## 2025 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: FIRST FEDERAL BANK OF FLORIDA

**Respondent ID: 0000706707**
**Agency: OCC - 1**
**State: ALABAMA (01)**

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| **HOUSTON COUNTY (069), AL** | | | | | | | | | | |
| **MSA 20020** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 2 | 126 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 183 | 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 | 126 | 1 | 183 | 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 | 2 | 126 | 1 | 183 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 2 | 126 | 1 | 183 | 0 | 0 | 0 | 0 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: FIRST FEDERAL BANK OF FLORIDA

**Respondent ID: 0000706707**
**Agency: OCC - 1**
**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) |
| **SAN DIEGO COUNTY (073), CA** | | | | | | | | | | |
| **MSA 41740** | | | | | | | | | | |
| **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 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## Loans by County

## Small Business Loans - Originations

## Institution: FIRST FEDERAL BANK OF FLORIDA

**Respondent ID: 0000706707**
**Agency: OCC - 1**
**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) |
| **SAN MATEO COUNTY (081), CA** | | | | | | | | | | |
| **MSA 41884** | | | | | | | | | | |
| **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 | 4 | 3,584 | 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 | 0 | 0 | 0 | 0 | 4 | 3,584 | 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 | 5 | 0 | 0 | 4 | 3,584 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 1 | 5 | 0 | 0 | 4 | 3,584 | 0 | 0 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **ALACHUA COUNTY (001), FL** | | | | | | | | | | |
| **MSA 23540** | | | | | | | | | | |
| **Inside AA 0004** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 73 | 0 | 0 | 1 | 290 | 1 | 290 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 575 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 150 | 2 | 1,683 | 2 | 1,683 | 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 | 73 | 1 | 150 | 4 | 2,548 | 3 | 1,973 | 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 | 26 | 1,193 | 5 | 1,031 | 4 | 1,919 | 19 | 1,821 | 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 | 26 | 1,193 | 5 | 1,031 | 4 | 1,919 | 19 | 1,821 | 0 | 0 |
| **BAY COUNTY (005), FL** | | | | | | | | | | |
| **MSA 37460** | | | | | | | | | | |
| **Inside AA 0005** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 5 | 0 | 0 | 1 | 792 | 1 | 5 | 0 | 0 |
| Middle Income | 1 | 5 | 1 | 150 | 2 | 636 | 2 | 309 | 0 | 0 |
| Upper Income | 4 | 107 | 0 | 0 | 1 | 300 | 5 | 407 | 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 | 117 | 1 | 150 | 4 | 1,728 | 8 | 721 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **BRADFORD COUNTY (007), 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 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| **CLAY COUNTY (019), FL** | | | | | | | | | | |
| **MSA 27260** | | | | | | | | | | |
| **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 | 35 | 0 | 0 | 0 | 0 | 1 | 35 | 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 | 0 | 0 | 0 | 0 | 1 | 35 | 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 | 1 | 45 | 0 | 0 | 0 | 0 | 1 | 45 | 0 | 0 |
| Middle Income | 12 | 413 | 4 | 766 | 3 | 1,143 | 13 | 1,348 | 0 | 0 |
| Upper Income | 3 | 70 | 0 | 0 | 1 | 735 | 2 | 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 | 16 | 528 | 4 | 766 | 4 | 1,878 | 16 | 1,413 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **DIXIE COUNTY (029), 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 | 150 | 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 | 150 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **DUVAL COUNTY (031), FL** | | | | | | | | | | |
| **MSA 27260** | | | | | | | | | | |
| **Inside AA 0002** | | | | | | | | | | |
| 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 | 1 | 220 | 0 | 0 | 1 | 50 | 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 | 3 | 1,478 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 1 | 45 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 3 | 194 | 1 | 150 | 2 | 908 | 1 | 567 | 0 | 0 |
| Median Family Income 100-110% | 1 | 5 | 0 | 0 | 0 | 0 | 1 | 5 | 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 | 6 | 294 | 2 | 370 | 5 | 2,386 | 3 | 622 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **FLAGLER COUNTY (035), FL** | | | | | | | | | | |
| **MSA 19660** | | | | | | | | | | |
| **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 | 1 | 336 | 1 | 336 | 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 | 336 | 1 | 336 | 0 | 0 |
| **HAMILTON COUNTY (047), FL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 13 | 1 | 200 | 0 | 0 | 1 | 13 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 200 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 1 | 5 | 0 | 0 | 0 | 0 | 1 | 5 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 18 | 2 | 400 | 0 | 0 | 2 | 18 | 0 | 0 |
| **HERNANDO COUNTY (053), FL** | | | | | | | | | | |
| **MSA 45294** | | | | | | | | | | |
| **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 | 55 | 0 | 0 | 0 | 0 | 1 | 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 | 1 | 55 | 0 | 0 | 0 | 0 | 1 | 55 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **HILLSBOROUGH COUNTY (057), FL** | | | | | | | | | | |
| **MSA 45294** | | | | | | | | | | |
| **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 | 2 | 400 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 2 | 400 | 0 | 0 | 0 | 0 | 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 | 2 | 22 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 12 | 364 | 0 | 0 | 1 | 420 | 9 | 635 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 1 | 64 | 0 | 0 | 0 | 0 | 1 | 64 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 15 | 450 | 0 | 0 | 1 | 420 | 10 | 699 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **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 | 1 | 190 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 12 | 426 | 1 | 101 | 0 | 0 | 8 | 225 | 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 | 12 | 426 | 2 | 291 | 0 | 0 | 8 | 225 | 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 | 74 | 1 | 150 | 0 | 0 | 1 | 150 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 2 | 83 | 0 | 0 | 1 | 308 | 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 | 157 | 1 | 150 | 1 | 308 | 1 | 150 | 0 | 0 |
| **LAKE COUNTY (069), FL** | | | | | | | | | | |
| **MSA 36740** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 500 | 1 | 500 | 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 | 500 | 1 | 500 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **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 | 2 | 1,396 | 2 | 1,396 | 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 | 1,396 | 2 | 1,396 | 0 | 0 |
| **LEVY COUNTY (075), FL** | | | | | | | | | | |
| **MSA 23540** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 960 | 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 | 960 | 0 | 0 | 0 | 0 |
| **MARION COUNTY (083), FL** | | | | | | | | | | |
| **MSA 36100** | | | | | | | | | | |
| **Inside AA 0003** | | | | | | | | | | |
| Low Income | 1 | 14 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 74 | 0 | 0 | 1 | 474 | 2 | 57 | 0 | 0 |
| Middle Income | 3 | 170 | 0 | 0 | 1 | 742 | 1 | 20 | 0 | 0 |
| Upper Income | 1 | 35 | 0 | 0 | 0 | 0 | 1 | 35 | 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 | 293 | 0 | 0 | 2 | 1,216 | 4 | 112 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **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 | 1 | 199 | 0 | 0 | 1 | 199 | 0 | 0 |
| Middle Income | 6 | 186 | 1 | 150 | 0 | 0 | 4 | 85 | 0 | 0 |
| Upper Income | 6 | 304 | 1 | 106 | 1 | 300 | 4 | 115 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 12 | 490 | 3 | 455 | 1 | 300 | 9 | 399 | 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 | 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 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **PINELLAS COUNTY (103), FL** | | | | | | | | | | |
| **MSA 41304** | | | | | | | | | | |
| **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 | 1 | 501 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 501 | 0 | 0 | 0 | 0 |
| **PUTNAM COUNTY (107), 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 | 44 | 0 | 0 | 0 | 0 | 1 | 44 | 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 | 44 | 0 | 0 | 0 | 0 | 1 | 44 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **ST. JOHNS COUNTY (109), FL** | | | | | | | | | | |
| **MSA 27260** | | | | | | | | | | |
| **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 | 1 | 342 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 2 | 1,494 | 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 | 3 | 1,836 | 0 | 0 | 0 | 0 |
| **SANTA ROSA COUNTY (113), FL** | | | | | | | | | | |
| **MSA 37860** | | | | | | | | | | |
| **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 | 5 | 0 | 0 | 0 | 0 | 1 | 5 | 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 |
| **SUWANNEE COUNTY (121), FL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Inside AA 0001** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 2 | 60 | 3 | 477 | 0 | 0 | 3 | 387 | 0 | 0 |
| Middle Income | 17 | 385 | 1 | 199 | 6 | 3,178 | 12 | 1,131 | 0 | 0 |
| Upper Income | 4 | 117 | 0 | 0 | 1 | 600 | 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 | 23 | 562 | 4 | 676 | 7 | 3,778 | 18 | 1,613 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **TAYLOR COUNTY (123), FL** | | | | | | | | | | |
| **MSA NA** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 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 | 2 | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **VOLUSIA COUNTY (127), FL** | | | | | | | | | | |
| **MSA 19660** | | | | | | | | | | |
| **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 | 1 | 609 | 1 | 609 | 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 | 609 | 1 | 609 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **WALTON COUNTY (131), FL** | | | | | | | | | | |
| **MSA 18880** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 1 | 997 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 31 | 0 | 0 | 0 | 0 | 1 | 31 | 0 | 0 |
| Middle Income | 1 | 64 | 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 | 95 | 0 | 0 | 1 | 997 | 1 | 31 | 0 | 0 |
| **WASHINGTON COUNTY (133), FL** | | | | | | | | | | |
| **MSA 37460** | | | | | | | | | | |
| **Inside AA 0005** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 3 | 61 | 1 | 149 | 2 | 631 | 3 | 369 | 0 | 0 |
| Middle Income | 7 | 153 | 1 | 173 | 0 | 0 | 5 | 95 | 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 | 10 | 214 | 2 | 322 | 2 | 631 | 8 | 464 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 141 | 4,840 | 27 | 4,761 | 35 | 17,112 | 110 | 10,255 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 11 | 534 | 2 | 400 | 11 | 7,135 | 11 | 3,111 | 0 | 0 |
| STATE TOTAL | 152 | 5,374 | 29 | 5,161 | 46 | 24,247 | 121 | 13,366 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 1-1

## 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) |
| **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 | 0 | 0 | 1 | 817 | 1 | 817 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 627 | 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 | 1,444 | 1 | 817 | 0 | 0 |
| **CHATHAM COUNTY (051), GA** | | | | | | | | | | |
| **MSA 42340** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 2 | 906 | 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 | 2 | 906 | 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 | 4 | 2,350 | 1 | 817 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 4 | 2,350 | 1 | 817 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 1-1**

**Loans by County**

**Small Business Loans - Originations**

**Institution: FIRST FEDERAL BANK OF FLORIDA**

**Respondent ID: 0000706707**

**Agency: OCC - 1**

**State: MISSOURI (29)**

| 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) |
| **BOONE COUNTY (019), MO** | | | | | | | | | | |
| **MSA 17860** | | | | | | | | | | |
| **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 | 1 | 923 | 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 | 923 | 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 | 923 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 1 | 923 | 0 | 0 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 1-1**

**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) |
| **IREDELL COUNTY (097), NC** | | | | | | | | | | |
| **MSA 16740** | | | | | | | | | | |
| **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 | 1 | 925 | 1 | 925 | 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 | 925 | 1 | 925 | 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 | 925 | 1 | 925 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 1 | 925 | 1 | 925 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 1-1**

**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 | 5 | 201 | 0 | 0 | 2 | 1,058 | 4 | 164 | 0 | 0 |
| Middle Income | 7 | 327 | 0 | 0 | 1 | 377 | 6 | 579 | 0 | 0 |
| Upper Income | 2 | 40 | 0 | 0 | 2 | 820 | 3 | 510 | 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 | 568 | 0 | 0 | 5 | 2,255 | 13 | 1,253 | 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 | 0 | 0 | 1 | 150 | 0 | 0 | 1 | 150 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 150 | 0 | 0 | 1 | 150 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 14 | 568 | 0 | 0 | 5 | 2,255 | 13 | 1,253 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 1 | 150 | 0 | 0 | 1 | 150 | 0 | 0 |
| STATE TOTAL | 14 | 568 | 1 | 150 | 5 | 2,255 | 14 | 1,403 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 155 | 5,408 | 27 | 4,761 | 40 | 19,367 | 123 | 11,508 | 0 | 0 |
| TOTAL OUTSIDE AA | 14 | 665 | 4 | 733 | 21 | 14,917 | 14 | 5,003 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 169 | 6,073 | 31 | 5,494 | 61 | 34,284 | 137 | 16,511 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 2-1

## 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) |
| **ALACHUA COUNTY (001), FL** | | | | | | | | | | |
| **MSA 23540** | | | | | | | | | | |
| **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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 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 | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 225 | 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 | 0 | 0 | 1 | 250 | 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 | 1 | 250 | 0 | 0 | 1 | 250 | 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 | 2 | 405 | 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 | 2 | 405 | 0 | 0 | 1 | 200 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 2-1**
**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) |
| **DUVAL COUNTY (031), FL** | | | | | | | | | | |
| **MSA 27260** | | | | | | | | | | |
| **Inside AA 0002** | | | | | | | | | | |
| 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 | 1 | 455 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 455 | 0 | 0 | 0 | 0 |
| **HAMILTON COUNTY (047), 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 | 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 | 2 | 81 | 0 | 0 | 0 | 0 | 1 | 27 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 81 | 0 | 0 | 0 | 0 | 1 | 27 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 2-1**
**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) |
| **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 | 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 |
| **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 | 1 | 29 | 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 | 29 | 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 | 0 | 0 | 1 | 120 | 1 | 400 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 385 | 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 | 2 | 785 | 0 | 0 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 2-1**
**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) |
| **LEVY COUNTY (075), FL** | | | | | | | | | | |
| **MSA 23540** | | | | | | | | | | |
| **Outside Assessment Area** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 1 | 87 | 1 | 176 | 0 | 0 | 1 | 176 | 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 | 87 | 1 | 176 | 0 | 0 | 1 | 176 | 0 | 0 |
| **MARION COUNTY (083), FL** | | | | | | | | | | |
| **MSA 36100** | | | | | | | | | | |
| **Inside AA 0003** | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 1 | 390 | 1 | 390 | 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 | 390 | 1 | 390 | 0 | 0 |
| **SUMTER COUNTY (119), FL** | | | | | | | | | | |
| **MSA 48680** | | | | | | | | | | |
| **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 | 1 | 158 | 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 | 158 | 0 | 0 | 0 | 0 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 2-1**
**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) |
| **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 | 4 | 169 | 0 | 0 | 0 | 0 | 3 | 168 | 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 | 169 | 0 | 0 | 0 | 0 | 3 | 168 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 8 | 299 | 5 | 1,000 | 4 | 1,630 | 9 | 1,280 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 87 | 2 | 334 | 0 | 0 | 1 | 176 | 0 | 0 |
| STATE TOTAL | 9 | 386 | 7 | 1,334 | 4 | 1,630 | 10 | 1,456 | 0 | 0 |

**2025 Institution Disclosure Statement - Table 2-1**
**Loans by County**
**Small Farm 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 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) |
| **NEWBERRY COUNTY (071), SC** | | | | | | | | | | |
| **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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 1 | 43 | 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 | 43 | 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 | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 1 | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 8 | 299 | 5 | 1,000 | 4 | 1,630 | 9 | 1,280 | 0 | 0 |
| TOTAL OUTSIDE AA | 2 | 130 | 2 | 334 | 0 | 0 | 1 | 176 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 10 | 429 | 7 | 1,334 | 4 | 1,630 | 10 | 1,456 | 0 | 0 |

**2025 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 - BRADFORD COUNTY (007) - MSA NA | 1 | 25 | 1 | 25 | 0 | 0 |
| FL - COLUMBIA COUNTY (023) - MSA NA | 24 | 3,172 | 16 | 1,413 | 0 | 0 |
| FL - HAMILTON COUNTY (047) - MSA NA | 4 | 418 | 2 | 18 | 0 | 0 |
| FL - HOLMES COUNTY (059) - MSA NA | 16 | 870 | 10 | 699 | 0 | 0 |
| FL - JACKSON COUNTY (063) - MSA NA | 14 | 717 | 8 | 225 | 0 | 0 |
| FL - LAFAYETTE COUNTY (067) - MSA NA | 5 | 615 | 1 | 150 | 0 | 0 |
| FL - SUWANNEE COUNTY (121) - MSA NA | 34 | 5,016 | 18 | 1,613 | 0 | 0 |
| FL - BAKER COUNTY (003) - MSA 27260 | 35 | 4,143 | 19 | 1,821 | 0 | 0 |
| FL - DUVAL COUNTY (031) - MSA 27260 | 13 | 3,050 | 3 | 622 | 0 | 0 |
| FL - NASSAU COUNTY (089) - MSA 27260 | 16 | 1,245 | 9 | 399 | 0 | 0 |
| FL - MARION COUNTY (083) - MSA 36100 | 10 | 1,509 | 4 | 112 | 0 | 0 |
| FL - ALACHUA COUNTY (001) - MSA 23540 | 6 | 2,771 | 3 | 1,973 | 0 | 0 |
| FL - BAY COUNTY (005) - MSA 37460 | 11 | 1,995 | 8 | 721 | 0 | 0 |
| FL - WASHINGTON COUNTY (133) - MSA 37460 | 14 | 1,167 | 8 | 464 | 0 | 0 |
| SC - BEAUFORT COUNTY (013) - MSA 25940 | 19 | 2,823 | 13 | 1,253 | 0 | 0 |

**2025 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 | 2 | 405 | 1 | 200 | 0 | 0 |
| FL - HAMILTON COUNTY (047) - MSA NA | 2 | 81 | 1 | 27 | 0 | 0 |
| FL - HOLMES COUNTY (059) - MSA NA | 1 | 20 | 1 | 20 | 0 | 0 |
| FL - JACKSON COUNTY (063) - MSA NA | 1 | 29 | 0 | 0 | 0 | 0 |
| FL - LAFAYETTE COUNTY (067) - MSA NA | 3 | 905 | 0 | 0 | 0 | 0 |
| FL - SUWANNEE COUNTY (121) - MSA NA | 4 | 169 | 3 | 168 | 0 | 0 |
| FL - BAKER COUNTY (003) - MSA 27260 | 1 | 250 | 1 | 250 | 0 | 0 |
| FL - DUVAL COUNTY (031) - MSA 27260 | 1 | 455 | 0 | 0 | 0 | 0 |
| FL - MARION COUNTY (083) - MSA 36100 | 1 | 390 | 1 | 390 | 0 | 0 |
| FL - ALACHUA COUNTY (001) - MSA 23540 | 1 | 225 | 1 | 225 | 0 | 0 |

## 2025 Institution Disclosure Statement - Table 5

## Community Development/Consortium-Third Party Activity

**Respondent ID: 0000706707**

## Institution: FIRST FEDERAL BANK OF

**Agency: OCC - 1**

| | | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|
| | **Num of Loans** | **Amount (000s)** | **Num of Loans** | **Amount (000s)** |
| Community Development Loans | | | | |
| Originated | 16 | 24,681 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 16 | 24,681 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

# 2025 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**

**ASSESSMENT AREA - 0001**

**BRADFORD COUNTY (007), FL**

**MSA: NA**

**Middle Income**

0001.00* 0002.01* 0002.02* 0003.02* 0004.00

**Upper Income**

0003.01*

**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*

**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**

**2025 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**

**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%**

0150.02* 0158.05* 0159.25*
0126.01* 0126.02* 0127.02* 0129.00* 0135.04* 0135.24* 0135.25* 0139.04* 0144.27* 0146.03* 0146.04*
0014.02* 0103.05* 0103.06* 0104.02* 0105.02* 0107.00* 0108.00* 0110.00* 0122.02* 0123.00* 0125.00*

**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%**

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*
0143.34* 0143.35* 0143.39* 0143.40* 0143.41* 0143.44* 0144.13* 0144.16* 0144.18* 0144.19* 0144.20*
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*

**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**

**2025 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**

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**

0013.02* 0014.03 0014.04* 0019.00 0020.01* 0022.01* 0024.01* 0025.03* 0025.04* 0025.07* 0026.04*
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*
0026.05 0026.07* 0026.09* 0026.10* 0027.04* 0027.05* 0027.06*

**Upper Income**

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

**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**

**2025 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**

**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*

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

**Income Not Known**

0004.00* 9901.00*

**OUTSIDE ASSESSMENT AREA**

**HOUSTON COUNTY (069), AL**

**MSA: 20020**

**Moderate Income**

0414.00

**Middle Income**

0421.00

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

**MSA: 41740**

**Median Family Income >= 120%**

0174.06

**SAN MATEO COUNTY (081), CA**

**MSA: 41884**

**Median Family Income 40-50%**

6106.01

**CLAY COUNTY (019), FL**

**MSA: 27260**

**Upper Income**

0307.05

**DIXIE COUNTY (029), FL**

**MSA: NA**

**Middle Income**

9701.01

**FLAGLER COUNTY (035), FL**

**MSA: 19660**

**Middle Income**

0602.11

**HERNANDO COUNTY (053), FL**

**MSA: 45294**

**Middle Income**

0409.11

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45294**

**Median Family Income 80-90%**

0123.04

**LAKE COUNTY (069), FL**

**MSA: 36740**

**Moderate Income**

0307.01

**LEON COUNTY (073), FL**

**MSA: 45220**

**Middle Income**

0002.00

**LEVY COUNTY (075), FL**

**MSA: 23540**

**Moderate Income**

9701.03 9705.01

**OKALOOSA COUNTY (091), FL**

**MSA: 18880**

**Middle Income**

0206.01

**PINELLAS COUNTY (103), FL**

**MSA: 41304**

**Median Family Income 90-100%**

0267.04

**PUTNAM COUNTY (107), FL**

**MSA: NA**

**Middle Income**

9504.00

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

**MSA: 27260**

**Middle Income**

0206.04

**Upper Income**

0205.00

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

**MSA: 37860**

**Upper Income**

0108.25

**SUMTER COUNTY (119), FL**

**MSA: 48680**

**Middle Income**

9115.00

**TAYLOR COUNTY (123), FL**

**MSA: NA**

**Moderate Income**

9504.02
**Middle Income**

9503.02
**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 100-110%**

0826.04
**WALTON COUNTY (131), FL**

**MSA: 18880**

**Low Income**

9503.05
**Moderate Income**

9504.00
**Middle Income**

9502.01
**CAMDEN COUNTY (039), GA**

**MSA: NA**

**Moderate Income**

0106.04
**Middle Income**

0102.01
**CHATHAM COUNTY (051), GA**

**MSA: 42340**

**Moderate Income**

0045.00 0106.01
**BOONE COUNTY (019), MO**

**MSA: 17860**

**Middle Income**

0010.03

**2025 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**

**IREDELL COUNTY (097), NC**

**MSA: 16740**

**Middle Income**

0614.02

**JASPER COUNTY (053), SC**

**MSA: 25940**

**Middle Income**

9502.01

**NEWBERRY COUNTY (071), SC**

**MSA: NA**

**Upper Income**

9501.00

## 2025 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 Validity[10] Errors | Percentage of Validity Errors |
|---|---|---|---|---|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 125 | 125 | 0 | 0.00% |
| Small Farm Loans | 18 | 18 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 15 | 15 | 0 | 0.00% |
| Total | 160 | 160 | 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.