

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
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	248	0	0	1	248	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	248	0	0	1	248	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	248	0	0	1	248	0	0
STATE TOTAL	0	0	1	248	0	0	1	248	0	0

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Respondent ID: 0000706707

Small Business Loans - Originations

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Institution: FIRST FEDERAL BANK OF FLORIDA

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)
ALACHUA COUNTY (001), FL										
MSA 23540										
Inside AA 0006										
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	70	1	202	2	773	3	622	0	0
Upper Income	0	0	1	208	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	648	1	648	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	2	410	3	1,421	4	1,270	0	0
BAKER COUNTY (003), FL										
MSA 27260										
Inside AA 0002										
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	24	943	16	2,596	5	2,239	6	355	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	943	16	2,596	5	2,239	6	355	0	0
BAY COUNTY (005), FL										
MSA 37460										
Inside AA 0005										
Low Income	1	95	0	0	0	0	1	95	0	0
Moderate Income	1	5	0	0	1	600	2	605	0	0
Middle Income	8	324	0	0	1	500	4	90	0	0
Upper Income	4	102	0	0	0	0	4	102	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	14	526	0	0	2	1,100	11	892	0	0

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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)
CLAY COUNTY (019), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	895	2	915	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	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	40	0	0	1	895	2	915	0	0
COLUMBIA COUNTY (023), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	52	1	125	1	494	3	509	0	0
Middle Income	16	425	4	580	6	3,330	8	556	0	0
Upper Income	10	207	1	150	0	0	9	275	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	31	684	6	855	7	3,824	20	1,340	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)
HAMILTON COUNTY (047), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	4	75	0	0	0	0	4	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	5	85	0	0	0	0	5	85	0	0
HOLMES COUNTY (059), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	186	1	200	0	0	2	60	0	0
Middle Income	18	490	4	616	1	705	9	155	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	23	676	5	816	1	705	11	215	0	0
JACKSON COUNTY (063), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	12	1	202	1	500	2	502	0	0
Middle Income	12	424	4	730	0	0	6	197	0	0
Upper Income	1	25	0	0	0	0	1	25	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	461	5	932	1	500	9	724	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)
LAFAYETTE COUNTY (067), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	0	0	0	0
Upper Income	0	0	2	343	2	580	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	98	2	343	2	580	0	0	0	0
LEON COUNTY (073), FL										
MSA 45220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	78	1	147	0	0	2	225	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	78	1	147	0	0	2	225	0	0
MADISON COUNTY (079), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

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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)
MARION COUNTY (083), FL										
MSA 36100										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	748	2	748	0	0
Middle Income	9	164	3	640	1	333	8	349	0	0
Upper Income	8	435	3	516	0	0	4	396	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	599	6	1,156	3	1,081	14	1,493	0	0
NASSAU COUNTY (089), FL										
MSA 27260										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	7	250	0	0	1	469	1	469	0	0
Upper Income	8	269	3	600	4	1,800	13	2,119	0	0
Income Not Known	2	105	0	0	0	0	2	105	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	634	3	600	5	2,269	17	2,703	0	0
OKALOOSA COUNTY (091), FL										
MSA 18880										
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	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	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)
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	1	429	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	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	429	0	0	0	0
SUWANNEE COUNTY (121), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	25	1	141	0	0	2	151	0	0
Middle Income	18	575	0	0	4	1,648	6	120	0	0
Upper Income	4	130	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	730	1	141	4	1,648	8	271	0	0
TAYLOR COUNTY (123), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	1	120	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	80	1	120	0	0	0	0	0	0

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State: FLORIDA (12)

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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)
UNION COUNTY (125), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	380	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	1	380	1	100	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	1,000	0	0	0	0
WASHINGTON COUNTY (133), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	110	0	0	0	0	3	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	110	0	0	0	0	3	70	0	0
TOTAL INSIDE AA IN STATE	186	5,916	47	8,064	34	15,667	109	9,428	0	0

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Small Business Loans - Originations

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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)
TOTAL OUTSIDE AA IN STATE	12	664	5	862	6	3,627	10	2,538	0	0
STATE TOTAL	198	6,580	52	8,926	40	19,294	119	11,966	0	0

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Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
CAMDEN COUNTY (039), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	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	1	200	0	0
CHARLTON COUNTY (049), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
FORSYTH COUNTY (117), GA										
MSA 12060										
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	830	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	830	0	0	0	0

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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)
LOWNDES COUNTY (185), GA										
MSA 46660										
Outside Assessment Area										
Low Income	1	10	0	0	0	0	1	10	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	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	110	1	200	1	830	3	310	0	0
STATE TOTAL	2	110	1	200	1	830	3	310	0	0

Loans by County

Small Business Loans - Originations

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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 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	220	1	142	0	0	3	120	0	0
Middle Income	8	197	1	239	1	321	5	393	0	0
Upper Income	4	145	0	0	1	280	3	95	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	16	562	2	381	2	601	11	608	0	0
JASPER COUNTY (053), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	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	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	16	562	2	381	2	601	11	608	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	17	592	2	381	2	601	12	638	0	0

Loans by County

Respondent ID: 0000706707

Small Business Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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	1	500	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	500	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	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	202	6,478	49	8,445	36	16,268	120	10,036	0	0
TOTAL OUTSIDE AA	16	904	7	1,310	8	4,957	15	3,126	0	0
TOTAL INSIDE & OUTSIDE	218	7,382	56	9,755	44	21,225	135	13,162	0	0

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
BAKER COUNTY (003), FL										
MSA 27260										
Inside AA 0002										
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	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
CLAY COUNTY (019), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	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	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
COLUMBIA COUNTY (023), FL										
MSA NA										
Inside AA 0001										
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	1	5	0	0
Upper Income	1	10	0	0	0	0	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	3	65	0	0	0	0	2	15	0	0

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
HOLMES COUNTY (059), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	40	0	0	0	0	1	10	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	40	0	0	0	0	1	10	0	0
JACKSON COUNTY (063), FL										
MSA NA										
Inside AA 0001										
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	103	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	103	0	0	0	0	0	0	0	0
LAFAYETTE COUNTY (067), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	1	3	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	83	0	0	0	0	2	33	0	0

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
MARION COUNTY (083), FL										
MSA 36100										
Inside AA 0004										
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	90	0	0	0	0	1	90	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
NASSAU COUNTY (089), FL										
MSA 27260										
Inside AA 0002										
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	79	0	0	0	0	1	79	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	0	0	0	0	2	99	0	0
SUWANNEE COUNTY (121), FL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	217	0	0	0	0	1	41	0	0
Upper Income	1	15	1	138	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	232	1	138	0	0	1	41	0	0

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

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)
WASHINGTON COUNTY (133), FL										
MSA NA										
Inside AA 0001										
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	51	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	51	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	22	863	1	138	0	0	9	288	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	23	913	1	138	0	0	9	288	0	0

Loans by County

Respondent ID: 0000706707

Small Farm Loans - Originations

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF FLORIDA

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	1	30	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	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	0	0	0	0
STATE TOTAL	1	30	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	22	863	1	138	0	0	9	288	0	0
TOTAL OUTSIDE AA	2	80	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	24	943	1	138	0	0	9	288	0	0

2023 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	44	5,363	20	1,340	0	0
FL - HAMILTON COUNTY (047) - MSA NA	5	85	5	85	0	0
FL - HOLMES COUNTY (059) - MSA NA	29	2,197	11	215	0	0
FL - JACKSON COUNTY (063) - MSA NA	21	1,893	9	724	0	0
FL - LAFAYETTE COUNTY (067) - MSA NA	6	1,021	0	0	0	0
FL - SUWANNEE COUNTY (121) - MSA NA	29	2,519	8	271	0	0
FL - WASHINGTON COUNTY (133) - MSA NA	5	110	3	70	0	0
FL - BAKER COUNTY (003) - MSA 27260	45	5,778	6	355	0	0
FL - DUVAL COUNTY (031) - MSA 27260	9	815	1	10	0	0
FL - NASSAU COUNTY (089) - MSA 27260	26	3,503	17	2,703	0	0
SC - BEAUFORT COUNTY (013) - MSA 25940	20	1,544	11	608	0	0
FL - MARION COUNTY (083) - MSA 36100	26	2,836	14	1,493	0	0
FL - BAY COUNTY (005) - MSA 37460	16	1,626	11	892	0	0
FL - ALACHUA COUNTY (001) - MSA 23540	6	1,901	4	1,270	0	0

2023 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	65	2	15	0	0
FL - HOLMES COUNTY (059) - MSA NA	3	40	1	10	0	0
FL - JACKSON COUNTY (063) - MSA NA	2	103	0	0	0	0
FL - LAFAYETTE COUNTY (067) - MSA NA	3	83	2	33	0	0
FL - SUWANNEE COUNTY (121) - MSA NA	7	370	1	41	0	0
FL - WASHINGTON COUNTY (133) - MSA NA	1	51	0	0	0	0
FL - BAKER COUNTY (003) - MSA 27260	1	100	0	0	0	0
FL - NASSAU COUNTY (089) - MSA 27260	2	99	2	99	0	0
FL - MARION COUNTY (083) - MSA 36100	1	90	1	90	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST FEDERAL BANK OF

PAGE: 1 OF 1

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	24	31,448	0	0
Purchased	0	0	0	0
Total	24	31,448	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

ASSESSMENT AREA - 0001

COLUMBIA COUNTY (023), FL

MSA: NA

Moderate Income

1103.00 1104.00

Middle Income

1102.02 1105.00 1106.03 1106.04 1107.00 1108.00 1109.03* 1109.04

Upper Income

1102.01 1106.02 1109.01

HAMILTON COUNTY (047), FL

MSA: NA

Moderate Income

9602.02

Middle Income

9601.02 9601.03* 9603.00

Income Not Known

9601.01* 9602.01*

HOLMES COUNTY (059), FL

MSA: NA

Moderate Income

9602.02* 9604.03

Middle Income

9601.00 9602.01 9603.00 9604.02

Income Not Known

9604.01*

JACKSON COUNTY (063), FL

MSA: NA

Moderate Income

2102.00* 2106.00 2109.01*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

Middle Income

2101.00 2103.01 2104.00 2107.00 2108.00 2109.02* 2110.00 2111.00

Upper Income

2103.02* 2105.00

LAFAYETTE COUNTY (067), FL

MSA: NA

Moderate Income

9602.01

Middle Income

9601.00

Upper Income

9602.02

SUWANNEE COUNTY (121), FL

MSA: NA

Moderate Income

9704.01

Middle Income

9701.00 9702.00 9703.01 9703.04 9704.02 9705.01 9706.01 9706.02*

Upper Income

9703.03 9705.02

WASHINGTON COUNTY (133), FL

MSA: NA

Moderate Income

9703.01* 9703.02*

Middle Income

9701.03 9701.04 9702.00* 9703.03*

Upper Income

9701.02*

ASSESSMENT AREA - 0002

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

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*

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%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

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%

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

BEAUFORT COUNTY (013), SC

MSA: 25940

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

Low Income

0108.00*

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0004.00* 9901.00*

ASSESSMENT AREA - 0004

MARION COUNTY (083), FL

MSA: 36100

Low Income

0017.00*

Moderate Income

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

Middle Income

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

Upper Income

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

Income Not Known

0007.05* 0008.04* 9800.00* 9801.00*

ASSESSMENT AREA - 0005

BAY COUNTY (005), FL

MSA: 37460

Low Income

0024.00

Moderate Income

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

0027.10

Middle Income

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

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

0027.12* 0027.13

Upper Income

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

0027.11*

Income Not Known

9900.00*

ASSESSMENT AREA - 0006

ALACHUA COUNTY (001), FL

MSA: 23540

Low Income

0002.02* 0006.00* 0009.01* 0018.02* 0019.02*

Moderate Income

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

Middle Income

0008.06* 0008.08 0008.09* 0012.01* 0012.03* 0014.00* 0015.14* 0015.19* 0016.05* 0017.02* 0018.03*

0018.11* 0018.16 0018.18* 0019.07* 0021.01* 0021.02* 0022.19 0022.21*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

Upper Income

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

Income Not Known

0002.01 0009.02* 0015.15* 0015.16*

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0634.00

BRADFORD COUNTY (007), FL

MSA: NA

Middle Income

0002.02 0004.00

Upper Income

0003.01

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 90-100%

0628.00

CLAY COUNTY (019), FL

MSA: 27260

Moderate Income

0301.06 0311.09

Upper Income

0307.05

GILCHRIST COUNTY (041), FL

MSA: 23540

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

9502.04

LEON COUNTY (073), FL

MSA: 45220

Upper Income

0017.02

MADISON COUNTY (079), FL

MSA: NA

Middle Income

1104.00

OKALOOSA COUNTY (091), FL

MSA: 18880

Upper Income

0233.05

PASCO COUNTY (101), FL

MSA: 45300

Median Family Income >= 120%

0320.12

PUTNAM COUNTY (107), FL

MSA: NA

Upper Income

9506.00

SARASOTA COUNTY (115), FL

MSA: 35840

Low Income

0003.00

TAYLOR COUNTY (123), FL

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000706707

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

Agency: OCC - 1

Institution: FIRST FEDERAL BANK OF

9501.00

UNION COUNTY (125), FL

MSA: NA

Middle Income

9602.01 9603.00

WALTON COUNTY (131), FL

MSA: 18880

Upper Income

9506.09

CAMDEN COUNTY (039), GA

MSA: NA

Moderate Income

0103.02

CHARLTON COUNTY (049), GA

MSA: NA

Middle Income

0102.00

FORSYTH COUNTY (117), GA

MSA: 12060

Upper Income

1305.03

LOWNDES COUNTY (185), GA

MSA: 46660

Low Income

0110.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 100-110%

2023 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

0036.49

CHARLESTON COUNTY (019), SC

MSA: 16700

Low Income

0024.02

JASPER COUNTY (053), SC

MSA: 25940

Middle Income

9502.01

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4102.01

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000706707

Institution: FIRST FEDERAL BANK OF

Agency: OCC - 1

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	133	133	0	0.00%
Small Farm Loans	21	21	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	170	170	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.