

Loans by County

Respondent ID: 000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	1	250	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	250	0	0	1	250	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	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>KENT COUNTY (001), DE</b>										
<b>MSA 20100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	95	0	0	0	0	1	95	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	101	0	0	0	0	2	101	0	0
STATE TOTAL	2	101	0	0	0	0	2	101	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	125	0	0	1	125	0	0
Median Family Income 40-50%	1	25	1	143	0	0	1	25	0	0
Median Family Income 50-60%	2	50	0	0	1	1,000	2	50	0	0
Median Family Income 60-70%	4	136	1	129	0	0	3	215	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	0	0	1	815	2	840	0	0
Median Family Income 90-100%	1	100	0	0	1	660	0	0	0	0
Median Family Income 100-110%	1	5	0	0	1	284	0	0	0	0
Median Family Income 110-120%	1	19	0	0	1	600	1	19	0	0
Median Family Income >= 120%	10	232	0	0	1	500	4	93	0	0
Median Family Income Not Known	0	0	1	245	1	500	1	245	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	592	4	642	7	4,359	15	1,612	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	5	0	0	0	0	1	5	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	1	5	0	0

Loans by County

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Small Business Loans - Originations

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Institution: OCEAN BANK

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)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	23	1	150	1	668	2	691	0	0
Median Family Income 50-60%	13	270	0	0	3	1,130	11	795	0	0
Median Family Income 60-70%	13	399	3	616	9	5,108	9	1,183	0	0
Median Family Income 70-80%	9	106	0	0	1	350	7	56	0	0
Median Family Income 80-90%	12	359	2	500	0	0	6	81	0	0
Median Family Income 90-100%	3	122	3	537	2	1,675	4	1,697	0	0
Median Family Income 100-110%	15	582	9	1,886	7	3,381	13	1,690	0	0
Median Family Income 110-120%	9	323	2	400	2	1,256	4	1,276	0	0
Median Family Income >= 120%	64	1,667	24	4,657	20	12,590	71	11,528	0	0
Median Family Income Not Known	7	238	1	150	2	1,220	6	1,355	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	146	4,089	45	8,896	47	27,378	133	20,352	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>ORANGE COUNTY (095), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	900	1	900	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	900	1	900	0	0
<b>OSCEOLA COUNTY (097), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	392	1	392	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	392	1	392	0	0

Loans by County

Respondent ID: 000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	0	0	1	1,000	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	5	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	2	405	0	0	2	405	0	0
Median Family Income 110-120%	1	50	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	155	2	405	1	1,000	2	405	0	0
<b>ST. LUCIE COUNTY (111), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	489	1	489	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	489	1	489	0	0
TOTAL INSIDE AA IN STATE	167	4,681	49	9,538	54	31,737	148	21,964	0	0
TOTAL OUTSIDE AA IN STATE	4	160	2	405	4	2,781	6	2,191	0	0
STATE TOTAL	171	4,841	51	9,943	58	34,518	154	24,155	0	0

Loans by County

Respondent ID: 000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	936	1	936	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	936	1	936	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	936	1	936	0	0
STATE TOTAL	0	0	0	0	1	936	1	936	0	0



Loans by County

Respondent ID: 000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	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	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	900	1	900	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	900	1	900	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	900	1	900	0	0
STATE TOTAL	0	0	0	0	1	900	1	900	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

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)
<b>SHERIDAN COUNTY (033), WY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	770	1	770	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	770	1	770	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	770	1	770	0	0
STATE TOTAL	0	0	0	0	1	770	1	770	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	167	4,681	49	9,538	54	31,737	148	21,964	0	0
TOTAL OUTSIDE AA	7	311	3	655	7	5,387	13	5,198	0	0
TOTAL INSIDE & OUTSIDE	174	4,992	52	10,193	61	37,124	161	27,162	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: OCEAN BANK**

**Respondent ID: 000024156**  
**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	32	5,593	15	1,612	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	238	40,363	133	20,352	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: OCEAN BANK**

PAGE: 1 OF 1

**Respondent ID: 0000024156**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	26	71,203	0	0
Purchased	0	0	0	0
Total	26	71,203	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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**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%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**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\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000024156

\* denotes no loans made in specified tracts

Agency: FDIC - 3

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\*  
0135.00\*

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\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000024156

\* denotes no loans made in specified tracts

Agency: FDIC - 3

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 Family Income 80-90%

0001.09\* 0002.13\* 0002.21\* 0002.27\* 0003.11\* 0004.09\* 0004.10\* 0005.07 0005.09\* 0006.01\* 0007.17\*  
0008.08\* 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\* 0121.02\* 0121.03\* 0139.00 0147.01\* 0170.00\* 0175.00\* 0176.00\* 0184.00\* 0188.02

Median Family Income 90-100%

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\* 0041.03\* 0042.05\* 0044.05\* 0047.04\* 0055.03\* 0059.01\* 0059.02 0059.04\*  
0063.02\* 0066.06\* 0069.01\* 0078.09 0083.10\* 0083.13\* 0084.19\* 0090.22\* 0090.62\* 0090.64\* 0092.00\*  
0100.12\* 0100.20\* 0100.25\* 0102.09\* 0102.11\* 0106.26\* 0107.07\* 0110.11\* 0110.13 0114.09\* 0117.01\*  
0119.00\* 0123.01\* 0125.02\* 0129.00 0130.00\* 0133.02\* 0158.00\* 0159.00\* 0169.00\* 0171.02\* 0173.00\*  
0177.00\* 0188.03

Median Family Income 100-110%

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  
0065.03\* 0083.08\* 0083.15\* 0084.24\* 0088.08 0089.07\* 0090.24\* 0090.28\* 0090.49\* 0090.50\* 0090.54\*  
0090.66 0093.12 0093.18\* 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\* 0121.01 0121.05\* 0126.01 0133.01 0146.02\* 0155.01\*  
0156.00\* 0160.00\* 0167.00\* 0174.02\* 0181.00\* 0191.00\* 0199.02\* 0200.01\*

Median Family Income 110-120%

0001.32\* 0027.02\* 0039.15\* 0058.06\* 0062.05 0076.05\* 0077.05\* 0083.14\* 0087.03\* 0088.06\* 0088.10  
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\*  
0194.02 0199.01\* 4901.00\*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000024156

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: OCEAN BANK

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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*
0047.03	0047.05*	0058.05*	0060.02	0060.03*	0060.04*	0061.03*	0061.04*	0061.05*	0061.06*	0062.03
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*

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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**MSA: 11244**

**Median Family Income >= 120%**

0421.13

**KENT COUNTY (001), DE**

**MSA: 20100**

**Moderate Income**

0413.00

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

**MSA: 48864**

**Median Family Income Not Known**

0028.00

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 70-80%**

0132.04

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income >= 120%**

0153.00

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Moderate Income**

0416.00

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 60-70%**

0023.00

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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0058.11

**Median Family Income 100-110%**

0033.00

**Median Family Income 110-120%**

0072.02

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Middle Income**

3820.15

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 100-110%**

1907.06

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income >= 120%**

0195.02

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income >= 120%**

4210.00

**SHERIDAN COUNTY (033), WY**

**MSA: NA**

**Middle Income**

0001.00

**2022 Institution Disclosure Statement - Table E-1**  
**Error Status Information**  
**Institution: OCEAN BANK**

**Respondent ID: 000024156**  
**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	168	168	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	1,124	1,124	0	0.00%
Total	1,294	1,294	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.