

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: ALABAMA (01)

| 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>HOUSTON COUNTY (069), AL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 20020</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 2                                      | 149           | 0   | 0             | 0                                     | 0             | 2   | 149           | 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                                      | 149           | 0   | 0             | 0                                     | 0             | 2   | 149           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE       | 2                                      | 149           | 0   | 0             | 0                                     | 0             | 2   | 149           | 0                              | 0             |
| STATE TOTAL                     | 2                                      | 149           | 0   | 0             | 0                                     | 0             | 2   | 149           | 0                              | 0             |

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Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>LOS ANGELES COUNTY (037), CA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 31084</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>      |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%        | 0                                      | 0             | 0   | 0             | 2                                     | 958           | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                        | 0                                      | 0             | 0   | 0             | 2                                     | 958           | 0   | 0             | 0                              | 0             |

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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             |

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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>SAN DIEGO COUNTY (073), CA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 41740</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%       | 0                                      | 0             | 1   | 166           | 2                                     | 1,834         | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 0                                      | 0             | 1   | 166           | 2                                     | 1,834         | 0   | 0             | 0                              | 0             |

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| 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>SANTA CLARA COUNTY (085), CA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 41940</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>      |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%         | 0                                      | 0             | 0   | 0             | 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                                     | 600           | 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                                     | 600           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE            | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE           | 0                                      | 0             | 2   | 416           | 5                                     | 3,392         | 1   | 250           | 0                              | 0             |
| STATE TOTAL                         | 0                                      | 0             | 2   | 416           | 5                                     | 3,392         | 1   | 250           | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>ALACHUA COUNTY (001), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 23540</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0006</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 1                                     | 1,000         | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 3                                      | 130           | 0   | 0             | 3                                     | 2,261         | 5   | 1,566         | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 3                                      | 130           | 0   | 0             | 4                                     | 3,261         | 5   | 1,566         | 0                              | 0             |
| <b>BAKER COUNTY (003), FL</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27260</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0002</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                   | 33                                     | 1,313         | 10  | 1,893         | 9                                     | 3,245         | 38  | 5,140         | 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                    | 33                                     | 1,313         | 10  | 1,893         | 9                                     | 3,245         | 38  | 5,140         | 0                              | 0             |
| <b>BAY COUNTY (005), FL</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 37460</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0005</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 2                                      | 25            | 0   | 0             | 1                                     | 500           | 3   | 525           | 0                              | 0             |
| Moderate Income                 | 1                                      | 50            | 0   | 0             | 1                                     | 280           | 0   | 0             | 0                              | 0             |
| Middle Income                   | 11                                     | 303           | 3   | 563           | 2                                     | 552           | 6   | 463           | 0                              | 0             |
| Upper Income                    | 12                                     | 260           | 3   | 520           | 1                                     | 296           | 14  | 765           | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 26                                     | 638           | 6   | 1,083         | 5                                     | 1,628         | 23  | 1,753         | 0                              | 0             |



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Institution: First Federal 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>CALHOUN COUNTY (013), FL</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                   | 3                                      | 134           | 1   | 187           | 1                                     | 315           | 5   | 636           | 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                    | 3                                      | 134           | 1   | 187           | 1                                     | 315           | 5   | 636           | 0                              | 0             |
| <b>CITRUS COUNTY (017), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 26140</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 1                                      | 100           | 0   | 0             | 1                                     | 472           | 0   | 0             | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 100           | 0   | 0             | 1                                     | 472           | 0   | 0             | 0                              | 0             |
| <b>CLAY COUNTY (019), FL</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27260</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                   | 4                                      | 140           | 0   | 0             | 0                                     | 0             | 3   | 90            | 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                    | 4                                      | 140           | 0   | 0             | 0                                     | 0             | 3   | 90            | 0                              | 0             |



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Small Business Loans - Originations

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Institution: First Federal 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>COLUMBIA COUNTY (023), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 4                                      | 95            | 2   | 400           | 2                                     | 950           | 4   | 495           | 0                              | 0             |
| Middle Income                    | 24                                     | 1,017         | 14  | 2,234         | 8                                     | 4,518         | 23  | 3,269         | 0                              | 0             |
| Upper Income                     | 4                                      | 255           | 4   | 635           | 2                                     | 856           | 6   | 811           | 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                     | 32                                     | 1,367         | 20  | 3,269         | 12                                    | 6,324         | 33  | 4,575         | 0                              | 0             |
| <b>DUVAL COUNTY (031), FL</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27260</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%      | 1                                      | 33            | 0   | 0             | 0                                     | 0             | 1   | 33            | 0                              | 0             |
| Median Family Income 40-50%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%      | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1   | 100           | 0                              | 0             |
| Median Family Income 60-70%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%      | 0                                      | 0             | 0   | 0             | 1                                     | 305           | 1   | 305           | 0                              | 0             |
| Median Family Income 80-90%      | 6                                      | 278           | 1   | 200           | 1                                     | 307           | 4   | 609           | 0                              | 0             |
| Median Family Income 90-100%     | 5                                      | 256           | 1   | 200           | 0                                     | 0             | 5   | 412           | 0                              | 0             |
| Median Family Income 100-110%    | 0                                      | 0             | 0   | 0             | 1                                     | 1,000         | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%    | 1                                      | 5             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%     | 1                                      | 45            | 2   | 326           | 0                                     | 0             | 1   | 200           | 0                              | 0             |
| Median Family Income Not Known   | 0                                      | 0             | 1   | 171           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 15                                     | 717           | 5   | 897           | 3                                     | 1,612         | 13  | 1,659         | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>GILCHRIST COUNTY (041), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 23540</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                                     | 565           | 0   | 0             | 0                              | 0             |
| Middle Income                     | 2                                      | 99            | 0   | 0             | 0                                     | 0             | 2   | 99            | 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                                      | 99            | 0   | 0             | 1                                     | 565           | 2   | 99            | 0                              | 0             |
| <b>HAMILTON COUNTY (047), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 3                                      | 73            | 0   | 0             | 0                                     | 0             | 3   | 73            | 0                              | 0             |
| Middle Income                     | 6                                      | 227           | 1   | 188           | 1                                     | 477           | 6   | 837           | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 1                                      | 10            | 0   | 0             | 0                                     | 0             | 1   | 10            | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 10                                     | 310           | 1   | 188           | 1                                     | 477           | 10  | 920           | 0                              | 0             |
| <b>HERNANDO COUNTY (053), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 45300</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 1                                      | 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             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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%          | 1                                      | 10            | 0   | 0             | 0                                     | 0             | 1   | 10            | 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             |
| <b>HOLMES COUNTY (059), FL</b>       |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                        |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                           | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                      | 6                                      | 267           | 0   | 0             | 0                                     | 0             | 4   | 174           | 0                              | 0             |
| Middle Income                        | 18                                     | 738           | 4   | 639           | 0                                     | 0             | 15  | 977           | 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                         | 24                                     | 1,005         | 4   | 639           | 0                                     | 0             | 19  | 1,151         | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>JACKSON COUNTY (063), FL</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 6                                      | 234           | 1   | 108           | 1                                     | 417           | 4   | 569           | 0                              | 0             |
| Middle Income                     | 18                                     | 617           | 2   | 365           | 2                                     | 1,188         | 13  | 515           | 0                              | 0             |
| Upper Income                      | 5                                      | 258           | 0   | 0             | 2                                     | 1,400         | 3   | 123           | 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                      | 29                                     | 1,109         | 3   | 473           | 5                                     | 3,005         | 20  | 1,207         | 0                              | 0             |
| <b>LAFAYETTE COUNTY (067), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 1                                      | 20            | 0   | 0             | 0                                     | 0             | 1   | 20            | 0                              | 0             |
| Middle Income                     | 1                                      | 20            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 2                                      | 55            | 0   | 0             | 0                                     | 0             | 2   | 55            | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 4                                      | 95            | 0   | 0             | 0                                     | 0             | 3   | 75            | 0                              | 0             |
| <b>LEVY COUNTY (075), FL</b>      |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 23540</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                                     | 350           | 1   | 350           | 0                              | 0             |
| Middle Income                     | 1                                      | 10            | 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                                      | 10            | 0   | 0             | 1                                     | 350           | 1   | 350           | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>LIBERTY COUNTY (077), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 1                                      | 25            | 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                                      | 25            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>MADISON COUNTY (079), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 1                                      | 22            | 0   | 0             | 0                                     | 0             | 1   | 22            | 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                                      | 22            | 0   | 0             | 0                                     | 0             | 1   | 22            | 0                              | 0             |
| <b>MANATEE COUNTY (081), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 35840</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 1                                      | 10            | 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                    | 1                                      | 10            | 0   | 0             | 0                                     | 0             | 1   | 10            | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>MARION COUNTY (083), FL</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 36100</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0004</b>              |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 6                                      | 260           | 1   | 200           | 0                                     | 0             | 4   | 163           | 0                              | 0             |
| Middle Income                      | 11                                     | 472           | 14  | 2,494         | 9                                     | 4,128         | 12  | 1,700         | 0                              | 0             |
| Upper Income                       | 11                                     | 460           | 5   | 950           | 7                                     | 4,659         | 11  | 3,619         | 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                       | 28                                     | 1,192         | 20  | 3,644         | 16                                    | 8,787         | 27  | 5,482         | 0                              | 0             |
| <b>MIAMI-DADE COUNTY (086), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 33124</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%        | 0                                      | 0             | 0   | 0             | 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                                      | 22            | 0   | 0             | 0                                     | 0             | 1   | 22            | 0                              | 0             |
| Median Family Income Not Known     | 1                                      | 10            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 2                                      | 32            | 0   | 0             | 0                                     | 0             | 1   | 22            | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>NASSAU COUNTY (089), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27260</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0002</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 4                                      | 191           | 2   | 450           | 0                                     | 0             | 4   | 560           | 0                              | 0             |
| Middle Income                   | 12                                     | 293           | 2   | 400           | 1                                     | 350           | 8   | 183           | 0                              | 0             |
| Upper Income                    | 24                                     | 1,333         | 11  | 2,060         | 6                                     | 3,054         | 22  | 3,726         | 0                              | 0             |
| Income Not Known                | 3                                      | 107           | 1   | 150           | 0                                     | 0             | 4   | 257           | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 43                                     | 1,924         | 16  | 3,060         | 7                                     | 3,404         | 38  | 4,726         | 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                                     | 288           | 1   | 288           | 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                                     | 288           | 1   | 288           | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>PASCO COUNTY (101), 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             | 1                                     | 346           | 1   | 346           | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 346           | 1   | 346           | 0                              | 0             |
| <b>PUTNAM COUNTY (107), FL</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             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 1                                     | 296           | 1   | 296           | 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                                     | 296           | 1   | 296           | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>ST. JOHNS COUNTY (109), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 27260</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 1   | 250           | 1                                     | 364           | 0   | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 1   | 220           | 1                                     | 350           | 2   | 570           | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 0                                      | 0             | 2   | 470           | 2                                     | 714           | 2   | 570           | 0                              | 0             |
| <b>SANTA ROSA COUNTY (113), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 37860</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                                     | 300           | 0   | 0             | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 0                                      | 0             | 0   | 0             | 1                                     | 300           | 0   | 0             | 0                              | 0             |
| <b>SARASOTA COUNTY (115), FL</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 35840</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 1   | 200           | 1                                     | 400           | 0   | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 0                                      | 0             | 1   | 200           | 1                                     | 400           | 0   | 0             | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>VOLUSIA COUNTY (127), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 19660</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%     | 1                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 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                                      | 60            | 0   | 0             | 0                                     | 0             | 1   | 60            | 0                              | 0             |
| <b>WALTON COUNTY (131), FL</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 18880</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 1   | 150           | 2                                     | 830           | 2   | 600           | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 1   | 150           | 2                                     | 830           | 2   | 600           | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>WASHINGTON COUNTY (133), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                      |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>              |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 4                                      | 163           | 0   | 0             | 0                                     | 0             | 1   | 38            | 0                              | 0             |
| Middle Income                      | 11                                     | 228           | 0   | 0             | 0                                     | 0             | 8   | 143           | 0                              | 0             |
| Upper Income                       | 2                                      | 50            | 0   | 0             | 0                                     | 0             | 2   | 50            | 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                       | 17                                     | 441           | 0   | 0             | 0                                     | 0             | 11  | 231           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 275                                    | 10,543        | 88  | 15,602        | 64                                    | 33,022        | 246   | 28,221        | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 39                                     | 1,609         | 11  | 2,074         | 16                                    | 6,488         | 38  | 5,133         | 0                              | 0             |
| STATE TOTAL                        | 314                                    | 12,152        | 99  | 17,676        | 80                                    | 39,510        | 284   | 33,354        | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

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) |
| <b>FORSYTH COUNTY (117), GA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 12060</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 1                                      | 30            | 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             | 0   | 0             | 0                              | 0             |
| <b>SEMINOLE COUNTY (253), GA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 15            | 0   | 0             | 0                                     | 0             | 1   | 15            | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 1                                      | 15            | 0   | 0             | 0                                     | 0             | 1   | 15            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 4                                      | 157           | 1   | 128           | 0                                     | 0             | 2   | 52            | 0                              | 0             |
| STATE TOTAL                      | 4                                      | 157           | 1   | 128           | 0                                     | 0             | 2   | 52            | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: ILLINOIS (17)

| 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>COOK COUNTY (031), IL</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 16984</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| STATE TOTAL                    | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: MASSACHUSETTS (25)

| 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>HAMPDEN COUNTY (013), MA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 44140</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 0                                      | 0             | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>MIDDLESEX COUNTY (017), MA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 15764</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             | 1                                     | 373           | 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                                     | 373           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE         | 0                                      | 0             | 1   | 200           | 1                                     | 373           | 0   | 0             | 0                              | 0             |
| STATE TOTAL                       | 0                                      | 0             | 1   | 200           | 1                                     | 373           | 0   | 0             | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: MICHIGAN (26)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>WAYNE COUNTY (163), MI</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 19804</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                                      | 25            | 0   | 0             | 0                                     | 0             | 1   | 25            | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 25            | 0   | 0             | 0                                     | 0             | 1   | 25            | 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             | 1   | 25            | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 25            | 0   | 0             | 0                                     | 0             | 1   | 25            | 0                              | 0             |





Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: NORTH CAROLINA (37)

| 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>WAKE COUNTY (183), NC</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 39580</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 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                                      | 100           | 0   | 0             | 0                                     | 0             | 1   | 100           | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1   | 100           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1   | 100           | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1   | 100           | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: RHODE ISLAND (44)

| 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>NEWPORT COUNTY (005), RI</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 39300</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE       | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| STATE TOTAL                     | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: SOUTH CAROLINA (45)

| 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>BEAUFORT COUNTY (013), SC</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 25940</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0003</b>              |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 9                                      | 368           | 2   | 406           | 5                                     | 2,291         | 13  | 2,604         | 0                              | 0             |
| Middle Income                      | 17                                     | 713           | 6   | 1,197         | 9                                     | 4,520         | 19  | 3,275         | 0                              | 0             |
| Upper Income                       | 3                                      | 202           | 0   | 0             | 3                                     | 1,053         | 5   | 1,185         | 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                       | 29                                     | 1,283         | 8   | 1,603         | 17                                    | 7,864         | 37  | 7,064         | 0                              | 0             |
| <b>BERKELEY COUNTY (015), SC</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 16700</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 0                                      | 0             | 2   | 380           | 0                                     | 0             | 2   | 380           | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 0                                      | 0             | 2   | 380           | 0                                     | 0             | 2   | 380           | 0                              | 0             |
| <b>CHARLESTON COUNTY (019), SC</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 16700</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1   | 50            | 0                              | 0             |





Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: SOUTH CAROLINA (45)

| 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>JASPER COUNTY (053), SC</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 25940</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                                     | 500           | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 0                                      | 0             | 0   | 0             | 1                                     | 500           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 29                                     | 1,283         | 8   | 1,603         | 17                                    | 7,864         | 37  | 7,064         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 3                                      | 105           | 2   | 380           | 1                                     | 500           | 4   | 435           | 0                              | 0             |
| STATE TOTAL                    | 32                                     | 1,388         | 10  | 1,983         | 18                                    | 8,364         | 41  | 7,499         | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>HAMILTON COUNTY (065), TN</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 16860</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                                     | 625           | 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                                     | 625           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 1                                     | 625           | 0   | 0             | 0                              | 0             |
| STATE TOTAL                      | 0                                      | 0             | 0   | 0             | 1                                     | 625           | 0   | 0             | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal 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>TARRANT COUNTY (439), TX</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 23104</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Median Family Income < 10%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 10-20%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 20-30%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 30-40%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%    | 0                                      | 0             | 0   | 0             | 2                                     | 606           | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 0   | 0             | 2                                     | 606           | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE       | 0                                      | 0             | 0   | 0             | 2                                     | 606           | 0   | 0             | 0                              | 0             |
| STATE TOTAL                     | 0                                      | 0             | 0   | 0             | 2                                     | 606           | 0   | 0             | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: First Federal Bank

State: VIRGINIA (51)

| 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>VIRGINIA BEACH CITY (810), VA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 47260</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>       |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                           | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                         | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 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                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE            | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| STATE TOTAL                          | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 1   | 45            | 0                              | 0             |
| <b>TOTAL ACROSS ALL STATES</b>       |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA                      | 304                                    | 11,826        | 96  | 17,205        | 81                                    | 40,886        | 283   | 35,285        | 0                              | 0             |
| TOTAL OUTSIDE AA                     | 62                                     | 2,445         | 19  | 3,548         | 26                                    | 11,984        | 50  | 6,189         | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE               | 366                                    | 14,271        | 115   | 20,753        | 107                                   | 52,870        | 333   | 41,474        | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: First Federal 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 Farms 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>BAKER COUNTY (003), FL</b>    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 27260</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0002</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                                     | 300           | 1  | 300           | 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                                     | 300           | 1  | 300           | 0                              | 0             |
| <b>CALHOUN COUNTY (013), FL</b>  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 75            | 0   | 0             | 0                                     | 0             | 1  | 75            | 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                                      | 75            | 0   | 0             | 0                                     | 0             | 1  | 75            | 0                              | 0             |
| <b>COLUMBIA COUNTY (023), FL</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 3                                      | 230           | 0   | 0             | 2                                     | 700           | 3  | 430           | 0                              | 0             |
| Upper Income                     | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1  | 100           | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 4                                      | 330           | 0   | 0             | 2                                     | 700           | 4  | 530           | 0                              | 0             |

Loans by County  
 Small Farm Loans - Originations  
 Institution: First Federal Bank

Respondent ID: 0000706707  
 Agency: OCC - 1  
 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 Farms with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|----------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|--|---------------|--------------------------------|---------------|
|                                  | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans   | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>HAMILTON COUNTY (047), FL</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 1  | 150           | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 0                                      | 0             | 1   | 150           | 0                                     | 0             | 1  | 150           | 0                              | 0             |
| <b>HOLMES COUNTY (059), FL</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 5                                      | 276           | 1   | 248           | 0                                     | 0             | 4  | 246           | 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                     | 5                                      | 276           | 1   | 248           | 0                                     | 0             | 4  | 246           | 0                              | 0             |
| <b>JACKSON COUNTY (063), FL</b>  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 5             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 4                                      | 121           | 0   | 0             | 0                                     | 0             | 2  | 86            | 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                     | 5                                      | 126           | 0   | 0             | 0                                     | 0             | 2  | 86            | 0                              | 0             |

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: First Federal 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 Farms 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>LAFAYETTE COUNTY (067), FL</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                     | 2                                      | 161           | 0   | 0             | 0                                     | 0             | 2  | 161           | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 1   | 250           | 1                                     | 400           | 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                                      | 161           | 1   | 250           | 1                                     | 400           | 2  | 161           | 0                              | 0             |
| <b>LEVY COUNTY (075), FL</b>      |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 23540</b>                  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                     | 1                                      | 37            | 0   | 0             | 1                                     | 300           | 1  | 37            | 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                                      | 37            | 0   | 0             | 1                                     | 300           | 1  | 37            | 0                              | 0             |
| <b>SUWANNEE COUNTY (121), FL</b>  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>             |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                   | 1                                      | 30            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                     | 6                                      | 285           | 0   | 0             | 0                                     | 0             | 3  | 91            | 0                              | 0             |
| Upper Income                      | 5                                      | 223           | 0   | 0             | 0                                     | 0             | 5  | 223           | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                      | 12                                     | 538           | 0   | 0             | 0                                     | 0             | 8  | 314           | 0                              | 0             |



Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: First Federal 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 Farms 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>VOLUSIA COUNTY (127), FL</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 19660</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                                     | 375           | 1  | 375           | 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                                     | 375           | 1  | 375           | 0                              | 0             |
| <b>WALTON COUNTY (131), FL</b>  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 18880</b>                |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                 | 1                                      | 32            | 0   | 0             | 0                                     | 0             | 1  | 32            | 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                                      | 32            | 0   | 0             | 0                                     | 0             | 1  | 32            | 0                              | 0             |

Loans by County

Small Farm Loans - Originations

Institution: First Federal Bank

Respondent ID: 0000706707

Agency: OCC - 1

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 Farms 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>WASHINGTON COUNTY (133), FL</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                      |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0001</b>              |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                    | 1                                      | 25            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                      | 2                                      | 88            | 0   | 0             | 0                                     | 0             | 1  | 80            | 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                       | 3                                      | 113           | 0   | 0             | 0                                     | 0             | 1  | 80            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 31                                     | 1,544         | 3   | 648           | 4                                     | 1,400         | 23   | 1,867         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 3                                      | 144           | 0   | 0             | 2                                     | 675           | 4  | 519           | 0                              | 0             |
| STATE TOTAL                        | 34                                     | 1,688         | 3   | 648           | 6                                     | 2,075         | 27   | 2,386         | 0                              | 0             |

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: First Federal Bank**

**Respondent ID: 0000706707**  
**Agency: OCC - 1**  
**State: SOUTH CAROLINA (45)**

| 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 Farms 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>BEAUFORT COUNTY (013), SC</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 25940</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0003</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 2                                      | 110           | 0   | 0             | 0                                     | 0             | 1  | 100           | 0                              | 0             |
| Middle Income                    | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 1  | 50            | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 3                                      | 160           | 0   | 0             | 0                                     | 0             | 2  | 150           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE         | 3                                      | 160           | 0   | 0             | 0                                     | 0             | 2  | 150           | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| STATE TOTAL                      | 3                                      | 160           | 0   | 0             | 0                                     | 0             | 2  | 150           | 0                              | 0             |
| <b>TOTAL ACROSS ALL STATES</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| TOTAL INSIDE AA                  | 34                                     | 1,704         | 3   | 648           | 4                                     | 1,400         | 25   | 2,017         | 0                              | 0             |
| TOTAL OUTSIDE AA                 | 3                                      | 144           | 0   | 0             | 2                                     | 675           | 4  | 519           | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE           | 37                                     | 1,848         | 3   | 648           | 6                                     | 2,075         | 29   | 2,536         | 0                              | 0             |

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: First Federal Bank**

**Respondent ID: 0000706707**  
**Agency: OCC - 1**

| 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 - COLUMBIA COUNTY (023) - MSA NA    | 64           | 10,960        | 33   | 4,575         | 0            | 0             |
| FL - HAMILTON COUNTY (047) - MSA NA    | 12           | 975           | 10   | 920           | 0            | 0             |
| FL - HOLMES COUNTY (059) - MSA NA      | 28           | 1,644         | 19   | 1,151         | 0            | 0             |
| FL - JACKSON COUNTY (063) - MSA NA     | 37           | 4,587         | 20   | 1,207         | 0            | 0             |
| FL - LAFAYETTE COUNTY (067) - MSA NA   | 4            | 95            | 3  | 75            | 0            | 0             |
| FL - SUWANNEE COUNTY (121) - MSA NA    | 39           | 5,263         | 19   | 1,395         | 0            | 0             |
| FL - WASHINGTON COUNTY (133) - MSA NA  | 17           | 441           | 11   | 231           | 0            | 0             |
| FL - BAKER COUNTY (003) - MSA 27260    | 52           | 6,451         | 38   | 5,140         | 0            | 0             |
| FL - NASSAU COUNTY (089) - MSA 27260   | 66           | 8,388         | 38   | 4,726         | 0            | 0             |
| SC - BEAUFORT COUNTY (013) - MSA 25940 | 54           | 10,750        | 37   | 7,064         | 0            | 0             |
| FL - MARION COUNTY (083) - MSA 36100   | 64           | 13,623        | 27   | 5,482         | 0            | 0             |
| FL - BAY COUNTY (005) - MSA 37460      | 37           | 3,349         | 23   | 1,753         | 0            | 0             |
| FL - ALACHUA COUNTY (001) - MSA 23540  | 7            | 3,391         | 5  | 1,566         | 0            | 0             |

**2022 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: First Federal Bank**

**Respondent ID: 0000706707**  
**Agency: OCC - 1**

| ASSESSMENT AREA LOANS                  | Originations    |                  | Originations to Farms with<br>≤ \$1 million revenue |                  | Purchases       |                  |
|--|-----------------|------------------|---|------------------|-----------------|------------------|
|  | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans                                     | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| FL - COLUMBIA COUNTY (023) - MSA NA    | 6               | 1,030            | 4   | 530              | 0               | 0                |
| FL - HAMILTON COUNTY (047) - MSA NA    | 1               | 150              | 1   | 150              | 0               | 0                |
| FL - HOLMES COUNTY (059) - MSA NA      | 6               | 524              | 4   | 246              | 0               | 0                |
| FL - JACKSON COUNTY (063) - MSA NA     | 5               | 126              | 2   | 86               | 0               | 0                |
| FL - LAFAYETTE COUNTY (067) - MSA NA   | 4               | 811              | 2   | 161              | 0               | 0                |
| FL - SUWANNEE COUNTY (121) - MSA NA    | 12              | 538              | 8   | 314              | 0               | 0                |
| FL - WASHINGTON COUNTY (133) - MSA NA  | 3               | 113              | 1   | 80               | 0               | 0                |
| FL - BAKER COUNTY (003) - MSA 27260    | 1               | 300              | 1   | 300              | 0               | 0                |
| SC - BEAUFORT COUNTY (013) - MSA 25940 | 3               | 160              | 2   | 150              | 0               | 0                |

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: First Federal Bank**

**Respondent ID: 0000706707**  
**Agency: OCC - 1**

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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                              | 28                  | 20,783               | 0                   | 0                    |
| Purchased                               | 0                   | 0                    | 0                   | 0                    |
| Total                                   | 28                  | 20,783               | 0                   | 0                    |
| Consortium/Third Party Loans (optional) |                     |                      |                     |                      |

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**ASSESSMENT AREA - 0001**

**COLUMBIA COUNTY (023), FL**

**MSA: NA**

**Moderate Income**

1103.00 1104.00

**Middle Income**

1102.02 1105.00 1106.03 1106.04 1107.00 1108.00 1109.03 1109.04

**Upper Income**

1102.01 1106.02 1109.01

**HAMILTON COUNTY (047), FL**

**MSA: NA**

**Moderate Income**

9602.02

**Middle Income**

9601.02 9601.03 9603.00

**Income Not Known**

9601.01\* 9602.01

**HOLMES COUNTY (059), FL**

**MSA: NA**

**Moderate Income**

9602.02\* 9604.03

**Middle Income**

9601.00 9602.01 9603.00 9604.02

**Income Not Known**

9604.01\*

**JACKSON COUNTY (063), FL**

**MSA: NA**

**Moderate Income**

2102.00\* 2106.00 2109.01\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**Middle Income**

2101.00\* 2103.01 2104.00 2107.00 2108.00\* 2109.02\* 2110.00 2111.00

**Upper Income**

2103.02\* 2105.00

**LAFAYETTE COUNTY (067), FL**

**MSA: NA**

**Moderate Income**

9602.01

**Middle Income**

9601.00

**Upper Income**

9602.02

**SUWANNEE COUNTY (121), FL**

**MSA: NA**

**Moderate Income**

9704.01

**Middle Income**

9701.00 9702.00 9703.01 9703.04 9704.02 9705.01 9706.01 9706.02

**Upper Income**

9703.03 9705.02

**WASHINGTON COUNTY (133), FL**

**MSA: NA**

**Moderate Income**

9703.01\* 9703.02

**Middle Income**

9701.03 9701.04 9702.00 9703.03

**Upper Income**

9701.02

**ASSESSMENT AREA - 0002**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**BAKER COUNTY (003), FL**

**MSA: 27260**

**Middle Income**

0401.01 0401.02 0402.01 0402.02

**NASSAU COUNTY (089), FL**

**MSA: 27260**

**Moderate Income**

0501.03 0504.03\* 0505.05\*

**Middle Income**

0501.02 0503.04 0503.06 0503.07\* 0504.01 0504.02\* 0505.04\* 0505.06\* 0505.07\* 0505.08\* 0505.09\*

**Upper Income**

0501.04 0502.01\* 0502.03 0502.04 0502.05\* 0503.08 0503.09 0503.10\*

**Income Not Known**

0503.05 9900.00\*

**ASSESSMENT AREA - 0003**

**BEAUFORT COUNTY (013), SC**

**MSA: 25940**

**Low Income**

0108.00\*

**Moderate Income**

0001.00 0002.00 0003.00\* 0005.03 0006.00 0008.00 0010.00\* 0011.04

**Middle Income**

0005.01 0005.02 0007.00 0009.02 0011.01\* 0011.03\* 0021.02\* 0021.05\* 0021.06 0021.07 0021.08\*  
0021.09\* 0021.10\* 0022.01\* 0105.00\* 0110.00\*

**Upper Income**

0009.01 0009.03 0012.00 0021.01\* 0021.03\* 0022.02\* 0101.00\* 0102.00\* 0103.00\* 0104.00\* 0106.00\*  
0107.00\* 0109.00\* 0111.00\* 0112.00\* 0113.00\*

**Income Not Known**

0004.00\* 9901.00\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**ASSESSMENT AREA - 0004**

**MARION COUNTY (083), FL**

**MSA: 36100**

**Low Income**

0017.00\*

**Moderate Income**

0003.02 0004.02\* 0005.02\* 0006.01\* 0006.07\* 0007.03\* 0007.07\* 0009.04\* 0010.03\* 0011.06\* 0013.01\*  
0014.01 0015.00\* 0016.00 0018.00\* 0020.02 0023.03 0026.02\* 0027.03\*

**Middle Income**

0001.02\* 0002.01\* 0002.02\* 0002.03\* 0005.01\* 0006.04\* 0006.05\* 0006.06\* 0007.04\* 0008.03\* 0008.05\*  
0008.09\* 0008.10\* 0008.11 0009.01 0009.03\* 0010.05\* 0010.07\* 0010.08\* 0010.09\* 0010.10\* 0010.11\*  
0010.12\* 0010.13 0011.02 0011.03 0011.05\* 0012.04\* 0012.05\* 0012.06\* 0012.08\* 0012.10\* 0012.11\*  
0013.02 0014.03 0014.04\* 0019.00 0020.01 0022.01\* 0024.01 0025.03\* 0025.04 0025.07\* 0026.04  
0026.05\* 0026.07\* 0026.09\* 0026.10\* 0027.04\* 0027.05\* 0027.06\*

**Upper Income**

0001.01 0003.03\* 0003.04\* 0004.01\* 0007.06\* 0008.06\* 0008.07\* 0008.08\* 0012.09\* 0021.00 0022.02  
0022.03 0023.02 0023.04 0024.02 0025.05 0025.06\* 0026.08

**Income Not Known**

0007.05\* 0008.04\* 9800.00\* 9801.00\*

**ASSESSMENT AREA - 0005**

**BAY COUNTY (005), FL**

**MSA: 37460**

**Low Income**

0024.00

**Moderate Income**

0002.03 0003.01\* 0008.03\* 0010.00\* 0011.00\* 0012.00\* 0016.00\* 0017.00\* 0018.00\* 0022.00\* 0023.00  
0027.10\*

**Middle Income**

0002.01\* 0003.02\* 0004.01\* 0005.00\* 0006.00\* 0007.00\* 0008.05\* 0008.06\* 0009.00\* 0013.02 0014.03

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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0014.04\* 0015.01 0020.00 0026.04 0026.07\* 0026.09 0027.03\* 0027.06 0027.07\* 0027.08\* 0027.09\*  
0027.12 0027.13

**Upper Income**

0002.04 0004.02 0008.04\* 0013.01\* 0014.02 0015.02 0019.00 0025.00 0026.05 0026.06\* 0026.08  
0027.11\*

**Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0006**

**ALACHUA COUNTY (001), FL**

**MSA: 23540**

**Low Income**

0002.02\* 0006.00\* 0009.01\* 0018.02\* 0019.02\*

**Moderate Income**

0003.01\* 0003.02\* 0004.00\* 0007.00\* 0015.17\* 0015.22\* 0019.08 0020.01\* 0020.02\* 0022.17\* 0022.18\*

**Middle Income**

0008.06\* 0008.08\* 0008.09\* 0012.01\* 0012.03\* 0014.00\* 0015.14\* 0015.19\* 0016.05\* 0017.02\* 0018.03\*  
0018.11\* 0018.16\* 0018.18\* 0019.07\* 0021.01\* 0021.02\* 0022.19\* 0022.21\*

**Upper Income**

0005.00 0010.00\* 0011.00\* 0012.02\* 0017.01 0018.13 0018.15\* 0018.17 0018.19\* 0022.01\* 0022.02\*  
0022.04\* 0022.07\* 0022.08\* 0022.09\* 0022.10\* 0022.20\* 0022.22\* 1108.00\*

**Income Not Known**

0002.01\* 0009.02\* 0015.15\* 0015.16\*

**OUTSIDE ASSESSMENT AREA**

**HOUSTON COUNTY (069), AL**

**MSA: 20020**

**Moderate Income**

0414.00

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**Median Family Income >= 120%**

2643.04

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income >= 120%**

0634.00

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income 70-80%**

0093.07

**SANTA CLARA COUNTY (085), CA**

**MSA: 41940**

**Median Family Income >= 120%**

5033.26

**BRADFORD COUNTY (007), FL**

**MSA: NA**

**Middle Income**

0003.02

**Upper Income**

0003.01

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income 90-100%**

0628.00

**CALHOUN COUNTY (013), FL**

**MSA: NA**

**Middle Income**

0101.00 0102.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**CITRUS COUNTY (017), FL**

**MSA: 26140**

**Middle Income**

4501.03 4504.02

**CLAY COUNTY (019), FL**

**MSA: 27260**

**Middle Income**

0301.03 0306.00 0307.06

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 30-40%**

0121.00

**Median Family Income 50-60%**

0010.00

**Median Family Income 70-80%**

0120.00

**Median Family Income 80-90%**

0102.04 0103.01 0139.02 0158.03

**Median Family Income 90-100%**

0119.01 0137.23 0173.00

**Median Family Income 100-110%**

0144.17

**Median Family Income 110-120%**

0101.01

**Median Family Income >= 120%**

0021.01 0101.04 0144.23

**Median Family Income Not Known**

0106.02

**GILCHRIST COUNTY (041), FL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

---

**MSA: 23540**

**Moderate Income**

9502.04

**Middle Income**

9501.00

**HERNANDO COUNTY (053), FL**

**MSA: 45300**

**Middle Income**

0409.12

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 60-70%**

0029.00

**LEVY COUNTY (075), FL**

**MSA: 23540**

**Moderate Income**

9704.00

**Middle Income**

9705.02

**LIBERTY COUNTY (077), FL**

**MSA: NA**

**Middle Income**

9502.02

**MADISON COUNTY (079), FL**

**MSA: NA**

**Middle Income**

1104.00

**MANATEE COUNTY (081), FL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**MSA: 35840**

**Moderate Income**

0014.06

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income >= 120%**

0068.01

**Median Family Income Not Known**

0067.16

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Moderate Income**

0435.00

**PASCO COUNTY (101), FL**

**MSA: 45300**

**Median Family Income 50-60%**

0306.02

**PUTNAM COUNTY (107), FL**

**MSA: NA**

**Upper Income**

9506.00

**ST. JOHNS COUNTY (109), FL**

**MSA: 27260**

**Middle Income**

0206.04 0209.04

**Upper Income**

0206.05 0212.09

**SANTA ROSA COUNTY (113), FL**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**MSA: 37860**

**Moderate Income**

0106.02

**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Middle Income**

0002.00

**TAYLOR COUNTY (123), FL**

**MSA: NA**

**Middle Income**

9501.00 9502.02

**UNION COUNTY (125), FL**

**MSA: NA**

**Upper Income**

9601.00

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 80-90%**

0908.04

**Median Family Income >= 120%**

0804.00

**WALTON COUNTY (131), FL**

**MSA: 18880**

**Moderate Income**

9504.00

**Upper Income**

9506.05 9506.10

**CHARLTON COUNTY (049), GA**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**MSA: NA**

**Middle Income**

0102.00

**CHATHAM COUNTY (051), GA**

**MSA: 42340**

**Moderate Income**

0045.00

**CRISP COUNTY (081), GA**

**MSA: NA**

**Moderate Income**

0102.02

**FORSYTH COUNTY (117), GA**

**MSA: 12060**

**Upper Income**

1302.01

**SEMINOLE COUNTY (253), GA**

**MSA: NA**

**Middle Income**

2003.00

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income >= 120%**

0816.00

**HAMPDEN COUNTY (013), MA**

**MSA: 44140**

**Moderate Income**

8015.01

**MIDDLESEX COUNTY (017), MA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**MSA: 15764**

**Median Family Income 110-120%**

3171.02

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income >= 120%**

5601.00

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 100-110%**

0036.49

**CLINTON COUNTY (019), NY**

**MSA: NA**

**Middle Income**

1001.01

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income Not Known**

0534.26

**TULSA COUNTY (143), OK**

**MSA: 46140**

**Median Family Income >= 120%**

0077.03

**NEWPORT COUNTY (005), RI**

**MSA: 39300**

**Upper Income**

0401.04

**BERKELEY COUNTY (015), SC**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000706707**

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

**Agency: OCC - 1**

**Institution: First Federal Bank**

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**MSA: 16700**

**Moderate Income**

0207.17

**CHARLESTON COUNTY (019), SC**

**MSA: 16700**

**Moderate Income**

0020.08

**GREENVILLE COUNTY (045), SC**

**MSA: 24860**

**Median Family Income >= 120%**

0010.00

**GREENWOOD COUNTY (047), SC**

**MSA: NA**

**Upper Income**

9703.01

**JASPER COUNTY (053), SC**

**MSA: 25940**

**Middle Income**

9502.01

**HAMILTON COUNTY (065), TN**

**MSA: 16860**

**Middle Income**

0121.00

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income >= 120%**

1139.56

**UTAH COUNTY (049), UT**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: First Federal Bank**

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**MSA: 39340**

**Median Family Income 110-120%**

0014.01

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Upper Income**

0436.00

**Respondent ID: 0000706707**

**Agency: OCC - 1**

**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000706707**

**Institution: First Federal Bank**

**Agency: OCC - 1**

| <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                    | 206                                    | 206   | 0   | 0.00%                                |
| Small Farm Loans                        | 34                                     | 34  | 0   | 0.00%                                |
| Community Development Loans             | 1                                      | 1   | 0   | 0.00%                                |
| Consortium/Third Party Loans (Optional) | 0                                      | 0   | 0   | 0.00%                                |
| Assessment Area                         | 13                                     | 13  | 0   | 0.00%                                |
| <b>Total</b>                            | <b>255</b>                             | <b>255</b>                                    | <b>0</b>                                  | <b>0.00%</b>                         |

**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.