2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	10	0	0	0	0	2	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	10	0	0	0	0	2	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	10	0	0	0	0	2	10	0	0
STATE TOTAL	2	10	0	0	0	0	2	10	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
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										
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	3	991	1	350	0	0
Median Family Income 60-70%	1	25	0	0	3	2,646	1	25	0	0
Median Family Income 70-80%	0	0	1	200	1	750	1	200	0	0
Median Family Income 80-90%	1	68	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	1	532	0	0	0	0
Median Family Income 110-120%	1	15	0	0	1	364	1	15	0	0
Median Family Income >= 120%	7	120	0	0	4	2,416	4	469	0	0
Median Family Income Not Known	0	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	233	1	200	13	7,699	9	1,064	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45294										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
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	650	1	650	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	650	1	650	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3
State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	1	300	0	0	0	0
Median Family Income 50-60%	5	204	1	250	1	600	4	329	0	0
Median Family Income 60-70%	10	460	2	467	8	3,898	7	964	0	0
Median Family Income 70-80%	2	28	0	0	1	750	1	5	0	0
Median Family Income 80-90%	6	318	1	150	3	2,110	5	2,337	0	0
Median Family Income 90-100%	6	226	1	150	2	900	5	526	0	0
Median Family Income 100-110%	8	326	2	357	4	2,383	6	2,063	0	0
Median Family Income 110-120%	7	77	2	310	1	701	8	908	0	0
Median Family Income >= 120%	35	1,283	8	1,577	31	17,150	43	7,822	0	0
Median Family Income Not Known	6	265	0	0	1	500	2	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	86	3,287	17	3,261	53	29,292	81	14,989	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
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										
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%	0	0	0	0	0	0	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	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	95	0	0	2	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	2	145	0	0	2	1,345	1	50	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	10	0	0	0	0	2	10	0	0
Median Family Income >= 120%	1	100	0	0	1	525	1	100	0	0
Median Family Income Not Known	0	0	0	0	1	320	1	320	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	110	0	0	2	845	4	430	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156

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)
PINELLAS COUNTY (103), FL										
MSA 41304										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	1	5	0	0
Median Family Income Not Known	0	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
TOTAL INSIDE AA IN STATE	102	3,775	18	3,461	70	39,181	95	16,533	0	0
TOTAL OUTSIDE AA IN STATE	2	55	0	0	1	650	2	655	0	0
STATE TOTAL	104	3,830	18	3,461	71	39,831	97	17,188	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156

Agency: FDIC - 3

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	20	0	0	0	0	1	20	0	0
Income Not Known	0	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

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3
State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=$100,000		Loan Amount at Origination >$100,000 But <=$250,000		Loan Amount at Origination >$250,000		Loans to Businesses with Gross Annual Revenues <= $1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	6	0	0	0	0	1	6	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	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
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	102	3,775	18	3,461	70	39,181	95	16,533	0	0
TOTAL OUTSIDE AA	6	91	0	0	1	650	6	691	0	0
TOTAL INSIDE & OUTSIDE	108	3,866	18	3,461	71	39,831	101	17,224	0	0

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= $1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - BROWARD COUNTY (011) - MSA 22744	25	8,132	9	1,064	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	156	35,840	81	14,989	0	0
FL - ORANGE COUNTY (095) - MSA 36740	4	1,490	1	50	0	0
FL - PALM BEACH COUNTY (099) - MSA 48424	5	955	4	430	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000024156

Institution: Ocean Bank

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	28	116,900	0	0
Purchased	0	0	0	0
Total	28	116,900	0	0
Consortium/Third Party Loans (optional)				

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

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* 0303.01* 0415.00* 0428.02* 0503.09* 0503.14* 0602.14* 0602.15* 0604.05* 0705.04* 0919.04*
1002.03* 1005.02* 1103.34* 1103.54* 1103.55*

Median Family Income 50-60%

0103.05* 0204.12* 0205.02* 0412.00* 0414.00* 0416.01* 0416.02* 0417.00* 0427.00* 0503.11* 0503.12*
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* 0107.01* 0107.02* 0201.03* 0202.12* 0303.02* 0306.01* 0306.02* 0310.01* 0409.01* 0409.02*
0410.00* 0411.00* 0413.00* 0433.02 0502.07* 0502.08* 0503.13* 0507.02 0508.00* 0601.17* 0603.04*
0603.06* 0611.00* 0805.00* 0901.03* 0903.01* 0904.03* 0904.04* 0912.01* 0914.00* 0915.00* 0919.03*
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* 0104.07* 0201.01* 0201.04* 0202.06* 0203.25* 0204.06* 0204.16* 0205.01* 0302.03* 0309.03*
0310.02* 0312.03* 0408.01* 0408.02* 0426.02* 0430.02* 0502.04* 0503.01* 0504.02* 0507.01* 0602.06*
0604.01* 0605.01* 0606.03* 0608.02* 0702.12* 0702.13* 0703.23* 0802.00* 0912.02* 0916.02* 0918.02*
0918.04 1001.04* 1103.13* 1103.37* 1103.38* 1103.41* 1104.04*

Median Family Income 90-100%

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*
0510.02* 0601.14* 0601.18* 0601.19* 0601.20* 0601.21* 0601.22* 0601.26* 0602.10* 0602.12* 0605.03*
0424.00* 0425.01* 0425.02 0426.01* 0430.01* 0431.00* 0433.01* 0502.05* 0506.01* 0509.00* 0510.01*
0312.06* 0312.07* 0401.02* 0402.03* 0402.05* 0402.06* 0404.01 0404.02* 0405.02* 0405.03* 0405.06*
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*
1103.45* 1103.47* 1103.50* 1103.52* 1103.56* 1103.57* 1103.58* 1103.59* 1103.60* 1103.61* 1103.64*
0406.01* 0406.02* 0407.01* 0407.02* 0418.01* 0418.02* 0419.00* 0420.00* 0422.00* 0423.01* 0423.02*
0605.04* 0606.07* 0607.00* 0609.00* 0610.01* 0610.03* 0702.05* 0702.08* 0702.09* 0702.11* 0703.04*
1103.03 1103.07* 1103.19* 1103.21 1103.26* 1103.27* 1103.28* 1103.30* 1103.32* 1103.33* 1103.44*
1103.68*
0901.04* 0902.00* 0903.04* 0905.02* 0905.03* 0906.02* 0907.00* 0909.00* 0920.00 1001.05* 1001.07*

Median Family Income Not Known

0405.05* 0804.02* 0903.03* 1003.02* 1103.49* 1103.62* 9800.00* 9900.00*

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

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%

0135.00*
0066.07* 0093.14* 0093.15* 0098.11* 0102.05* 0108.06* 0110.10* 0111.03* 0114.05* 0114.08* 0120.02*
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*
0002.12* 0002.22* 0002.23* 0002.28* 0004.11* 0004.18* 0005.05* 0006.09* 0007.05* 0007.14* 0010.04*

Median Family Income 60-70%

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

Median Family Income 70-80%

0178.00* 0203.00*
0089.09* 0090.61* 0090.63* 0091.01* 0093.17* 0093.20* 0093.23* 0096.01* 0096.02* 0097.06* 0099.08*
0044.04* 0054.07 0055.06* 0058.04 0059.03* 0064.02* 0070.05* 0070.06* 0083.12* 0085.03* 0088.05*

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*
0100.15* 0100.18* 0100.21* 0102.14* 0110.12* 0114.06* 0131.00 0134.00* 0136.00* 0137.00* 0171.01*

Median Family Income 80-90%

0099.09* 0100.10* 0100.17* 0100.19* 0102.13* 0103.02* 0104.00* 0106.22* 0107.08* 0114.12* 0116.02*
0001.09* 0002.13 0002.21* 0002.27* 0003.11* 0004.09* 0004.10* 0005.07 0005.09* 0006.01* 0007.17
0120.01* 0121.02* 0121.03* 0139.00 0147.01* 0170.00* 0175.00* 0176.00* 0184.00* 0188.02*
0008.08 0009.07* 0010.06* 0011.01* 0013.02* 0016.08* 0026.00* 0037.09* 0039.16* 0050.03* 0051.02*
0090.15* 0090.27* 0090.30* 0090.51* 0090.52* 0090.57 0090.65* 0093.16* 0093.25* 0094.02* 0098.06*
0056.00* 0057.01* 0057.06* 0058.03* 0064.01* 0070.03* 0070.04* 0070.07 0072.00* 0077.08* 0084.30*

Median Family Income 90-100%

0027.10* 0039.12* 0039.17* 0041.03* 0042.05* 0044.05 0047.04 0055.03* 0059.01* 0059.02 0059.04
0001.26* 0004.13* 0004.15* 0004.19* 0007.13* 0007.16* 0009.04* 0010.03* 0016.03* 0017.05 0022.01*
0119.00* 0123.01* 0125.02* 0129.00 0130.00* 0133.02* 0158.00* 0159.00* 0169.00* 0171.02* 0173.00*
0100.12* 0100.20* 0100.25* 0102.09* 0102.11* 0106.26* 0107.07* 0110.11* 0110.13* 0114.09* 0117.01*
0177.00* 0188.03*
0063.02* 0066.06* 0069.01* 0078.09 0083.10* 0083.13* 0084.19* 0090.22* 0090.62* 0090.64* 0092.00*

Median Family Income 100-110%

0065.03* 0083.08* 0083.15* 0084.24* 0088.08* 0089.07* 0090.24* 0090.28* 0090.49* 0090.50 0090.54*
0001.25 0001.40* 0002.04* 0002.11* 0002.16* 0003.02 0003.07* 0003.08* 0004.05* 0006.03* 0009.05*
0010.08* 0012.04* 0012.07* 0027.05* 0027.08 0037.04 0039.14 0042.07* 0043.01* 0049.04* 0065.01*
0090.66 0093.12 0093.18* 0094.01* 0095.03* 0098.03* 0099.06* 0100.16* 0106.08* 0106.21* 0106.23*
0156.00* 0160.00* 0167.00* 0174.02* 0181.00* 0191.00* 0199.02* 0200.01*
0107.05* 0110.08* 0110.09* 0112.04* 0116.01* 0121.01 0121.05* 0126.01 0133.01* 0146.02* 0155.01

Median Family Income 110-120%

0089.06* 0090.29* 0090.44* 0090.55* 0090.56 0090.59* 0098.10* 0099.05* 0100.13* 0107.09* 0107.10*
0111.06* 0118.00* 0121.04* 0126.02* 0149.00* 0151.03* 0183.00* 0186.02 0189.02* 0193.01* 0193.02*
0001.32* 0027.02* 0039.15* 0058.06* 0062.05 0076.05 0077.05* 0083.14* 0087.03* 0088.06* 0088.10
0194.02 0199.01* 4901.00*

Median Family Income >= 120%

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

0001.07* 0001.15* 0001.18* 0001.20* 0001.21* 0001.22* 0001.23* 0001.27* 0001.28* 0001.29 0001.30*
0062.06 0065.04* 0066.08* 0067.05* 0067.06* 0067.07 0067.09* 0067.13* 0067.14* 0067.17* 0067.18
0001.31 0001.34* 0001.42* 0001.43* 0001.45* 0001.46* 0002.26* 0006.05* 0006.12* 0011.02* 0011.04*
0067.19* 0067.20* 0067.21 0067.22* 0068.01 0068.02* 0069.02* 0071.04* 0073.00* 0074.01 0074.02
0090.14* 0090.39 0090.40 0090.43 0090.48* 0090.53* 0090.58* 0090.60* 0093.05 0093.19* 0095.04*
0102.12* 0103.01* 0103.03* 0105.02* 0106.04* 0106.10* 0106.13* 0106.18* 0106.19* 0106.20* 0106.24*
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*
0047.03* 0047.05 0058.05* 0060.02 0060.03 0060.04* 0061.03 0061.04* 0061.05* 0061.06* 0062.03
0174.01* 0179.01* 0179.02* 0180.01* 0180.02* 0180.03* 0182.00* 0185.00* 0186.01* 0187.00* 0188.01*
0157.00* 0161.00* 0162.00* 0163.00* 0164.01* 0164.02* 0165.01* 0165.02* 0166.00* 0168.00* 0172.00*
0082.05* 0082.06* 0082.07* 0082.08 0082.09* 0083.05* 0083.11* 0084.09* 0084.15* 0084.16* 0084.18
0145.00* 0147.02* 0150.01 0150.02 0151.01* 0151.02* 0152.01* 0152.02* 0153.00 0154.00 0155.02*
0074.03* 0075.01* 0075.03 0076.01* 0076.07* 0076.08* 0076.09* 0076.10* 0077.04* 0077.06 0077.09*
0106.25* 0110.14* 0110.15* 0111.05* 0112.06 0114.10* 0114.11* 0115.00 0122.00 0123.02* 0124.01*
0201.00*
0097.03* 0097.04 0098.04* 0098.09* 0098.12* 0099.03* 0099.07* 0100.22* 0101.93* 0101.98* 0102.01
0189.01* 0190.00* 0192.00* 0194.01* 0195.01* 0195.02* 0196.00* 0197.00* 0198.01* 0198.02* 0200.02*
0078.01* 0078.05* 0078.06* 0078.07 0078.08* 0079.01* 0079.02* 0080.00* 0081.01* 0081.02 0082.02*
0086.01* 0086.03* 0086.04* 0087.02* 0087.04* 0088.07* 0088.09* 0089.08* 0089.10 0089.11* 0090.10
0084.20* 0084.21* 0084.22* 0084.23* 0084.26* 0084.27* 0084.28* 0084.29* 0084.31* 0085.02 0085.04*
0124.02* 0124.03 0125.01 0127.01* 0127.02* 0128.01* 0128.02 0132.02* 0142.00* 0143.00 0144.00*

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

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

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%

0174.02* 0175.03* 0176.00* 0180.00* 0189.01*
0110.00* 0121.00* 0122.01* 0122.02* 0124.02* 0124.04* 0124.05* 0134.05* 0135.03* 0135.11* 0135.13*
0142.02* 0146.01* 0146.06* 0146.09* 0147.01* 0149.04* 0150.01* 0151.04* 0168.09* 0169.04* 0169.09*

Median Family Income 60-70%

0123.04* 0123.06* 0124.03* 0132.01* 0132.02* 0135.07* 0135.10* 0136.03* 0136.04* 0136.06* 0143.02* 0187.00*
0146.05* 0146.08* 0147.03* 0149.08* 0164.02* 0164.06* 0166.05* 0167.13* 0167.38* 0167.42* 0167.54*
0168.14* 0169.02* 0169.10* 0170.01* 0170.11* 0170.13* 0170.18* 0170.19 0170.22* 0170.23* 0183.00*

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* 0163.01* 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*

0178.10* 0178.12* 0190.00*

Median Family Income >= 120%

0148.13* 0148.14* 0148.15* 0150.06* 0153.00* 0155.01* 0156.01* 0156.02* 0157.01* 0157.02* 0158.01*
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*
0158.02* 0160.01* 0160.02* 0161.00* 0162.00* 0164.08* 0164.09* 0165.11* 0165.12* 0165.14* 0166.03*
0167.51* 0167.52* 0167.55* 0167.56* 0168.02 0168.10* 0170.12* 0170.25* 0170.26* 0171.08 0171.09
0182.01* 0182.02* 0188.00* 0189.02*
0171.11* 0171.12* 0171.13* 0171.14* 0171.15* 0171.16* 0171.17* 0171.18* 0171.19* 0171.20* 0171.22*
0166.06* 0167.16* 0167.35* 0167.36* 0167.37* 0167.43* 0167.46* 0167.47* 0167.48* 0167.49* 0167.50*
0171.23* 0172.00* 0174.01* 0175.06* 0177.01* 0178.06* 0178.08* 0178.11* 0178.13* 0178.14* 0179.01*

Median Family Income Not Known

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

ASSESSMENT AREA - 0004

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 20-30%

0080.01*

Median Family Income 30-40%

0019.13* 0022.00* 0082.02*

Median Family Income 40-50%

0049.03* 0051.01* 0052.02* 0052.03* 0057.03* 0057.04* 0059.44* 0077.69* 0080.02* 0082.03*
0002.22* 0013.02* 0014.02* 0014.03* 0019.09* 0024.00* 0029.00* 0042.07* 0044.02* 0045.00* 0048.18*

Median Family Income 50-60%

0014.04* 0016.00* 0019.10* 0019.12* 0020.06* 0031.02* 0040.07* 0040.08* 0040.12* 0046.02* 0047.04*
0047.05* 0048.10* 0048.17* 0048.19* 0051.02* 0056.01* 0058.14* 0059.36* 0059.43* 0061.00* 0068.02*
0069.10* 0069.11* 0076.20* 0077.67* 0078.32* 0082.01* 0083.02*

Median Family Income 60-70%

0059.33* 0059.39* 0060.06* 0062.03* 0065.01* 0068.01* 0072.08* 0077.32* 0077.41* 0077.66* 0078.33*

0081.01*

0013.01* 0015.00* 0019.11* 0019.17* 0020.05* 0021.00* 0023.00* 0030.00* 0037.00* 0040.05* 0040.09*
0040.10* 0040.11* 0041.02* 0042.03* 0042.04* 0047.02* 0047.06* 0048.21* 0052.04* 0058.10* 0058.15*

Median Family Income 70-80%

0002.13* 0010.02* 0010.04* 0017.00* 0018.01* 0019.04* 0019.07* 0019.20* 0019.21* 0032.01* 0038.01*
0038.02* 0039.02* 0040.13* 0041.01* 0046.01* 0048.16* 0048.20* 0049.04* 0057.02* 0058.07* 0058.18*
0058.21* 0059.23* 0059.51* 0060.07* 0060.09* 0060.12* 0062.01* 0067.00* 0069.08* 0076.19* 0077.39*
0077.42* 0078.43*

Median Family Income 80-90%

0002.04* 0003.04* 0011.01* 0012.00* 0018.02* 0028.00* 0039.01* 0042.06* 0048.13* 0048.15* 0048.22*
0055.02* 0058.11* 0058.12* 0058.13* 0058.20* 0059.22* 0059.31* 0059.40* 0059.45* 0059.53* 0059.57*
0077.50*
0059.58* 0059.59* 0060.10* 0060.11* 0072.04* 0072.07* 0073.02* 0076.13* 0077.36* 0077.38* 0077.47*

Median Family Income 90-100%

0002.16* 0019.18* 0032.02* 0042.05* 0044.01* 0056.02* 0059.26* 0059.30* 0059.38* 0060.05* 0066.04*
0076.15* 0078.12* 0078.37* 0078.50*

Median Family Income 100-110%

0001.04* 0005.05* 0008.05* 0019.16* 0019.19* 0033.00* 0048.23* 0050.00* 0055.01* 0059.52* 0059.54*
0062.02* 0063.01* 0065.02* 0066.07* 0069.09* 0075.04* 0077.40* 0077.43* 0077.49* 0077.68* 0078.13*
0078.20* 0078.40* 0078.41* 0078.45* 0079.13* 0079.14* 0079.19*

Median Family Income 110-120%

0077.63* 0077.64* 0077.79* 0078.21* 0078.38* 0078.42* 0078.46* 0078.51* 0079.16* 0079.18*
0001.02* 0009.02* 0009.03* 0010.03* 0031.01* 0053.00* 0058.19* 0059.16* 0059.17* 0059.21 0059.47*
0059.55* 0059.60* 0069.06* 0072.02* 0076.12* 0077.05* 0077.16* 0077.24* 0077.25* 0077.51* 0077.58*

Median Family Income >= 120%

0034.00* 0035.07* 0035.12* 0035.13* 0036.00* 0043.00* 0049.02* 0054.11* 0054.12* 0054.13* 0059.18*
0075.05* 0076.03* 0076.04* 0076.05* 0076.10* 0076.14* 0076.16* 0076.21* 0076.22* 0076.23 0076.24*
0078.53* 0079.09* 0079.15* 0079.17*
0003.01* 0003.03* 0004.05* 0004.06* 0004.07* 0004.08* 0004.10* 0005.07* 0005.09* 0005.12* 0005.13*
0070.13* 0072.05* 0072.06* 0073.01* 0074.07* 0074.10* 0074.12* 0074.14* 0074.20* 0074.21* 0075.01*

0078.14* 0078.18* 0078.23* 0078.30* 0078.31* 0078.34* 0078.35* 0078.44* 0078.47* 0078.48* 0078.49*
0077.70* 0077.71* 0077.72* 0077.73* 0077.74* 0077.75* 0077.76* 0077.77* 0077.78* 0077.80* 0078.05*
0001.03* 0002.02* 0002.08* 0002.10* 0002.11* 0002.14* 0002.17* 0002.19* 0002.20* 0002.21* 0002.23*
0059.34* 0059.37* 0059.42* 0059.46* 0059.49* 0059.50* 0059.61* 0060.08* 0063.02* 0064.01* 0064.02*
0006.00* 0007.02* 0007.03* 0008.03* 0009.04* 0009.05* 0011.02* 0026.00* 0027.01* 0027.02* 0027.03*
0066.02* 0066.06* 0069.07* 0069.12* 0070.05* 0070.06* 0070.07 0070.08* 0070.09* 0070.10* 0070.11*
0077.10* 0077.21* 0077.23* 0077.30* 0077.31* 0077.35* 0077.48* 0077.52* 0077.54* 0077.57* 0077.59*

Median Family Income Not Known

0002.18* 0035.14* 0070.12 0071.00* 0077.46* 0078.52* 0081.02* 0083.01* 9800.00* 9801.00* 9802.00*
9804.00* 9805.00* 9900.00* 9901.00*

OUTSIDE ASSESSMENT AREA

KENT COUNTY (001), DE

MSA: 20100

Moderate Income

0405.01 0413.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45294

Median Family Income 80-90%

0123.04

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0019.23

PINELLAS COUNTY (103), FL

MSA: 41304

Median Family Income >= 120%

0244.11

FORSYTH COUNTY (117), GA

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
*** denotes no loans made in specified tracts**
Institution: Ocean Bank

Respondent ID: 0000024156
Agency: FDIC - 3

MSA: 12054

Upper Income

1305.09

SHERIDAN COUNTY (033), WY

MSA: NA

Middle Income

0003.00

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000024156

Institution: Ocean Bank

Agency: FDIC - 3

Record Identifier: [11]	Total Composite Records on File	Total Composite Records Without Errors	Total Validity Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	136	136	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	1,764	1,764	0	0.00%
Total	1,902	1,902	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.