

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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 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 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	0	0	1	200	1	593	1	593	0	0
Upper Income	0	0	2	351	1	275	1	116	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	55	3	551	2	868	3	764	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	20	920	12	2,032	11	5,176	7	655	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	20	920	12	2,032	11	5,176	7	655	0	0
<b>BAY COUNTY (005), FL</b>										
<b>MSA 37460</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	1	300	0	0	0	0
Moderate Income	0	0	1	143	0	0	0	0	0	0
Middle Income	2	20	1	125	0	0	1	5	0	0
Upper Income	4	58	0	0	2	700	2	13	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	78	2	268	3	1,000	3	18	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)
<b>BREVARD COUNTY (009), FL</b>										
<b>MSA 37340</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	133	0	0	1	133	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	133	0	0	1	133	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)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</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%	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	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	0	0	0	0	2	1,543	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	2	1,543	0	0	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)
<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	2	125	0	0	1	499	1	499	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	125	0	0	1	499	1	499	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	3	118	1	200	3	1,266	1	38	0	0
Middle Income	18	535	5	801	5	2,669	18	2,702	0	0
Upper Income	2	40	1	113	1	500	1	10	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	23	693	7	1,114	9	4,435	20	2,750	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)
<b>DUVAL COUNTY (031), FL</b>										
<b>MSA 27260</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	5	0	0	0	0	1	5	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%	2	123	1	221	0	0	2	276	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	100	0	0	1	473	1	100	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	4	228	1	221	1	473	4	381	0	0
<b>FLAGLER COUNTY (035), FL</b>										
<b>MSA 19660</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	867	1	867	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	867	1	867	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)
<b>GULF COUNTY (045), 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	2	43	0	0	0	0	2	43	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	43	0	0	0	0	2	43	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	1	150	1	480	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	1	150	1	480	1	30	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)
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45294</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%	2	15	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	2	15	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	2	34	2	350	0	0	3	360	0	0
Middle Income	15	475	4	591	0	0	9	449	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	17	509	6	941	0	0	12	809	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)
<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	2	37	0	0	1	300	0	0	0	0
Middle Income	4	112	0	0	0	0	2	70	0	0
Upper Income	3	129	2	340	0	0	3	264	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	9	278	2	340	1	300	5	334	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	56	0	0	1	275	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	56	0	0	1	275	0	0	0	0
<b>LEON COUNTY (073), FL</b>										
<b>MSA 45220</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	5	2	234	1	620	4	859	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	2	234	1	620	4	859	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)
<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	2	984	2	984	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	2	984	2	984	0	0
<b>MARION COUNTY (083), FL</b>										
<b>MSA 36100</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	23	2	378	1	865	2	8	0	0
Middle Income	4	68	3	379	4	2,180	6	1,203	0	0
Upper Income	6	233	0	0	2	1,078	3	136	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	13	324	5	757	7	4,123	11	1,347	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)
<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%	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
<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	1	25	0	0	0	0	0	0	0	0
Middle Income	2	108	0	0	0	0	1	8	0	0
Upper Income	7	126	0	0	0	0	4	51	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	259	0	0	0	0	5	59	0	0

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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 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>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	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 41304</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	25	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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 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>POLK COUNTY (105), FL</b>										
<b>MSA 29460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	714	1	714	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	714	1	714	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	1	20	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	20	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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 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	220	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	220	0	0	0	0	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	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>SEMINOLE COUNTY (117), 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	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	812	1	812	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	812	1	812	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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 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>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	11	371	1	103	0	0	5	138	0	0
Middle Income	13	392	1	135	2	1,020	7	640	0	0
Upper Income	5	160	0	0	0	0	3	40	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	923	2	238	2	1,020	15	818	0	0
<b>TAYLOR COUNTY (123), 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	2	175	1	250	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	2	175	1	250	0	0	0	0	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	0	0	1	600	1	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	0	0	1	600	1	600	0	0

Loans by County  
Small Business Loans - Originations  
Institution: FIRST FEDERAL BANK OF FLORIDA

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 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)
WASHINGTON COUNTY (133), FL										
MSA 37460										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	2	244	1	327	2	244	0	0
Middle Income	3	64	1	200	1	300	1	25	0	0
Upper Income	2	18	1	138	0	0	2	18	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	145	4	582	2	627	5	287	0	0
TOTAL INSIDE AA IN STATE	143	4,523	45	7,194	40	18,777	91	8,252	0	0
TOTAL OUTSIDE AA IN STATE	14	448	6	1,037	10	6,639	18	5,561	0	0
STATE TOTAL	157	4,971	51	8,231	50	25,416	109	13,813	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

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>CAMDEN COUNTY (039), 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	100	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	1	100	0	0	0	0	1	100	0	0
<b>CHARLTON COUNTY (049), 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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
<b>CHATHAM COUNTY (051), GA</b>										
<b>MSA 42340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	1	42	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	42	0	0	0	0	1	42	0	0



Loans by County  
Small Business Loans - Originations  
Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707  
Agency: OCC - 1  
State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORSYTH COUNTY (117), GA										
MSA 12054										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	1	800	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	800	1	800	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	162	0	0	1	800	4	962	0	0
STATE TOTAL	3	162	0	0	1	800	4	962	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

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	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
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	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</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%	1	50	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0

Loans by County  
Small Business Loans - Originations  
Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707  
Agency: OCC - 1  
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)
ROBESON COUNTY (155), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	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	400	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	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

Loans by County  
Small Business Loans - Originations  
Institution: FIRST FEDERAL BANK OF FLORIDA

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 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)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	203	1	194	1	500	4	824	0	0
Middle Income	8	203	1	204	3	1,463	9	1,634	0	0
Upper Income	3	37	1	106	2	975	6	1,118	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	15	443	3	504	6	2,938	19	3,576	0	0
TOTAL INSIDE AA IN STATE	15	443	3	504	6	2,938	19	3,576	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	15	443	3	504	6	2,938	19	3,576	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

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>MCMINN COUNTY (107), TN</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	1	120	0	0	1	120	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	120	0	0	1	120	0	0
<b>SUMNER COUNTY (165), TN</b>										
<b>MSA 34980</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	751	1	751	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	751	1	751	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	120	1	751	2	871	0	0
STATE TOTAL	0	0	1	120	1	751	2	871	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

## Loans by County

## Small Business Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707

Agency: OCC - 1

State: UTAH (49)

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>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</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%	1	15	0	0	0	0	1	15	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	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	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	158	4,966	48	7,698	46	21,715	110	11,828	0	0
TOTAL OUTSIDE AA	21	735	7	1,157	13	8,590	26	7,419	0	0
TOTAL INSIDE & OUTSIDE	179	5,701	55	8,855	59	30,305	136	19,247	0	0



## 2024 Institution Disclosure Statement - Table 2-1

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## Loans by County

## Small Farm Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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>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	3	615	0	0	1	250	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	3	615	0	0	1	250	0	0
<b>BRADFORD COUNTY (007), 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	1	233	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	233	0	0	0	0	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	2	298	0	0	1	140	0	0
Middle Income	1	35	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	35	2	298	0	0	1	140	0	0

## 2024 Institution Disclosure Statement - Table 2-1

PAGE: 2 OF 4

## Loans by County

## Small Farm Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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	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>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	1	28	2	288	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	28	2	288	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	105	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	105	0	0	0	0	0	0

## Loans by County

## Small Farm Loans - Originations

Institution: FIRST FEDERAL BANK OF FLORIDA

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>MARION COUNTY (083), FL</b>										
<b>MSA 36100</b>										
<b>Inside AA 0003</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	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	1	100	0	0	0	0	1	100	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	64	0	0	1	312	2	337	0	0
Upper Income	0	0	0	0	2	1,000	2	1,000	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	64	0	0	3	1,312	4	1,337	0	0
<b>WASHINGTON COUNTY (133), FL</b>										
<b>MSA 37460</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	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	16	1	250	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	7	268	9	1,556	3	1,312	7	1,827	0	0

Loans by County  
Small Farm Loans - Originations  
Institution: FIRST FEDERAL BANK OF FLORIDA

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)
TOTAL OUTSIDE AA IN STATE	0	0	1	233	0	0	0	0	0	0
STATE TOTAL	7	268	10	1,789	3	1,312	7	1,827	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	7	268	9	1,556	3	1,312	7	1,827	0	0
TOTAL OUTSIDE AA	0	0	1	233	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	7	268	10	1,789	3	1,312	7	1,827	0	0

2024 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: FIRST FEDERAL BANK OF FLORIDA

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	39	6,242	20	2,750	0	0
FL - HAMILTON COUNTY (047) - MSA NA	4	685	1	30	0	0
FL - HOLMES COUNTY (059) - MSA NA	23	1,450	12	809	0	0
FL - JACKSON COUNTY (063) - MSA NA	12	918	5	334	0	0
FL - LAFAYETTE COUNTY (067) - MSA NA	4	331	0	0	0	0
FL - SUWANNEE COUNTY (121) - MSA NA	33	2,181	15	818	0	0
FL - BAKER COUNTY (003) - MSA 27260	43	8,128	7	655	0	0
FL - DUVAL COUNTY (031) - MSA 27260	6	922	4	381	0	0
FL - NASSAU COUNTY (089) - MSA 27260	10	259	5	59	0	0
FL - MARION COUNTY (083) - MSA 36100	25	5,204	11	1,347	0	0
FL - ALACHUA COUNTY (001) - MSA 23540	6	1,474	3	764	0	0
FL - BAY COUNTY (005) - MSA 37460	11	1,346	3	18	0	0
FL - WASHINGTON COUNTY (133) - MSA 37460	12	1,354	5	287	0	0
SC - BEAUFORT COUNTY (013) - MSA 25940	24	3,885	19	3,576	0	0

2024 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: FIRST FEDERAL BANK OF FLORIDA

Respondent ID: 0000706707  
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms 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	3	333	1	140	0	0
FL - HAMILTON COUNTY (047) - MSA NA	1	25	0	0	0	0
FL - HOLMES COUNTY (059) - MSA NA	3	316	0	0	0	0
FL - JACKSON COUNTY (063) - MSA NA	1	105	0	0	0	0
FL - SUWANNEE COUNTY (121) - MSA NA	5	1,376	4	1,337	0	0
FL - BAKER COUNTY (003) - MSA 27260	3	615	1	250	0	0
FL - MARION COUNTY (083) - MSA 36100	1	100	1	100	0	0
FL - WASHINGTON COUNTY (133) - MSA 37460	2	266	0	0	0	0

2024 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: FIRST FEDERAL BANK OF

Respondent ID: 0000706707  
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	13	10,126	0	0
Purchased	0	0	0	0
Total	13	10,126	0	0
Consortium/Third Party Loans (optional)				

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: FIRST FEDERAL BANK OF**

**Respondent ID: 0000706707**

**Agency: OCC - 1**

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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**

9601.03\* 9602.02\*

**Middle Income**

9601.02 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



**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: FIRST FEDERAL BANK OF**

**Respondent ID: 0000706707**

**Agency: OCC - 1**

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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

**ASSESSMENT AREA - 0002**

**BAKER COUNTY (003), FL**

**MSA: 27260**

**Middle Income**

0401.01 0401.02 0402.01 0402.02

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 20-30%**

0016.00\*

**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000706707****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: FIRST FEDERAL BANK OF**

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**Median Family Income 30-40%**

0002.00\* 0003.00\* 0014.01\* 0015.00\* 0029.02\* 0121.00\* 0155.02\* 0174.00\*

**Median Family Income 40-50%**0001.01\* 0013.00\* 0026.00\* 0027.01\* 0027.02\* 0028.01\* 0028.02\* 0029.01\* 0112.00\* 0113.00\* 0133.02\*  
0143.11\* 0154.00\***Median Family Income 50-60%**0001.02\* 0006.00\* 0010.00\* 0025.01\* 0109.00\* 0111.00\* 0114.00\* 0115.00\* 0116.00\* 0122.01\* 0127.04\*  
0134.02\* 0144.14\* 0147.04\* 0152.00\* 0153.00\* 0157.01\* 0163.00\* 0166.06**Median Family Income 60-70%**0014.02\* 0103.05\* 0103.06\* 0104.02\* 0105.02\* 0107.00\* 0108.00\* 0110.00\* 0122.02\* 0123.00\* 0125.00\*  
0126.01\* 0126.02\* 0127.02\* 0129.00\* 0135.04\* 0135.24\* 0135.25\* 0139.04\* 0144.27\* 0146.03\* 0146.04\*  
0150.02\* 0158.05\* 0159.25\***Median Family Income 70-80%**0102.03\* 0103.07\* 0104.01\* 0105.03\* 0120.00\* 0128.00\* 0132.00\* 0134.03\* 0134.04\* 0139.01\* 0143.42\*  
0145.00\* 0147.02\* 0148.00\* 0150.01\* 0151.00\* 0155.01\* 0157.02\* 0158.06\* 0159.22\* 0159.26\* 0161.02\*  
0162.00\* 0167.31\* 0168.07\***Median Family Income 80-90%**0012.00\* 0025.02\* 0102.04\* 0103.01\* 0106.01\* 0117.00\* 0118.00\* 0119.05\* 0124.00\* 0127.03\* 0135.22\*  
0135.23\* 0135.26\* 0139.02\* 0143.31\* 0149.01\* 0149.02\* 0158.03\* 0160.01\* 0160.02\* 0161.01\* 0166.05\*  
0167.24\* 0167.26\***Median Family Income 90-100%**0119.01 0119.03\* 0133.01\* 0135.02\* 0137.23\* 0137.32\* 0138.00\* 0143.12\* 0143.38\* 0143.43\* 0144.15\*  
0156.00\* 0166.04\* 0167.25\* 0167.27\* 0171.02\* 0173.00**Median Family Income 100-110%**0008.00\* 0102.02\* 0103.08\* 0105.01\* 0119.04\* 0137.28\* 0137.29\* 0137.31\* 0143.29\* 0144.17\* 0159.24\*  
0159.29\* 0167.29\* 0168.08\***Median Family Income 110-120%**0011.00\* 0101.01\* 0101.05\* 0101.06\* 0131.00\* 0137.33\* 0142.05\* 0143.28\* 0143.36\* 0144.08\* 0144.22\*  
0144.25\* 0158.04\* 0168.03\* 0168.10\* 0168.11\* 0168.13\* 0171.01\***Median Family Income >= 120%**

**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000706707****\* denotes no loans made in specified tracts****Agency: OCC - 1****Institution: FIRST FEDERAL BANK OF**

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0007.00\* 0021.01\* 0021.02\* 0022.00\* 0023.00 0024.00\* 0101.04\* 0101.07\* 0130.00\* 0137.30\* 0139.05\*  
0139.06\* 0140.01\* 0140.02\* 0141.01\* 0141.03\* 0141.04\* 0142.03\* 0142.04\* 0142.06\* 0143.30\* 0143.33\*  
0143.34\* 0143.35\* 0143.39\* 0143.40\* 0143.41\* 0143.44\* 0144.13\* 0144.16\* 0144.18\* 0144.19\* 0144.20\*  
0144.21\* 0144.23\* 0144.24\* 0144.26\* 0144.28\* 0146.01\* 0147.03\* 0159.28\* 0164.00\* 0165.00\* 0166.03\*  
0167.11\* 0167.28\* 0167.30\* 0168.01\* 0168.04 0168.09\* 0168.12\*

**Median Family Income Not Known**

0106.02\* 0159.27\* 0172.00\* 9900.00\*

**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****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\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: FIRST FEDERAL BANK OF**

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**Respondent ID: 0000706707**

**Agency: OCC - 1**

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 - 0004**

**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\*

**ASSESSMENT AREA - 0005**

**BAY COUNTY (005), FL**

**MSA: 37460**

**Low Income**

0024.00

**Moderate Income**

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

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: FIRST FEDERAL BANK OF**

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**Respondent ID: 0000706707**

**Agency: OCC - 1**

**Middle Income**

0002.01\* 0003.02\* 0004.01\* 0005.00\* 0006.00\* 0007.00\* 0008.03\* 0008.05\* 0008.06\* 0009.00\* 0013.02\*  
0014.03\* 0014.04\* 0020.00 0026.04\* 0026.07\* 0026.09\* 0027.03\* 0027.06\* 0027.07\* 0027.08\* 0027.09\*  
0027.10\* 0027.12\* 0027.13\*

**Upper Income**

0002.04\* 0004.02\* 0008.04\* 0013.01\* 0014.02\* 0015.01\* 0015.02 0019.00\* 0025.00 0026.05\* 0026.06\*  
0026.08 0027.11\*

**Income Not Known**

9900.00\*

**WASHINGTON COUNTY (133), FL**

**MSA: 37460**

**Moderate Income**

9701.03 9702.00 9703.01\* 9703.02

**Middle Income**

9701.04 9703.03

**Upper Income**

9701.02

**ASSESSMENT AREA - 0006**

**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\*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: FIRST FEDERAL BANK OF

Respondent ID: 0000706707

Agency: OCC - 1

0107.00\* 0109.00\* 0111.00\* 0112.00 0113.00\*

Income Not Known

0004.00\* 9901.00\*

OUTSIDE ASSESSMENT AREA

BRADFORD COUNTY (007), FL

MSA: NA

Middle Income

0002.01

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income >= 120%

0698.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 100-110%

1103.53

CITRUS COUNTY (017), FL

MSA: 26140

Middle Income

4506.02

CLAY COUNTY (019), FL

MSA: 27260

Middle Income

0309.03 0312.03 9800.00

FLAGLER COUNTY (035), FL

MSA: 19660

Middle Income

0603.04

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST FEDERAL BANK OF**

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**Respondent ID: 0000706707**

**Agency: OCC - 1**

**GULF COUNTY (045), FL**

**MSA: NA**

**Middle Income**

9601.01

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45294**

**Median Family Income 60-70%**

0029.00

**LEON COUNTY (073), FL**

**MSA: 45220**

**Upper Income**

0017.02 0024.14 0024.23

**LEVY COUNTY (075), FL**

**MSA: 23540**

**Moderate Income**

9702.00 9705.01

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

**MSA: 33124**

**Median Family Income 70-80%**

0096.02

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Middle Income**

0438.01

**PINELLAS COUNTY (103), FL**

**MSA: 41304**

**Median Family Income 60-70%**

0259.01

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: FIRST FEDERAL BANK OF**

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**Respondent ID: 0000706707**

**Agency: OCC - 1**

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income 100-110%**

0144.01

**PUTNAM COUNTY (107), FL**

**MSA: NA**

**Middle Income**

9504.00

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

**MSA: 27260**

**Middle Income**

0209.05

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

**MSA: 37860**

**Moderate Income**

0106.02

**SEMINOLE COUNTY (117), FL**

**MSA: 36740**

**Upper Income**

0213.13

**TAYLOR COUNTY (123), FL**

**MSA: NA**

**Moderate Income**

9503.01 9504.02

**WALTON COUNTY (131), FL**

**MSA: 18880**

**Upper Income**

9506.06



**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Respondent ID: 0000706707**

**Agency: OCC - 1**

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**CAMDEN COUNTY (039), GA**

**MSA: NA**

**Middle Income**

0106.03

**CHARLTON COUNTY (049), GA**

**MSA: NA**

**Middle Income**

0102.00

**CHATHAM COUNTY (051), GA**

**MSA: 42340**

**Moderate Income**

0105.03

**FORSYTH COUNTY (117), GA**

**MSA: 12054**

**Upper Income**

1306.03

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income >= 120%**

5601.00

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income 40-50%**

0083.00

**ROBESON COUNTY (155), NC**

**MSA: NA**

**Moderate Income**

9606.02

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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MCMINN COUNTY (107), TN

MSA: NA

Middle Income

9708.01

SUMNER COUNTY (165), TN

MSA: 34980

Middle Income

0206.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4112.00

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 110-120%

0014.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000706707

Institution: FIRST FEDERAL BANK OF

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	133	133	0	0.00%
Small Farm Loans	16	16	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	0	0.00%
Total	165	165	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.