,000	1	1,000	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	5	1	228	0	0	2	233	0	0
Median Family Income Not Known	0	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	55	1	228	1	1,000	3	1,233	0	0
OSCEOLA COUNTY (097), 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	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Small 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 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)
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%	1	30	0	0	0	0	1	30	0	0
Median Family Income 60-70%	0	0	0	0	0	0	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	50	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	5	0	0	0	0	1	5	0	0
Median Family Income >= 120%	1	5	1	250	0	0	1	5	0	0
Median Family Income Not Known	1	50	0	0	0	0	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	140	1	250	0	0	4	90	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

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: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (105), FL										
MSA 29460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	5	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	157	6,243	31	6,235	51	28,031	114	15,341	0	0
TOTAL OUTSIDE AA IN STATE	9	230	2	378	2	1,394	9	1,253	0	0
STATE TOTAL	166	6,473	33	6,613	53	29,425	123	16,594	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3 State: GEORGIA (13)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (117), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	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	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3 State: NEW MEXICO (35)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination ,000 But 50,000	Origi	mount at nation 60,000	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)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	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	10	0	0	0	0	1	10	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Origi	mount at nation 00,000	Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	1	4	0	0	0	0	1	4	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	4	0	0	0	0	1	4	0	0
STATE TOTAL	1	4	0	0	0	0	1	4	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)	
EL PASO COUNTY (141), TX											
MSA 21340											
Outside Assessment Area											
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	0	0	1	200	0	0	1	200	0	0	
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	0	0	1	200	0	0	1	200	0	0	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0	
STATE TOTAL	0	0	1	200	0	0	1	200	0	0	

Small Business Loans - Originations

Institution: OCEAN BANK

Respondent ID: 0000024156

Agency: FDIC - 3 State: WYOMING (56)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
LARAMIE COUNTY (021), WY											
MSA 16940											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	5	0	0	0	0	1	5	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	1	5	0	0	0	0	1	5	0	0	
SHERIDAN COUNTY (033), WY											
MSA NA											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	1	3	0	0	0	0	1	3	0	0	
Upper Income	0	0	0	0	0	0	0	0	0	0	
Income Not Known	0	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	
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
TOTAL OUTSIDE AA IN STATE	2	8	0	0	0	0	2	8	0	0	
STATE TOTAL	2	8	0	0	0	0	2	8	0	0	
TOTAL ACROSS ALL STATES											
TOTAL INSIDE AA	157	6,243	31	6,235	51	28,031	114	15,341	0	0	
TOTAL OUTSIDE AA	19	315	3	578	2	1,394	17	1,493	0	0	
TOTAL INSIDE & OUTSIDE	176	6,558	34	6,813	53	29,425	131	16,834	0	0	

2024 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity Small Business Loans

Institution: OCEAN BANK

Respond	ent ID:	0000024156
		•

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ASSESSMENT AREA LOANS	Origir	nations	•	to Businesses nillion revenue	Purchases	
AGGEGGINENT AREA EGANG	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - BROWARD COUNTY (011) - MSA 22744	36	8,150	17	3,485	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	199	31,076	94	10,623	0	0
FL - ORANGE COUNTY (095) - MSA 36740	4	1,283	3	1,233	0	0

2024 Institution Disclosure Statement - Table 5 **Community Development/Consortium-Third Party Activity**

Institution: OCEAN BANK

Memo Item	: Loans	by Affiliates
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Respondent ID: 0000024156

Agency: FDIC - 3

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			Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)			
Community Development Loans							
Originated	21	32,422	0	0			
Purchased	0	0	0	0			
Total	21	32,422	0	0			

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* 0308.03* 0308.04* 1005.01*

Median Family Income 40-50%

 $0104.05^* \quad 0303.01^* \quad 0415.00^* \quad 0428.02^* \quad 0503.09^* \quad 0503.14^* \quad 0602.14^* \quad 0602.15^* \quad 0604.05^* \quad 0705.04^* \quad 0919.04^* \quad 0919$

1002.03* 1005.02* 1103.34* 1103.54* 1103.55*

Median Family Income 50-60%

 $0103.05^* \quad 0204.12^* \quad 0205.02^* \quad 0412.00^* \quad 0414.00^* \quad 0416.01^* \quad 0416.02^* \quad 0417.00^* \quad 0427.00^* \quad 0503.11^* \quad 0503.12^* \quad 0416.01^* \quad 0416$

0601.27* 0601.30* 0602.03* 0603.02* 0603.03* 0604.02* 0701.04* 0804.05* 0911.00* 1002.01* 1003.01*

1004.00* 1007.00* 1008.01* 1008.04*

Median Family Income 60-70%

 $0103.07^* \quad 0107.01^* \quad 0107.02^* \quad 0201.03^* \quad 0202.12^* \quad 0303.02^* \quad 0306.01^* \quad 0306.02^* \quad 0310.01^* \quad 0409.01^* \quad 0409.02^* \quad 0310.01^* \quad 0409.01^* \quad 0409$

 $0411.00^* \quad 0411.00^* \quad 0413.00^* \quad 0433.02^* \quad 0502.07 \quad 0502.08 \quad 0503.13^* \quad 0507.02^* \quad 0508.00^* \quad 0601.17^* \quad 0603.04^* \quad 0601.07^* \quad 0601.07^$

 $0603.06^* \quad 0611.00^* \quad 0805.00 \quad 0901.03^* \quad 0903.01^* \quad 0904.03^* \quad 0904.04^* \quad 0912.01^* \quad 0914.00^* \quad 0915.00^* \quad 0919.03^* \quad 0919.0$

1001.03* 1001.06* 1002.04* 1008.03* 1103.51* 1103.67*

Median Family Income 70-80%

0102.02* 0103.04* 0103.06* 0104.02* 0104.03* 0202.13* 0203.02* 0203.08* 0203.11* 0203.13* 0203.23*

0203.24* 0204.04* 0204.05* 0204.07* 0204.17* 0204.20* 0204.21* 0302.01* 0305.00 0307.03* 0307.05* 0308.05* 0308.06* 0403.00* 0428.01* 0429.00* 0501.00* 0503.06* 0503.08* 0503.15* 0601.07* 0601.11*

0601.15* 0601.23* 0601.24* 0601.28* 0601.29* 0602.07* 0602.08* 0602.11* 0603.05* 0703.24* 0703.27*

0706.01* 0905.04* 0916.01* 0917.01* 0917.02* 0918.03* 1006.00* 1103.12* 1103.23* 1103.46* 1106.00

Median Family Income 80-90%

 $0101.04^* \quad 0104.07^* \quad 0201.01^* \quad 0201.04^* \quad 0202.06^* \quad 0203.25^* \quad 0204.06^* \quad 0204.16^* \quad 0205.01^* \quad 0302.03^* \quad 0309.03^* \quad 0309$

 $0310.02^{\star} \quad 0312.03^{\star} \quad 0408.01^{\star} \quad 0408.02^{\star} \quad 0426.02^{\star} \quad 0430.02^{\star} \quad 0502.04^{\star} \quad 0503.01^{\star} \quad 0504.02^{\star} \quad 0507.01^{\star} \quad 0602.06^{\star} \quad 0507.01^{\star} \quad 0602.06^{\star} \quad$

 $0604.01^* \quad 0605.01^* \quad 0606.03^* \quad 0608.02^* \quad 0702.12^* \quad 0702.13^* \quad 0703.23^* \quad 0802.00^* \quad 0912.02^* \quad 0916.02^* \quad 0918.02^* \quad 0918$

0918.04* 1001.04* 1103.13* 1103.37 1103.38* 1103.41* 1104.04*

Median Family Income 90-100%

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Respondent ID: 0000024156

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0106.13* 0108.00* 0202.11* 0203.12 0203.26* 0204.14* 0204.15* 0302.02* 0304.01* 0312.04* 0503.16* 0505.02* 0601.05* 0601.13 0602.09* 0604.04* 0605.05* 0606.05* 0606.06* 0606.08* 0702.10* 0801.02* 0804.03* 0904.01* 0906.01* 0908.01 0919.01* 1101.00* 1103.11* 1103.39* 1103.66* 1104.03* 1105.01* 1105.02* Median Family Income 100-110% 0102.01* 0106.10* 0106.14* 0202.04* 0202.05 0202.09* 0202.10* 0202.14* 0203.14* 0401.01* 0402.04* 0421.00 0502.06* 0504.01* 0505.01* 0506.02* 0601.09* 0606.09* 0701.02* 0701.03* 0702.04* 0703.28* 0705.03* 0801.04 0801.05* 0804.06* 0910.00* 0913.00* 1001.08* 1103.01* 1103.08* 1103.09* 1103.48* 1103.53* 1103.65* 1104.02* Median Family Income 110-120% 0101.03* 0109.02* 0203.16* 0203.20* 0204.19* 0309.04* 0601.16* 0601.25* 0608.01* 0610.04* 0703.25* 0706.02 0801.03* 0908.02* 1103.63* Median Family Income >= 120% 0101.02* 0103.08* 0104.01* 0104.06* 0105.02* 0105.03 0105.04* 0106.01* 0106.03* 0106.04* 0106.05* 0106.06* 0106.09* 0106.11* 0106.12* 0106.15* 0109.01* 0110.00* 0203.09* 0203.15* 0203.17* 0203.18* 0203.19* 0203.21* 0203.22* 0204.18* 0301.00* 0307.02* 0307.04* 0309.02* 0311.01* 0311.02* 0312.05* 0312.06* 0312.07* 0401.02* 0402.03* 0402.05* 0402.06* 0404.01 0404.02* 0405.02* 0405.03* 0405.06* 0406.01* 0406.02* 0407.01* 0407.02* 0418.01* 0418.02* 0419.00* 0420.00* 0422.00* 0423.01* 0423.02* 0424.00* 0425.01* 0425.02* 0426.01* 0430.01* 0431.00 0433.01* 0502.05* 0506.01* 0509.00* 0510.01* 0510.02* 0601.14* 0601.18* 0601.19* 0601.20 0601.21* 0601.22* 0601.26* 0602.10* 0602.12* 0605.03* 0605.04* 0606.07* 0607.00* 0609.00* 0610.01* 0610.03* 0702.05* 0702.08* 0702.09* 0702.11* 0703.04* 0703.06 0703.10 0703.11* 0703.12 0703.14 0703.15* 0703.16* 0703.18* 0703.19 0703.20* 0703.21* 0703.26* 0703.29 0703.30* 0703.31 0704.01* 0704.02* 0704.03* 0704.04* 0704.05* 0705.01* 0901.02* 0901.04* 0902.00* 0903.04* 0905.02* 0905.03* 0906.02* 0907.00* 0909.00* 0920.00* 1001.05* 1001.07* 1103.03* 1103.07* 1103.19* 1103.21 1103.26* 1103.27 1103.28* 1103.30* 1103.32* 1103.33* 1103.44* 1103.45 1103.47* 1103.50* 1103.52* 1103.56* 1103.57* 1103.58* 1103.59* 1103.60* 1103.61* 1103.64* 1103.68* **Median Family Income Not Known** 0405.05* 0804.02* 0903.03* 1003.02* 1103.49* 1103.62 9800.00* 9900.00*

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Agency: FDIC - 3

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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

ASSESSMENT AREA - 0002

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0005.08*

Median Family Income 30-40%

0015.01* 0036.05* 0036.06* 0108.03 0146.01*

Median Family Income 40-50%

0002.24* 0006.11* 0007.10* 0007.19 0014.01* 0016.05* 0017.04* 0018.02* 0019.01* 0019.04* 0020.01* 0020.03* 0030.05 0053.03* 0053.04* 0054.03* 0054.09* 0057.07* 0066.04* 0093.22* 0100.24* 0100.26* 0107.06* 0108.05* 0109.00 0111.04* 0112.03* 0113.02*

Median Family Income 50-60%

 0002.12*
 0002.22*
 0002.23*
 0002.28*
 0004.11*
 0004.18*
 0005.05*
 0006.09*
 0007.05*
 0007.14*
 0010.04*

 0017.01*
 0017.02*
 0018.01*
 0024.03*
 0024.04*
 0025.01*
 0030.01*
 0031.00
 0034.00*
 0036.03*
 0042.04*

 0049.01*
 0050.04*
 0051.04*
 0052.01*
 0052.02*
 0053.05*
 0054.10*
 0055.05*
 0057.05*
 0063.03*
 0066.03*

 0066.07*
 0093.14
 0093.15*
 0098.11*
 0102.05*
 0108.06*
 0110.10*
 0111.03*
 0114.05*
 0114.08*
 0120.02*

Median Family Income 60-70%

0002.19 0003.06 0003.12* 0004.02* 0004.14* 0004.16* 0005.04* 0005.06* 0006.07 0007.11 0007.12* 0007.15* 0007.18* 0008.04 0008.06 0008.07* 0009.03* 0010.05* 0010.07* 0011.03* 0015.02* 0016.06* 0018.03* 0020.04* 0022.02* 0023.00 0024.02 0025.02* 0028.00 0029.00* 0030.04* 0030.06 0036.04* 0036.07* 0039.11* 0039.13* 0049.03* 0050.02* 0051.03* 0053.06* 0054.05 0054.06* 0055.04 0057.08* 0062.01* 0063.04* 0064.03* 0076.03 0083.09* 0090.20* 0090.21* 0090.26* 0090.31* 0091.02 0093.24* 0093.26* 0095.05* 0095.06* 0097.05* 0099.04* 0100.23* 0102.07* 0102.08* 0105.01* 0106.09* 0108.04* 0110.03* 0112.05* 0114.07* 0117.02* 0132.01* 0138.01* 0148.00* 0202.00*

Median Family Income 70-80%

0001.24* 0002.06* 0002.15* 0002.18* 0002.20* 0002.25* 0003.09* 0003.10* 0004.08* 0004.17* 0004.20* 0006.02* 0006.10* 0007.20 0008.05* 0009.08 0012.09* 0013.01* 0014.02* 0019.03* 0043.03* 0044.03* 0044.04 0054.07 0055.06* 0058.04* 0059.03* 0064.02* 0070.05* 0070.06* 0083.12* 0085.03* 0088.05*

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Respondent ID: 0000024156

Respondent ID: 0000024156

Agency: FDIC - 3

2024 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract * denotes no loans made in specified tracts

Institution: OCEAN BANK

0089.09*	0090.61*	0090.63*	0091.01	0093.17*	0093.20*	0093.23	0096.01*	0096.02*	0097.06*	0099.08*
0100.15*	0100.18*	0100.21*	0102.14*	0110.12*	0114.06*	0131.00*	0134.00*	0136.00*	0137.00	0171.01*
0178.00*	0203.00*									
Median Fa	amily Inco	ne 80-90%)							
0001.09	0002.13*	0002.21*	0002.27*	0003.11*	0004.09*	0004.10*	0005.07	0005.09*	0006.01*	0007.17*
80.8000	0009.07*	0010.06*	0011.01*	0013.02*	0016.08	0026.00	0037.09*	0039.16*	0050.03*	0051.02*
0056.00*	0057.01	0057.06*	0058.03*	0064.01*	0070.03*	0070.04*	0070.07*	0072.00*	0077.08*	0084.30*
0090.15*	0090.27*	0090.30*	0090.51	0090.52*	0090.57	0090.65	0093.16*	0093.25	0094.02*	0098.06*
0099.09*	0100.10*	0100.17*	0100.19*	0102.13*	0103.02*	0104.00*	0106.22*	0107.08*	0114.12*	0116.02
0120.01*				0147.01*	0170.00*	0175.00*	0176.00*	0184.00*	0188.02*	
Median Fa	amily Inco	ne 90-100 ^o	%							
0001.26*	0004.13*	0004.15*	0004.19*	0007.13*	0007.16*	0009.04*	0010.03*	0016.03	0017.05	0022.01*
0027.10	0039.12*	0039.17*		0042.05*	0044.05*	0047.04*	0055.03*	0059.01	0059.02*	0059.04
0063.02*	0066.06*	0069.01*		0083.10*	0083.13*	0084.19	0090.22*	0090.62*	0090.64*	0092.00*
0100.12*	0100.20*	0100.25*	0102.09*	0102.11*		0107.07*	0110.11*	0110.13	0114.09*	0117.01*
0119.00*		0125.02*	0129.00	0130.00*	0133.02*	0158.00*	0159.00*	0169.00*	0171.02*	0173.00*
0177.00*		400.444	201							
	-	me 100-110								
0001.25*	0001.40*		0002.11*		0003.02*	0003.07*		0004.05*		
0010.08*	0012.04*	0012.07*		0027.08	0037.04*	0039.14*	0042.07	0043.01*	0049.04*	0065.01*
0065.03*	0083.08*	0083.15*		0088.08*	0089.07*	0090.24*		0090.49*	0090.50	0090.54*
0090.66	0093.12		0094.01*	0095.03*	0098.03*	0099.06*	0100.16*	0106.08*	0106.21*	0106.23*
0107.05*	0110.08*	0110.09*	0112.04*	0116.01*		0121.05*	0126.01*	0133.01	0146.02	0155.01*
0156.00* Median Fa		0167.00* ne 110-12 0		0181.00^	0191.00*	0199.02*	0200.01*			
	-			0000.05	0070 05*	0077.05*	0000 44*	0007.00*	0000 00*	0000 40*
0001.32		0039.15*		0062.05	0076.05*		0083.14*		0088.06*	0088.10*
0089.06*	0090.29*	0090.44*		0090.56*	0090.59*	0098.10*	0099.05*		0107.09*	
0111.06*	0118.00* 0199.01*		0126.02	0149.00*	0151.03*	0183.00*	0186.02*	0189.02*	0193.01*	0193.02*
0194.02 Median Fa		4901.00" ne >= 120°	%							

Respondent ID: 0000024156

Agency: FDIC - 3

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0001.07* 0001.15* 0001.18* 0001.20* 0001.21* 0001.22* 0001.23* 0001.27* 0001.28 0001.29* 0001.30 0001.31* 0001.34 0001.42* 0001.43* 0001.45* 0001.46* 0002.26* 0006.05* 0006.12* 0011.02* 0011.04* 0012.05* 0012.06* 0016.07* 0021.00* 0027.07* 0027.09* 0037.03 0037.07* 0037.08* 0037.10* 0038.01* 0038.03* 0038.04* 0039.06* 0039.09* 0039.18* 0039.19* 0039.21 0039.22 0040.00* 0041.02* 0041.05 0041.06* 0042.06* 0042.08* 0043.04* 0044.06* 0045.00* 0046.02* 0046.05* 0046.07 0046.08* 0047.01* 0058.05* 0060.02* 0060.03 0060.04* 0061.03* 0061.04* 0061.05* 0061.06* 0062.03 0047.03* 0047.05* 0062.06 0065.04 0066.08 0067.05* 0067.06 0067.07* 0067.09 0067.13 0067.14* 0067.17* 0067.18 0067.19* 0067.20* 0067.21 0067.22* 0068.01 0068.02* 0069.02* 0071.04* 0073.00* 0074.01* 0074.02* 0074.03* 0075.01* 0075.03* 0076.01* 0076.07* 0076.08* 0076.09* 0076.10* 0077.04* 0077.06 0077.09* 0078.01* 0078.05* 0078.06* 0078.07* 0078.08 0079.01 0079.02* 0080.00* 0081.01 0081.02* 0082.02* 0082.05* 0082.06* 0082.07 0082.08* 0082.09* 0083.05* 0083.11* 0084.09* 0084.15* 0084.16* 0084.18* 0084.20* 0084.21 0084.22* 0084.23 0084.26* 0084.27 0084.28* 0084.29* 0084.31* 0085.02* 0085.04* 0086.01* 0086.03* 0086.04 0087.02* 0087.04* 0088.07* 0088.09* 0089.08 0089.10 0089.11* 0090.10 0090.14 0090.39* 0090.40 0090.43* 0090.48* 0090.53* 0090.58 0090.60* 0093.05 0093.19* 0095.04* 0097.03* 0097.04* 0098.04* 0098.09* 0098.12* 0099.03* 0099.07* 0100.22* 0101.93* 0101.98* 0102.01 0102.12* 0103.01 0103.03* 0105.02* 0106.04* 0106.10* 0106.13 0106.18* 0106.19* 0106.20* 0106.24* 0106.25* 0110.14* 0110.15* 0111.05 0112.06 0114.10* 0114.11* 0115.00 0122.00* 0123.02 0124.01* 0124.02* 0124.03* 0125.01 0127.01* 0127.02* 0128.01* 0128.02 0132.02* 0142.00* 0143.00 0144.00* 0145.00* 0147.02* 0150.01* 0150.02 0151.01* 0151.02* 0152.01* 0152.02* 0153.00* 0154.00* 0155.02* 0157.00* 0161.00* 0162.00* 0163.00* 0164.01* 0164.02* 0165.01 0165.02* 0166.00* 0168.00* 0172.00 0174.01* 0179.01* 0179.02* 0180.01 0180.02* 0180.03* 0182.00* 0185.00* 0186.01* 0187.00 0188.01* 0189.01* 0190.00* 0192.00* 0194.01 0195.01* 0195.02 0196.00* 0197.00* 0198.01* 0198.02* 0200.02* 0201.00 Median Family Income Not Known 0001.41* 0001.44* 0009.06* 0012.08* 0037.05* 0037.06* 0066.05 0067.15* 0067.16 0071.01* 0071.03 0077.07* 0084.25 0089.04* 0093.21* 0093.27* 0113.01* 0138.02* 0141.00 9801.00* 9802.00* 9803.00* 9804.00* 9805.00 9806.00* 9807.00* 9808.00* 9809.00* 9810.00* 9811.00 9812.00* 9813.00* 9900.00*

ASSESSMENT AREA - 0003

ORANGE COUNTY (095), FL

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

MSA: 36740

Median Family Income 30-40%

0104.00*

Median Family Income 40-50%

0116.00* 0117.02* 0120.00* 0135.12* 0145.02 0145.03* 0165.10* 0167.39* 0167.44* 0169.06* 0169.07*

0170.24*

Median Family Income 50-60%

 $0110.00^* \quad 0121.00^* \quad 0122.01^* \quad 0122.02^* \quad 0124.02^* \quad 0124.04^* \quad 0124.05^* \quad 0134.05^* \quad 0135.03^* \quad 0135.11^* \quad 0135.13^* \quad 0135$

0142.02* 0146.01* 0146.06* 0146.09* 0147.01* 0149.04* 0150.01* 0151.04* 0168.09* 0169.04* 0169.09*

0174.02* 0175.03* 0176.00* 0180.00* 0189.01*

Median Family Income 60-70%

 $0123.04^* \quad 0123.06^* \quad 0124.03^* \quad 0132.01^* \quad 0132.02^* \quad 0135.07^* \quad 0135.10^* \quad 0136.03^* \quad 0136.04^* \quad 0136.06^* \quad 0143.02^* \quad 0136.08^* \quad 0136.08^* \quad 0146.08^* \quad 0146$

 $0146.05^* \quad 0146.08^* \quad 0147.03^* \quad 0149.08^* \quad 0164.02^* \quad 0164.06^* \quad 0166.05^* \quad 0167.13^* \quad 0167.38^* \quad 0167.42^* \quad 0167.54^* \quad 0167$

 $0168.14^* \quad 0169.02^* \quad 0169.10^* \quad 0170.01^* \quad 0170.11^* \quad 0170.13^* \quad 0170.18^* \quad 0170.19^* \quad 0170.22^* \quad 0170.23^* \quad 0183.00^* \quad 0170.23^* \quad 0183.00^* \quad 0170.23^* \quad 0183.00^* \quad 0183$

0187.00

Median Family Income 70-80%

0117.01* 0123.05* 0134.02* 0134.06* 0135.05* 0146.07* 0147.02* 0148.04* 0148.05* 0148.12* 0151.05*

0151.06* 0152.02* 0164.13* 0164.14* 0167.09* 0167.33* 0173.02* 0175.05* 0177.03*

Median Family Income 80-90%

0123.07* 0134.03* 0136.05* 0137.01* 0137.02* 0145.04* 0147.05* 0147.06* 0152.04* 0163.02* 0164.12*

0165.09* 0165.13* 0166.07* 0167.15* 0167.23* 0167.24* 0167.45* 0167.53* 0168.03* 0168.11* 0168.12*

0169.08* 0170.04* 0175.04* 0178.07* 0182.03* 0184.00* 0185.00*

Median Family Income 90-100%

0133.00* 0142.01* 0143.01* 0149.06* 0149.09* 0150.05* 0159.01* 0165.05* 0167.10* 0168.13* 0170.20*

0173.01* 0181.00* 0182.04*

Median Family Income 100-110%

0123.03* 0136.07* 0138.03* 0150.02* 0150.03* 0165.01* 0165.03* 0165.04* 0166.04* 0167.14* 0167.17*

0167.28* 0167.31* 0167.40* 0168.08* 0170.06* 0178.09* 0179.02*

Median Family Income 110-120%

0148.07* 0151.03* 0152.03* 0164.11* 0167.41* 0168.04* 0170.15* 0170.21* 0171.10* 0177.02* 0178.05*

PAGE: 6 OF 10

Respondent ID: 0000024156

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0178.10* 0178.12* 0190.00*

Median Family Income >= 120%

0102.01* 0102.02* 0103.00* 0108.02* 0111.00* 0112.00* 0113.00* 0125.00* 0126.00* 0127.01* 0128.00* 0129.00* 0138.01* 0138.02* 0139.00* 0140.00* 0141.00* 0144.00* 0148.06* 0148.09* 0148.10* 0148.11*

 $0148.13^{\star} \quad 0148.14^{\star} \quad 0148.15^{\star} \quad 0150.06^{\star} \quad 0153.00^{\star} \quad 0155.01^{\star} \quad 0156.01^{\star} \quad 0156.02^{\star} \quad 0157.01^{\star} \quad 0157.02^{\star} \quad 0158.01^{\star}$

 $0158.02^* \quad 0160.01^* \quad 0160.02^* \quad 0161.00^* \quad 0162.00^* \quad 0164.08^* \quad 0164.09^* \quad 0165.11^* \quad 0165.12^* \quad 0165.14^* \quad 0166.03^* \quad 0164.09^* \quad 0164$

 $0166.06^{\star} \quad 0167.16^{\star} \quad 0167.35^{\star} \quad 0167.36 \quad 0167.37^{\star} \quad 0167.43^{\star} \quad 0167.46^{\star} \quad 0167.47^{\star} \quad 0167.48^{\star} \quad 0167.49^{\star} \quad 0167.50^{\star}$

0167.51* 0167.52* 0167.55* 0167.56* 0168.02* 0168.10* 0170.12* 0170.25* 0170.26* 0171.08* 0171.09* 0171.11* 0171.12* 0171.13 0171.14* 0171.15* 0171.16* 0171.17* 0171.18* 0171.19* 0171.20* 0171.22*

0171.23* 0172.00* 0174.01* 0175.06* 0177.01* 0178.06* 0178.08* 0178.11* 0178.13* 0178.14* 0179.01*

01/1.23* 01/2.00* 01/4.01* 01/5.06* 01/7.01* 01/8.06* 01/8.08* 01/8.11* 01/8.13* 01/8.14* 01/9.0*

0182.01* 0182.02* 0188.00* 0189.02*

Median Family Income Not Known

0105.00* 0164.07* 0165.15* 0169.11* 0171.21* 9900.00*

OUTSIDE ASSESSMENT AREA

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3240.04

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0413.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 70-80%

0121.00

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 90-100%

PAGE: 7 OF 10

Respondent ID: 0000024156

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0716.02

INDIAN RIVER COUNTY (061), FL

MSA: 42680 Upper Income

0508.12

LAKE COUNTY (069), FL

MSA: 36740 Upper Income

0313.14

MARTIN COUNTY (085), FL

MSA: 38940 Middle Income

0014.04

OSCEOLA COUNTY (097), FL

MSA: 36740 Middle Income

0408.06

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 50-60%

0047.04

Median Family Income 80-90%

0055.02

Median Family Income 110-120%

0059.21

Median Family Income >= 120%

0078.18 0078.53

Median Family Income Not Known

PAGE: 8 OF 10

Respondent ID: 0000024156

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0070.12

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 70-80%

0125.11

ST. LUCIE COUNTY (111), FL

MSA: 38940 Middle Income

3821.28

FORSYTH COUNTY (117), GA

MSA: 12054 Upper Income

1305.09

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 30-40%

0034.00

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income Not Known

9807.01

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income >= 120%

0103.68

LARAMIE COUNTY (021), WY

MSA: 16940 Middle Income PAGE: 9 OF 10

Respondent ID: 0000024156

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: OCEAN BANK

0014.02

0003.00

SHERIDAN COUNTY (033), WY

MSA: NA Middle Income PAGE: 10 OF 10

Respondent ID: 0000024156

Error Status Information

Institution: OCEAN BANK

Respondent ID: 0000024156

PAGE: 1 OF

Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	175	175	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	1,391	1,391	0	0.00%
Total	1,568	1,568	0	0.00%

Footnote:

^{10.} 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.

^{11.} 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.