

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: CONNECTICUT (09)

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)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	65	0	0	0	0	3	65	0	0
Median Family Income 40-50%	4	250	1	250	0	0	2	100	0	0
Median Family Income 50-60%	7	151	2	415	0	0	8	316	0	0
Median Family Income 60-70%	5	365	0	0	0	0	5	365	0	0
Median Family Income 70-80%	1	65	2	465	0	0	2	280	0	0
Median Family Income 80-90%	1	50	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	195	1	250	1	300	4	195	0	0
Median Family Income 100-110%	0	0	1	200	0	0	1	200	0	0
Median Family Income 110-120%	3	200	2	450	0	0	3	200	0	0
Median Family Income >= 120%	6	310	4	850	2	1,283	8	1,843	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	34	1,651	13	2,880	3	1,583	36	3,564	0	0

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	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)
HARTFORD COUNTY (003), CT										
MSA 25540										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	150	0	0	0	0	2	150	0	0
Median Family Income 20-30%	9	505	1	145	0	0	9	575	0	0
Median Family Income 30-40%	10	360	0	0	0	0	9	260	0	0
Median Family Income 40-50%	8	300	2	326	1	750	8	571	0	0
Median Family Income 50-60%	14	714	9	2,210	6	3,650	15	1,874	0	0
Median Family Income 60-70%	11	365	2	380	0	0	13	745	0	0
Median Family Income 70-80%	9	472	1	250	2	1,300	7	330	0	0
Median Family Income 80-90%	19	981	9	1,729	6	3,262	28	4,513	0	0
Median Family Income 90-100%	13	740	14	2,819	9	4,502	17	2,725	0	0
Median Family Income 100-110%	24	1,120	10	1,965	3	2,400	29	3,142	0	0
Median Family Income 110-120%	22	1,065	8	1,581	5	2,179	22	2,451	0	0
Median Family Income >= 120%	31	1,330	16	3,315	1	400	35	2,290	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	172	8,102	72	14,720	33	18,443	194	19,626	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	125	0	0	3	275	0	0
Middle Income	5	235	2	243	0	0	7	478	0	0
Upper Income	1	100	1	110	0	0	2	210	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	8	485	4	478	0	0	12	963	0	0

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	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)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Inside AA 0001										
Low Income	0	0	1	180	0	0	1	180	0	0
Moderate Income	2	87	3	700	3	1,031	3	518	0	0
Middle Income	43	2,335	12	2,475	4	1,545	40	2,708	0	0
Upper Income	22	1,127	14	2,615	3	1,438	24	2,370	0	0
Income Not Known	5	275	3	450	2	1,450	9	2,050	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	72	3,824	33	6,420	12	5,464	77	7,826	0	0
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	50	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	50	1	150	0	0	2	200	0	0
Median Family Income 30-40%	5	211	1	250	0	0	5	211	0	0
Median Family Income 40-50%	12	506	1	180	1	960	14	1,646	0	0
Median Family Income 50-60%	6	210	4	850	2	1,100	9	810	0	0
Median Family Income 60-70%	2	85	1	250	1	350	2	85	0	0
Median Family Income 70-80%	8	335	1	250	2	650	10	985	0	0
Median Family Income 80-90%	11	590	5	888	1	1,000	11	712	0	0
Median Family Income 90-100%	12	485	2	500	0	0	11	435	0	0
Median Family Income 100-110%	2	55	4	870	0	0	4	425	0	0
Median Family Income 110-120%	18	1,007	13	2,803	2	800	20	1,695	0	0
Median Family Income >= 120%	63	2,850	32	6,853	10	5,790	67	5,132	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	141	6,434	65	13,844	19	10,650	155	12,336	0	0

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State: CONNECTICUT (09)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW LONDON COUNTY (011), CT 2/										
MSA 35980										
Inside AA 0003										
Low Income	6	192	0	0	0	0	5	142	0	0
Moderate Income	6	281	3	612	0	0	5	243	0	0
Middle Income	11	530	7	1,525	2	766	11	1,175	0	0
Upper Income	12	550	5	990	0	0	12	940	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	35	1,553	15	3,127	2	766	33	2,500	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	135	0	0	0	0	4	135	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	135	0	0	0	0	4	135	0	0
Totals For County: (011) 2/										
Low Income	6	192	0	0	0	0	5	142	0	0
Moderate Income	6	281	3	612	0	0	5	243	0	0
Middle Income	15	665	7	1,525	2	766	15	1,310	0	0
Upper Income	12	550	5	990	0	0	12	940	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	39	1,688	15	3,127	2	766	37	2,635	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

State: CONNECTICUT (09)

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)
TOLLAND COUNTY (013), CT										
MSA 25540										
Inside AA 0001										
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	4	130	1	225	1	400	5	355	0	0
Upper Income	5	245	0	0	1	500	5	245	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	10	425	1	225	2	900	11	650	0	0

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Small Business Loans - Originations

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Institution: Liberty Bank

State: CONNECTICUT (09)

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)
WINDHAM COUNTY (015), CT 2/										
MSA 49340										
Inside AA 0005										
Low Income	2	75	0	0	1	550	1	25	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	3	150	0	0	1	550	2	100	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	0	0	0	0	2	85	0	0
Middle Income	1	50	1	113	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	135	1	113	0	0	3	135	0	0
Totals For County: (015) 2/										
Low Income	2	75	0	0	1	550	1	25	0	0
Moderate Income	2	85	0	0	0	0	2	85	0	0
Middle Income	2	125	1	113	0	0	2	125	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	6	285	1	113	1	550	5	235	0	0
TOTAL INSIDE AA IN STATE	433	20,488	186	38,336	69	36,773	472	43,038	0	0
TOTAL OUTSIDE AA IN STATE	49	2,406	18	3,471	3	1,583	55	4,797	0	0
STATE TOTAL	482	22,894	204	41,807	72	38,356	527	47,835	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty 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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty 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)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	1	5	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
FRANKLIN COUNTY (011), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	152	0	0	0	0	1	100	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	152	0	0	0	0	1	100	0	0

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	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)
HAMPDEN COUNTY (013), MA 2/										
MSA 44140										
Inside AA 0004										
Low Income	1	45	0	0	0	0	1	45	0	0
Moderate Income	0	0	1	250	2	1,138	1	638	0	0
Middle Income	1	5	1	150	1	406	2	155	0	0
Upper Income	2	131	4	770	2	588	1	85	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	181	6	1,170	5	2,132	5	923	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	2	900	1	400	0	0
Middle Income	2	185	1	250	0	0	2	185	0	0
Upper Income	1	15	1	250	0	0	1	15	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	200	3	650	2	900	4	600	0	0
Totals For County: (013) 2/										
Low Income	1	45	0	0	0	0	1	45	0	0
Moderate Income	0	0	2	400	4	2,038	2	1,038	0	0
Middle Income	3	190	2	400	1	406	4	340	0	0
Upper Income	3	146	5	1,020	2	588	2	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	7	381	9	1,820	7	3,032	9	1,523	0	0

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	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)
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	184	2	851	1	184	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	434	2	851	1	184	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	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	150	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

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)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	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	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	2	1,440	2	1,440	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,440	2	1,440	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty 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)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	4	181	6	1,170	5	2,132	5	923	0	0
TOTAL OUTSIDE AA IN STATE	8	417	6	1,234	6	3,191	10	2,379	0	0
STATE TOTAL	12	598	12	2,404	11	5,323	15	3,302	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: PENNSYLVANIA (42)

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)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	35	0	0	0	0	2	35	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	2	35	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: PENNSYLVANIA (42)

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)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	1	400	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	1	400	1	400	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	0	0	2	55	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	55	0	0	0	0	2	55	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	90	1	200	1	400	5	490	0	0
STATE TOTAL	4	90	1	200	1	400	5	490	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	437	20,669	192	39,506	74	38,905	477	43,961	0	0
TOTAL OUTSIDE AA	62	2,963	25	4,905	10	5,174	71	7,716	0	0
TOTAL INSIDE & OUTSIDE	499	23,632	217	44,411	84	44,079	548	51,677	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Liberty Bank

Respondent ID: 0000017943
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CT - HARTFORD COUNTY (003) - MSA 25540	277	41,265	194	19,626	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	117	15,708	77	7,826	0	0
CT - TOLLAND COUNTY (013) - MSA 25540	13	1,550	11	650	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	225	30,928	155	12,336	0	0
CT - NEW LONDON COUNTY (011) - MSA 35980 2/	52	5,446	33	2,500	0	0
MA - HAMPDEN COUNTY (013) - MSA 44140 2/	15	3,483	5	923	0	0
CT - WINDHAM COUNTY (015) - MSA 49340 2/	4	700	2	100	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Liberty Bank

Respondent ID: 0000017943
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	15	71,638	0	0
Purchased	0	0	0	0
Total	15	71,638	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

ASSESSMENT AREA - 0001

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 10-20%

5018.00 5041.00

Median Family Income 20-30%

5001.00* 5002.00* 5003.00 5009.00 5012.00 5017.00* 5028.00 5031.01 5043.00

Median Family Income 30-40%

4153.00* 4162.00* 4171.00 5013.00* 5015.00 5027.00 5030.00 5033.00* 5035.00 5037.00 5042.00

5113.00* 5147.00* 5246.00

Median Family Income 40-50%

4155.00 4158.00* 4159.00* 4160.00 4161.00 4163.00* 5004.00 5014.00 5024.00 5045.00 5049.00

5106.00* 5148.00* 5245.01*

Median Family Income 50-60%

4054.02 4061.00 4156.00 4166.00 4167.00* 4172.00* 4806.00* 4807.00* 4961.00 5023.00 5025.00

5026.00* 5102.00 5103.00 5104.00* 5244.00

Median Family Income 60-70%

4154.00* 4168.00* 4711.00 5005.00* 5029.00* 5031.02 5039.00 5040.00 5048.00 5105.00* 5108.00

5144.00 5146.00*

Median Family Income 70-80%

4051.00 4055.00 4056.00 4057.00 4165.00 4175.00 4205.00 4206.01* 4305.01* 4712.00 5107.00*

5112.00 5142.00* 5145.00* 5247.00*

Median Family Income 80-90%

4001.01 4052.00* 4060.01 4157.00* 4174.00* 4207.00* 4301.00 4303.02* 4736.02 4763.00* 4803.00*

4841.00 4901.00 4923.00 4941.00 4942.01 4968.00* 5101.00* 5141.04* 5151.02

Median Family Income 90-100%

4001.02 4715.00 4734.00* 4735.02 4738.00 4761.00 4762.00 4804.00* 4805.00 4808.00* 4811.00*

4924.00 4945.00 4946.00 4967.00 5109.00* 5114.00 5141.03 5143.00* 5243.00*

Median Family Income 100-110%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

3301.00 4053.00* 4054.01 4058.01* 4060.02 4164.00 4204.00* 4206.02 4304.00 4306.04 4602.04
4701.00 4713.00 4731.00* 4737.00* 4812.00* 4813.00* 4903.03 4943.00* 4962.00 5111.00 5149.00
5150.00* 5203.02 5242.00

Median Family Income 110-120%

4058.02* 4302.01 4302.03 4306.03 4602.03 4641.02* 4662.01* 4735.01 4842.00* 4903.04* 4922.00
4926.00 4944.00 4963.00* 4969.00 4971.00 5021.00 5110.00* 5141.01* 5152.00 5203.01

Median Family Income >= 120%

4002.00 4003.00 4059.00* 4101.01 4101.02 4302.02* 4303.01* 4305.02* 4306.02* 4601.00* 4602.02
4603.01 4603.02* 4621.01 4621.02* 4622.01 4622.02* 4641.01 4661.01 4661.02 4662.02* 4663.00
4664.00* 4681.01 4681.02* 4714.00 4736.01 4771.01* 4771.03 4771.04* 4772.00* 4809.00* 4810.00*
4871.00* 4872.01 4872.02* 4873.00* 4874.00 4875.00* 4921.00 4925.00* 4942.02* 4964.00 4965.00
4966.00 4970.00 4972.00* 4973.00 4974.00 4975.00 4976.00 4977.00 5151.01* 5201.00* 5202.01*
5202.02* 5204.00 5205.01* 5241.00 5245.02

Median Family Income Not Known

4173.00* 5038.00* 9800.01* 9800.02* 9800.03* 9801.00*

MIDDLESEX COUNTY (007), CT

MSA: 25540

Low Income

5411.00

Moderate Income

5413.01* 5413.02* 5417.00 5602.00

Middle Income

5412.00 5414.02 5415.00 5420.00* 5421.00 5422.00 5501.00 5502.02 5701.00 5901.01 5901.02
5951.01 5951.02 6001.00 6101.00 6102.00 6103.00 6104.00* 6201.00 6301.01 6702.00 6801.01*
6802.00*

Upper Income

5414.01 5502.01 5601.00 5702.00 5703.00 5801.00 5851.00 6301.02 6401.00 6701.00 6801.02

Income Not Known

5416.00 9901.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Liberty Bank

TOLLAND COUNTY (013), CT

MSA: 25540

Moderate Income

5301.00* 5302.00* 5303.01 8901.00*

Middle Income

5281.00 5303.02 5304.00* 5305.00* 5306.00* 5331.03 5351.02* 5352.00 8401.00* 8501.00* 8601.00*

8811.00* 8813.00 8902.02 8902.03* 8902.04*

Upper Income

5261.01* 5261.02* 5291.00* 5331.02* 5331.04* 5351.01 5382.01 5382.02* 8502.00 8812.00* 8815.00

Income Not Known

5381.00*

ASSESSMENT AREA - 0002

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 10-20%

1402.00* 1421.00

Median Family Income 20-30%

3501.01 3504.00*

Median Family Income 30-40%

1405.00* 1406.00 1407.00* 1408.00 1415.00* 1425.00* 1426.05* 1701.00 3502.00 3505.00* 3517.00*

Median Family Income 40-50%

1403.00* 1413.01 1416.00 1423.00 1424.00 1427.00 1703.00 1710.00 3503.00* 3511.00 3512.00

3514.00* 3522.00* 3523.00

Median Family Income 50-60%

1409.00 1414.00 1545.00* 1702.00* 1709.00 1715.00 3508.00* 3513.00 3524.00 3528.00 3615.00*

Median Family Income 60-70%

1252.00* 1254.00* 1404.00* 1412.00* 1541.01* 1542.00 1549.00* 1551.00* 1655.00* 1704.00* 1708.00

1714.00* 3509.00* 3510.00 3521.00 3527.01*

Median Family Income 70-80%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

1253.00* 1426.01* 1426.04* 1546.00* 1550.00 1706.00* 1707.00* 1802.00 1803.00 1841.01 3451.00
3515.00* 3516.01* 3516.02* 3525.00* 3526.00* 3527.02 3614.02*

Median Family Income 80-90%

1202.00 1301.01 1418.00 1502.00* 1541.02 1651.00* 1658.01 1660.03 1711.00 1713.00* 1801.02*
1805.00 1842.00* 3518.00* 3614.01

Median Family Income 90-100%

1428.00 1504.00 1656.00 1716.00 1751.00* 1752.00 1755.02 1801.01* 1804.00* 1901.00 3453.00
3454.00* 3481.24

Median Family Income 100-110%

1201.00 1251.00* 1301.02 1548.00* 1654.00* 1657.00* 1660.04* 1806.01* 1806.02 3452.01 3520.00

Median Family Income 110-120%

1302.02 1512.00 1571.00 1672.01 1673.01 1705.00* 1712.02 1717.00 1754.00 1756.00 1759.00
1760.00 1844.00* 3452.02 3612.00*

Median Family Income >= 120%

1302.01* 1401.01 1401.02 1410.00 1411.00 1419.00 1420.00 1422.00 1501.00* 1503.00* 1505.00*
1506.00 1507.00* 1508.00* 1509.00* 1510.00* 1511.00 1547.00* 1572.00* 1573.00* 1574.00 1601.00
1602.00 1611.00 1652.00* 1653.00* 1658.02 1659.00 1660.02* 1671.01 1671.02 1672.02 1712.01
1753.00* 1755.01 1757.00 1758.00 1843.00 1845.00 1846.00* 1847.00 1861.00 1862.00 1902.00*
1903.01* 1903.02* 1903.03* 1941.01 1941.02 1942.01 1942.02 3411.00 3431.01 3431.02* 3432.00
3433.00 3434.00 3441.00 3442.00 3461.01 3461.02 3471.00 3472.00 3481.11* 3481.22* 3481.23
3481.25* 3519.00 3611.00 3613.00*

Median Family Income Not Known

9900.00*

ASSESSMENT AREA - 0003

NEW LONDON COUNTY (011), CT 2/

MSA: 35980

Low Income

6903.00 6904.00 6905.00 7025.00* 8703.00

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

6907.00 6908.00* 6961.00 6964.01 6967.01* 6968.00 6970.00* 7027.00 7028.00 7051.02* 8702.00

Middle Income

6909.00* 6933.00 6934.00 6936.00* 6952.02 6962.00* 6963.00* 6965.00* 6966.00* 7021.00 7023.00*

7024.00* 7052.00 7131.00* 7141.01 8701.00 8705.01 8705.02 8707.01* 8707.03*

Upper Income

6501.00 6601.01* 6601.03* 6601.04 6935.00 6937.00* 6952.01 7026.00* 7029.00* 7030.00* 7051.01*

7053.00 7054.00 7121.00* 7141.03 7141.04 7151.00 7161.01 7161.02 8707.04

Income Not Known

9800.00* 9901.00*

ASSESSMENT AREA - 0004

HAMPDEN COUNTY (013), MA 2/

MSA: 44140

Low Income

8006.00* 8007.00* 8008.00* 8009.00* 8011.01 8012.00* 8014.01* 8017.00* 8018.00* 8019.01* 8020.00*

8022.00*

Moderate Income

8001.01 8001.02* 8002.02* 8004.00* 8013.00 8014.02* 8015.01* 8015.02* 8015.03* 8016.05* 8019.02*

8021.01 8023.00* 8026.01* 8104.03* 8106.01* 8107.00* 8108.00* 8109.01* 8111.01* 8111.02*

Middle Income

8002.01* 8003.00* 8005.00* 8016.01* 8016.02 8016.03* 8016.04* 8025.00* 8026.02* 8104.04* 8104.12*

8109.02 8110.00 8112.00* 8113.01* 8113.02* 8134.01*

Upper Income

8024.00* 8104.14 8106.02 8133.01 8133.03* 8133.04* 8134.03 8134.04* 8135.00* 8136.01 8136.02*

Income Not Known

8011.02*

ASSESSMENT AREA - 0005

WINDHAM COUNTY (015), CT 2/

MSA: 49340

Low Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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Agency: FDIC - 3

Institution: Liberty Bank

8003.00 8005.01* 8006.00

Moderate Income

8004.00* 8007.00*

Middle Income

8005.02

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

0732.00 0737.00 0743.00

Median Family Income 40-50%

0432.00 0706.00 0733.00 0735.00 0804.00

Median Family Income 50-60%

0445.00 0722.00 0723.00 0724.00 0729.00 0739.00 2106.00

Median Family Income 60-70%

0209.00 0438.00 0726.00 0806.00 1101.00

Median Family Income 70-80%

0105.00 0221.02 0439.00

Median Family Income 80-90%

0807.00

Median Family Income 90-100%

0427.00 1103.01 1103.02

Median Family Income 100-110%

0903.00

Median Family Income 110-120%

0428.00 0436.00 0811.00 0902.00 2052.00

Median Family Income >= 120%

0210.00 0305.00 0351.02 0454.00 0606.00 0615.00 0616.00 0904.00 0906.00 2452.00

LITCHFIELD COUNTY (005), CT

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

MSA: NA

Moderate Income

3101.00 3604.00

Middle Income

3061.00 3106.02 3601.00 3602.00 3621.02

Upper Income

3421.00

NEW LONDON COUNTY (011), CT 2/

MSA: 35980

Middle Income

7001.00 7091.00

WINDHAM COUNTY (015), CT 2/

MSA: 49340

Moderate Income

9031.02 9073.00

Middle Income

8200.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0070.07

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income >= 120%

2131.00

FRANKLIN COUNTY (011), MA

MSA: 44140

Middle Income

0401.00 0411.00

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

HAMPDEN COUNTY (013), MA 2/

MSA: 44140

Moderate Income

8121.04 8123.00

Middle Income

8122.02 8132.07

Upper Income

8119.00 8132.05

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Moderate Income

8201.02

Upper Income

8216.02 8219.04

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income >= 120%

3821.00

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income >= 120%

4421.03

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income Not Known

0701.02

WORCESTER COUNTY (027), MA

MSA: 49340

Footnote:

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2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

Median Family Income 70-80%

7304.02

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 70-80%

1008.11

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 110-120%

0118.06

Median Family Income >= 120%

0119.03

WESTMORELAND COUNTY (129), PA

MSA: 38300

Middle Income

8059.04

Footnote:

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2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017943

Institution: Liberty Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	415	415	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	633	633	0	0.00%
Total	1,050	1,050	0	0.00%

Footnote:

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

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