

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENT COUNTY (001), DE</b>										
<b>MSA 20100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	88	0	0	0	0	2	40	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	3	88	0	0	0	0	2	40	0	0
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	12	0	0	0	0	2	12	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	12	0	0	0	0	2	12	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUSSEX COUNTY (005), DE</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	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	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	6	110	0	0	0	0	5	62	0	0
STATE TOTAL	6	110	0	0	0	0	5	62	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	30	0	0	0	0	1	5	0	0
Median Family Income 40-50%	1	25	1	200	0	0	1	25	0	0
Median Family Income 50-60%	2	49	0	0	0	0	1	30	0	0
Median Family Income 60-70%	3	160	1	150	0	0	2	60	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	126	0	0	0	0	4	126	0	0
Median Family Income 90-100%	2	20	0	0	0	0	2	20	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	3	15	0	0	0	0	3	15	0	0
Median Family Income >= 120%	11	448	0	0	3	2,000	9	2,308	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	29	973	2	350	3	2,000	24	2,689	0	0



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Small Business Loans - Originations

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Institution: OCEAN BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HIGHLANDS COUNTY (055), FL</b>										
<b>MSA 42700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	1	450	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	450	1	450	0	0
<b>INDIAN RIVER COUNTY (061), FL</b>										
<b>MSA 42680</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	780	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	780	0	0	0	0
<b>LEON COUNTY (073), FL</b>										
<b>MSA 45220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	87	1	250	1	300	3	300	0	0
Median Family Income 60-70%	16	578	4	670	10	5,770	13	1,596	0	0
Median Family Income 70-80%	8	253	1	242	1	435	6	315	0	0
Median Family Income 80-90%	11	410	2	486	5	2,165	8	760	0	0
Median Family Income 90-100%	5	226	0	0	2	850	4	526	0	0
Median Family Income 100-110%	14	551	3	510	3	1,944	13	2,317	0	0
Median Family Income 110-120%	13	391	1	236	2	900	12	481	0	0
Median Family Income >= 120%	73	2,518	9	1,822	19	11,675	61	7,239	0	0
Median Family Income Not Known	13	457	5	1,200	1	475	8	676	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	159	5,571	26	5,416	44	24,514	128	14,210	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)
<b>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	2	1,058	2	1,058	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	5	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	40	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	2	1,058	2	1,058	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>ST. LUCIE COUNTY (111), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	885	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	885	0	0	0	0
TOTAL INSIDE AA IN STATE	188	6,544	28	5,766	47	26,514	152	16,899	0	0
TOTAL OUTSIDE AA IN STATE	5	175	0	0	6	4,173	5	1,538	0	0
STATE TOTAL	193	6,719	28	5,766	53	30,687	157	18,437	0	0

Loans by County

Respondent ID: 0000024156

Small Business Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	188	6,544	28	5,766	47	26,514	152	16,899	0	0
TOTAL OUTSIDE AA	12	295	0	0	6	4,173	11	1,610	0	0
TOTAL INSIDE & OUTSIDE	200	6,839	28	5,766	53	30,687	163	18,509	0	0

Loans by County

Respondent ID: 0000024156

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: OCEAN BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	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	15	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	15	0	0	0	0	1	15	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	15	0	0	0	0	1	15	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: OCEAN BANK**

**Respondent ID: 000024156**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FL - BROWARD COUNTY (011) - MSA 22744	34	3,323	24	2,689	0	0
FL - MIAMI-DADE COUNTY (086) - MSA 33124	229	35,501	128	14,210	0	0

**2023 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: OCEAN BANK**

**Respondent ID: 000024156**  
**Agency: FDIC - 3**

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 - MIAMI-DADE COUNTY (086) - MSA 33124	1	15	1	15	0	0

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: OCEAN BANK**

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**Respondent ID: 0000024156**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	5	4,466	0	0
Purchased	0	0	0	0
Total	5	4,466	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK**

**Respondent ID: 000024156**

**Agency: FDIC - 3**

**ASSESSMENT AREA - 0001**

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 30-40%**

0304.02\* 0308.03\* 0308.04\* 1005.01

**Median Family Income 40-50%**

0104.05\* 0303.01 0415.00 0428.02\* 0503.09\* 0503.14\* 0602.14\* 0602.15\* 0604.05\* 0705.04\* 0919.04\*

1002.03\* 1005.02\* 1103.34\* 1103.54\* 1103.55\*

**Median Family Income 50-60%**

0103.05\* 0204.12\* 0205.02\* 0412.00\* 0414.00\* 0416.01\* 0416.02\* 0417.00\* 0427.00\* 0503.11\* 0503.12\*

0601.27\* 0601.30\* 0602.03\* 0603.02\* 0603.03\* 0604.02\* 0701.04\* 0804.05\* 0911.00\* 1002.01 1003.01\*

1004.00 1007.00\* 1008.01\* 1008.04\*

**Median Family Income 60-70%**

0103.07\* 0107.01\* 0107.02\* 0201.03\* 0202.12\* 0303.02\* 0306.01\* 0306.02\* 0310.01\* 0409.01\* 0409.02\*

0410.00\* 0411.00\* 0413.00\* 0433.02 0502.07\* 0502.08 0503.13\* 0507.02\* 0508.00\* 0601.17\* 0603.04\*

0603.06\* 0611.00\* 0805.00\* 0901.03\* 0903.01\* 0904.03\* 0904.04\* 0912.01\* 0914.00\* 0915.00\* 0919.03

1001.03\* 1001.06\* 1002.04\* 1008.03\* 1103.51\* 1103.67\*

**Median Family Income 70-80%**

0102.02\* 0103.04\* 0103.06\* 0104.02\* 0104.03\* 0202.13\* 0203.02\* 0203.08\* 0203.11\* 0203.13\* 0203.23\*

0203.24\* 0204.04\* 0204.05\* 0204.07\* 0204.17\* 0204.20\* 0204.21\* 0302.01\* 0305.00\* 0307.03\* 0307.05\*

0308.05\* 0308.06\* 0403.00\* 0428.01\* 0429.00\* 0501.00\* 0503.06\* 0503.08\* 0503.15\* 0601.07\* 0601.11\*

0601.15\* 0601.23\* 0601.24\* 0601.28\* 0601.29\* 0602.07\* 0602.08\* 0602.11\* 0603.05\* 0703.24\* 0703.27\*

0706.01\* 0905.04\* 0916.01\* 0917.01\* 0917.02\* 0918.03\* 1006.00\* 1103.12\* 1103.23\* 1103.46\* 1106.00\*

**Median Family Income 80-90%**

0101.04\* 0104.07\* 0201.01\* 0201.04\* 0202.06\* 0203.25\* 0204.06\* 0204.16\* 0205.01\* 0302.03\* 0309.03\*

0310.02\* 0312.03\* 0408.01\* 0408.02\* 0426.02\* 0430.02\* 0502.04\* 0503.01 0504.02\* 0507.01\* 0602.06\*

0604.01\* 0605.01\* 0606.03\* 0608.02\* 0702.12\* 0702.13\* 0703.23\* 0802.00\* 0912.02\* 0916.02\* 0918.02\*

0918.04 1001.04\* 1103.13\* 1103.37\* 1103.38\* 1103.41\* 1104.04\*

**Median Family Income 90-100%**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

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

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

0106.13\* 0108.00\* 0202.11\* 0203.12\* 0203.26\* 0204.14\* 0204.15\* 0302.02\* 0304.01\* 0312.04\* 0503.16\*  
0505.02\* 0601.05\* 0601.13\* 0602.09\* 0604.04\* 0605.05\* 0606.05 0606.06\* 0606.08 0702.10\* 0801.02\*  
0804.03\* 0904.01\* 0906.01\* 0908.01\* 0919.01\* 1101.00\* 1103.11\* 1103.39\* 1103.66\* 1104.03\* 1105.01\*  
1105.02\*

**Median Family Income 100-110%**

0102.01\* 0106.10\* 0106.14\* 0202.04\* 0202.05\* 0202.09\* 0202.10\* 0202.14\* 0203.14\* 0401.01\* 0402.04  
0421.00\* 0502.06\* 0504.01\* 0505.01\* 0506.02\* 0601.09\* 0606.09\* 0701.02\* 0701.03\* 0702.04\* 0703.28\*  
0705.03\* 0801.04\* 0801.05\* 0804.06\* 0910.00\* 0913.00\* 1001.08\* 1103.01\* 1103.08\* 1103.09\* 1103.48\*  
1103.53\* 1103.65\* 1104.02\*

**Median Family Income 110-120%**

0101.03\* 0109.02\* 0203.16\* 0203.20\* 0204.19\* 0309.04\* 0601.16\* 0601.25\* 0608.01\* 0610.04\* 0703.25\*  
0706.02 0801.03\* 0908.02\* 1103.63\*

**Median Family Income >= 120%**

0101.02\* 0103.08\* 0104.01\* 0104.06\* 0105.02\* 0105.03\* 0105.04\* 0106.01\* 0106.03\* 0106.04\* 0106.05\*  
0106.06\* 0106.09\* 0106.11\* 0106.12\* 0106.15\* 0109.01\* 0110.00\* 0203.09\* 0203.15\* 0203.17\* 0203.18\*  
0203.19\* 0203.21\* 0203.22\* 0204.18\* 0301.00 0307.02\* 0307.04\* 0309.02\* 0311.01\* 0311.02\* 0312.05\*  
0312.06\* 0312.07\* 0401.02\* 0402.03\* 0402.05\* 0402.06\* 0404.01\* 0404.02\* 0405.02 0405.03\* 0405.06\*  
0406.01\* 0406.02\* 0407.01\* 0407.02\* 0418.01\* 0418.02\* 0419.00\* 0420.00\* 0422.00\* 0423.01\* 0423.02\*  
0424.00\* 0425.01\* 0425.02 0426.01\* 0430.01\* 0431.00 0433.01\* 0502.05\* 0506.01\* 0509.00\* 0510.01\*  
0510.02\* 0601.14\* 0601.18\* 0601.19\* 0601.20\* 0601.21\* 0601.22 0601.26\* 0602.10\* 0602.12\* 0605.03\*  
0605.04\* 0606.07\* 0607.00\* 0609.00\* 0610.01\* 0610.03\* 0702.05\* 0702.08\* 0702.09\* 0702.11\* 0703.04\*  
0703.06 0703.10 0703.11\* 0703.12\* 0703.14 0703.15\* 0703.16\* 0703.18 0703.19\* 0703.20\* 0703.21\*  
0703.26\* 0703.29\* 0703.30\* 0703.31\* 0704.01\* 0704.02\* 0704.03\* 0704.04\* 0704.05\* 0705.01\* 0901.02\*  
0901.04\* 0902.00\* 0903.04 0905.02\* 0905.03\* 0906.02 0907.00\* 0909.00\* 0920.00\* 1001.05\* 1001.07\*  
1103.03\* 1103.07\* 1103.19\* 1103.21\* 1103.26\* 1103.27\* 1103.28\* 1103.30\* 1103.32\* 1103.33 1103.44\*  
1103.45\* 1103.47\* 1103.50\* 1103.52\* 1103.56\* 1103.57\* 1103.58\* 1103.59\* 1103.60\* 1103.61\* 1103.64\*  
1103.68\*

**Median Family Income Not Known**

0405.05\* 0804.02\* 0903.03\* 1003.02\* 1103.49\* 1103.62\* 9800.00\* 9900.00\*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000024156

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: OCEAN BANK

ASSESSMENT AREA - 0002

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 20-30%

0005.08\*

Median Family Income 30-40%

0015.01\* 0036.05\* 0036.06\* 0108.03\* 0146.01\*

Median Family Income 40-50%

0002.24\* 0006.11\* 0007.10\* 0007.19 0014.01\* 0016.05\* 0017.04\* 0018.02\* 0019.01\* 0019.04\* 0020.01\*  
0020.03\* 0030.05\* 0053.03\* 0053.04\* 0054.03\* 0054.09\* 0057.07\* 0066.04\* 0093.22\* 0100.24\* 0100.26\*  
0107.06\* 0108.05\* 0109.00\* 0111.04\* 0112.03\* 0113.02\*

Median Family Income 50-60%

0002.12\* 0002.22\* 0002.23\* 0002.28\* 0004.11\* 0004.18\* 0005.05 0006.09 0007.05\* 0007.14\* 0010.04\*  
0017.01\* 0017.02\* 0018.01\* 0024.03\* 0024.04\* 0025.01\* 0030.01\* 0031.00\* 0034.00\* 0036.03\* 0042.04  
0049.01 0050.04\* 0051.04\* 0052.01\* 0052.02\* 0053.05\* 0054.10\* 0055.05\* 0057.05\* 0063.03\* 0066.03\*  
0066.07\* 0093.14\* 0093.15\* 0098.11\* 0102.05\* 0108.06\* 0110.10 0111.03\* 0114.05\* 0114.08\* 0120.02\*  
0135.00\*

Median Family Income 60-70%

0002.19\* 0003.06\* 0003.12 0004.02\* 0004.14\* 0004.16\* 0005.04\* 0005.06\* 0006.07\* 0007.11\* 0007.12\*  
0007.15\* 0007.18\* 0008.04 0008.06 0008.07\* 0009.03\* 0010.05\* 0010.07\* 0011.03\* 0015.02\* 0016.06\*  
0018.03\* 0020.04\* 0022.02\* 0023.00\* 0024.02\* 0025.02\* 0028.00 0029.00\* 0030.04 0030.06\* 0036.04\*  
0036.07\* 0039.11\* 0039.13\* 0049.03 0050.02 0051.03\* 0053.06\* 0054.05 0054.06\* 0055.04\* 0057.08\*  
0062.01\* 0063.04\* 0064.03\* 0076.03\* 0083.09\* 0090.20\* 0090.21 0090.26\* 0090.31\* 0091.02 0093.24\*  
0093.26\* 0095.05\* 0095.06\* 0097.05\* 0099.04\* 0100.23\* 0102.07 0102.08\* 0105.01\* 0106.09\* 0108.04\*  
0110.03\* 0112.05\* 0114.07\* 0117.02 0132.01\* 0138.01\* 0148.00\* 0202.00\*

Median Family Income 70-80%

0001.24\* 0002.06 0002.15\* 0002.18\* 0002.20\* 0002.25 0003.09\* 0003.10\* 0004.08\* 0004.17\* 0004.20\*  
0006.02\* 0006.10\* 0007.20\* 0008.05\* 0009.08\* 0012.09\* 0013.01\* 0014.02\* 0019.03\* 0043.03\* 0044.03\*  
0044.04 0054.07 0055.06\* 0058.04\* 0059.03 0064.02\* 0070.05\* 0070.06\* 0083.12\* 0085.03\* 0088.05\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

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

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

0089.09 0090.61\* 0090.63\* 0091.01 0093.17\* 0093.20\* 0093.23\* 0096.01\* 0096.02\* 0097.06\* 0099.08\*  
 0100.15\* 0100.18\* 0100.21\* 0102.14\* 0110.12\* 0114.06\* 0131.00 0134.00\* 0136.00 0137.00\* 0171.01\*  
 0178.00\* 0203.00\*

**Median Family Income 80-90%**

0001.09 0002.13\* 0002.21 0002.27\* 0003.11\* 0004.09\* 0004.10\* 0005.07 0005.09\* 0006.01\* 0007.17\*  
 0008.08 0009.07\* 0010.06\* 0011.01\* 0013.02\* 0016.08\* 0026.00\* 0037.09\* 0039.16\* 0050.03\* 0051.02\*  
 0056.00\* 0057.01 0057.06\* 0058.03\* 0064.01\* 0070.03\* 0070.04\* 0070.07\* 0072.00\* 0077.08\* 0084.30\*  
 0090.15\* 0090.27\* 0090.30\* 0090.51 0090.52\* 0090.57 0090.65 0093.16\* 0093.25\* 0094.02\* 0098.06\*  
 0099.09\* 0100.10\* 0100.17\* 0100.19\* 0102.13\* 0103.02\* 0104.00\* 0106.22\* 0107.08\* 0114.12 0116.02  
 0120.01\* 0121.02\* 0121.03\* 0139.00\* 0147.01\* 0170.00\* 0175.00\* 0176.00\* 0184.00\* 0188.02\*

**Median Family Income 90-100%**

0001.26\* 0004.13\* 0004.15\* 0004.19\* 0007.13\* 0007.16\* 0009.04\* 0010.03\* 0016.03\* 0017.05 0022.01\*  
 0027.10\* 0039.12\* 0039.17\* 0041.03\* 0042.05\* 0044.05\* 0047.04\* 0055.03\* 0059.01\* 0059.02\* 0059.04\*  
 0063.02\* 0066.06\* 0069.01\* 0078.09 0083.10\* 0083.13\* 0084.19 0090.22\* 0090.62\* 0090.64\* 0092.00\*  
 0100.12\* 0100.20\* 0100.25\* 0102.09\* 0102.11\* 0106.26\* 0107.07\* 0110.11\* 0110.13 0114.09\* 0117.01\*  
 0119.00\* 0123.01\* 0125.02\* 0129.00 0130.00\* 0133.02\* 0158.00\* 0159.00\* 0169.00\* 0171.02\* 0173.00\*  
 0177.00\* 0188.03

**Median Family Income 100-110%**

0001.25\* 0001.40\* 0002.04 0002.11\* 0002.16\* 0003.02\* 0003.07\* 0003.08 0004.05\* 0006.03\* 0009.05\*  
 0010.08\* 0012.04\* 0012.07\* 0027.05\* 0027.08\* 0037.04\* 0039.14\* 0042.07\* 0043.01\* 0049.04\* 0065.01\*  
 0065.03\* 0083.08\* 0083.15\* 0084.24 0088.08 0089.07\* 0090.24\* 0090.28\* 0090.49 0090.50\* 0090.54\*  
 0090.66 0093.12 0093.18\* 0094.01\* 0095.03\* 0098.03\* 0099.06\* 0100.16\* 0106.08\* 0106.21\* 0106.23\*  
 0107.05\* 0110.08\* 0110.09\* 0112.04\* 0116.01\* 0121.01 0121.05\* 0126.01 0133.01 0146.02 0155.01\*  
 0156.00\* 0160.00\* 0167.00\* 0174.02 0181.00\* 0191.00\* 0199.02\* 0200.01\*

**Median Family Income 110-120%**

0001.32 0027.02\* 0039.15\* 0058.06\* 0062.05 0076.05\* 0077.05 0083.14\* 0087.03\* 0088.06\* 0088.10  
 0089.06\* 0090.29\* 0090.44 0090.55 0090.56\* 0090.59\* 0098.10\* 0099.05\* 0100.13\* 0107.09\* 0107.10\*  
 0111.06\* 0118.00\* 0121.04\* 0126.02\* 0149.00\* 0151.03\* 0183.00\* 0186.02\* 0189.02\* 0193.01 0193.02\*  
 0194.02 0199.01\* 4901.00\*

**Median Family Income >= 120%**

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000024156

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: OCEAN BANK

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0001.07	0001.15*	0001.18*	0001.20	0001.21*	0001.22*	0001.23*	0001.27*	0001.28*	0001.29*	0001.30*
0001.31*	0001.34	0001.42*	0001.43*	0001.45*	0001.46	0002.26*	0006.05*	0006.12*	0011.02*	0011.04*
0012.05*	0012.06*	0016.07*	0021.00	0027.07*	0027.09*	0037.03	0037.07*	0037.08*	0037.10	0038.01*
0038.03*	0038.04*	0039.06*	0039.09*	0039.18*	0039.19*	0039.21*	0039.22	0040.00*	0041.02*	0041.05*
0041.06*	0042.06	0042.08*	0043.04*	0044.06*	0045.00*	0046.02	0046.05*	0046.07*	0046.08*	0047.01
0047.03*	0047.05*	0058.05*	0060.02*	0060.03*	0060.04*	0061.03*	0061.04	0061.05*	0061.06*	0062.03
0062.06	0065.04*	0066.08*	0067.05*	0067.06*	0067.07	0067.09	0067.13	0067.14*	0067.17*	0067.18
0067.19*	0067.20*	0067.21*	0067.22*	0068.01*	0068.02*	0069.02	0071.04*	0073.00*	0074.01*	0074.02*
0074.03	0075.01	0075.03	0076.01*	0076.07*	0076.08*	0076.09*	0076.10*	0077.04*	0077.06	0077.09*
0078.01*	0078.05*	0078.06*	0078.07*	0078.08	0079.01*	0079.02*	0080.00*	0081.01*	0081.02*	0082.02*
0082.05*	0082.06*	0082.07*	0082.08*	0082.09*	0083.05*	0083.11*	0084.09*	0084.15*	0084.16*	0084.18*
0084.20*	0084.21*	0084.22*	0084.23	0084.26*	0084.27*	0084.28*	0084.29*	0084.31*	0085.02	0085.04*
0086.01	0086.03*	0086.04*	0087.02	0087.04*	0088.07*	0088.09*	0089.08*	0089.10*	0089.11	0090.10
0090.14	0090.39	0090.40	0090.43*	0090.48	0090.53*	0090.58*	0090.60*	0093.05*	0093.19*	0095.04*
0097.03*	0097.04	0098.04*	0098.09*	0098.12*	0099.03*	0099.07*	0100.22*	0101.93*	0101.98*	0102.01
0102.12	0103.01*	0103.03*	0105.02	0106.04*	0106.10*	0106.13*	0106.18*	0106.19*	0106.20*	0106.24*
0106.25*	0110.14*	0110.15*	0111.05*	0112.06	0114.10*	0114.11*	0115.00*	0122.00	0123.02*	0124.01*
0124.02	0124.03*	0125.01	0127.01	0127.02*	0128.01*	0128.02*	0132.02*	0142.00*	0143.00*	0144.00
0145.00*	0147.02*	0150.01*	0150.02	0151.01*	0151.02*	0152.01*	0152.02*	0153.00*	0154.00	0155.02*
0157.00*	0161.00*	0162.00*	0163.00*	0164.01*	0164.02*	0165.01*	0165.02*	0166.00	0168.00*	0172.00*
0174.01	0179.01*	0179.02*	0180.01*	0180.02*	0180.03*	0182.00*	0185.00*	0186.01*	0187.00*	0188.01*
0189.01*	0190.00*	0192.00*	0194.01*	0195.01*	0195.02*	0196.00*	0197.00*	0198.01*	0198.02*	0200.02*
0201.00*										

Median Family Income Not Known

0001.41	0001.44*	0009.06*	0012.08*	0037.05	0037.06*	0066.05	0067.15*	0067.16	0071.01*	0071.03*
0077.07*	0084.25	0089.04*	0093.21*	0093.27*	0113.01*	0138.02*	0141.00	9801.00*	9802.00*	9803.00*
9804.00*	9805.00	9806.00*	9807.00*	9808.00*	9809.00*	9810.00*	9811.00	9812.00*	9813.00*	9900.00*

ASSESSMENT AREA - 0003

ORANGE COUNTY (095), FL

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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**MSA: 36740**

**Median Family Income 30-40%**

0104.00\*

**Median Family Income 40-50%**

0116.00\* 0117.02\* 0120.00\* 0135.12\* 0145.02\* 0145.03\* 0165.10\* 0167.39\* 0167.44\* 0169.06\* 0169.07\*

0170.24\*

**Median Family Income 50-60%**

0110.00\* 0121.00\* 0122.01\* 0122.02\* 0124.02\* 0124.04\* 0124.05\* 0134.05\* 0135.03\* 0135.11\* 0135.13\*

0142.02\* 0146.01\* 0146.06\* 0146.09\* 0147.01\* 0149.04\* 0150.01\* 0151.04\* 0168.09\* 0169.04\* 0169.09\*

0174.02\* 0175.03\* 0176.00\* 0180.00\* 0189.01\*

**Median Family Income 60-70%**

0123.04\* 0123.06\* 0124.03\* 0132.01\* 0132.02\* 0135.07\* 0135.10\* 0136.03\* 0136.04\* 0136.06\* 0143.02\*

0146.05\* 0146.08\* 0147.03\* 0149.08\* 0164.02\* 0164.06\* 0166.05\* 0167.13\* 0167.38\* 0167.42\* 0167.54\*

0168.14\* 0169.02\* 0169.10\* 0170.01\* 0170.11\* 0170.13\* 0170.18\* 0170.19\* 0170.22\* 0170.23\* 0183.00\*

0187.00\*

**Median Family Income 70-80%**

0117.01\* 0123.05\* 0134.02\* 0134.06\* 0135.05\* 0146.07\* 0147.02\* 0148.04\* 0148.05\* 0148.12\* 0151.05\*

0151.06\* 0152.02\* 0164.13\* 0164.14\* 0167.09\* 0167.33\* 0173.02\* 0175.05\* 0177.03\*

**Median Family Income 80-90%**

0123.07\* 0134.03\* 0136.05\* 0137.01\* 0137.02\* 0145.04\* 0147.05\* 0147.06\* 0152.04\* 0163.02\* 0164.12\*

0165.09\* 0165.13\* 0166.07\* 0167.15\* 0167.23\* 0167.24\* 0167.45\* 0167.53\* 0168.03\* 0168.11\* 0168.12\*

0169.08\* 0170.04\* 0175.04\* 0178.07\* 0182.03\* 0184.00\* 0185.00\*

**Median Family Income 90-100%**

0133.00\* 0142.01\* 0143.01\* 0149.06\* 0149.09\* 0150.05\* 0159.01\* 0165.05\* 0167.10\* 0168.13\* 0170.20\*

0173.01\* 0181.00\* 0182.04\*

**Median Family Income 100-110%**

0123.03\* 0136.07\* 0138.03\* 0150.02\* 0150.03\* 0163.01\* 0165.03\* 0165.04\* 0166.04\* 0167.14\* 0167.17\*

0167.28\* 0167.31\* 0167.40\* 0168.08\* 0170.06\* 0178.09\* 0179.02\*

**Median Family Income 110-120%**

0148.07\* 0151.03\* 0152.03\* 0164.11\* 0167.41\* 0168.04\* 0170.15\* 0170.21\* 0171.10\* 0177.02\* 0178.05\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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0178.10\* 0178.12\* 0190.00\*

**Median Family Income >= 120%**

0102.01\* 0102.02\* 0103.00\* 0108.02\* 0111.00\* 0112.00\* 0113.00\* 0125.00\* 0126.00\* 0127.01\* 0128.00\*

0129.00\* 0138.01\* 0138.02\* 0139.00\* 0140.00\* 0141.00\* 0144.00\* 0148.06\* 0148.09\* 0148.10\* 0148.11\*

0148.13\* 0148.14\* 0148.15\* 0150.06\* 0153.00\* 0155.01\* 0156.01\* 0156.02\* 0157.01\* 0157.02\* 0158.01\*

0158.02\* 0160.01\* 0160.02\* 0161.00\* 0162.00\* 0164.08\* 0164.09\* 0165.11\* 0165.12\* 0165.14\* 0166.03\*

0166.06\* 0167.16\* 0167.35\* 0167.36\* 0167.37\* 0167.43\* 0167.46\* 0167.47\* 0167.48\* 0167.49\* 0167.50\*

0167.51\* 0167.52\* 0167.55\* 0167.56\* 0168.02\* 0168.10\* 0170.12\* 0170.25\* 0170.26\* 0171.08\* 0171.09\*

0171.11\* 0171.12\* 0171.13\* 0171.14\* 0171.15\* 0171.16\* 0171.17\* 0171.18\* 0171.19\* 0171.20\* 0171.22\*

0171.23\* 0172.00\* 0174.01\* 0175.06\* 0177.01\* 0178.06\* 0178.08\* 0178.11\* 0178.13\* 0178.14\* 0179.01\*

0182.01\* 0182.02\* 0188.00\* 0189.02\*

**Median Family Income Not Known**

0105.00\* 0164.07\* 0165.15\* 0169.11\* 0171.21\* 9900.00\*

**OUTSIDE ASSESSMENT AREA**

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

**MSA: 31084**

**Median Family Income >= 120%**

1254.02

**KENT COUNTY (001), DE**

**MSA: 20100**

**Moderate Income**

0413.00

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 70-80%**

0121.00 0166.13

**SUSSEX COUNTY (005), DE**

**MSA: 41540**

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000024156**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: OCEAN BANK**

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0508.07

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income 70-80%**

0167.31

**FLAGLER COUNTY (035), FL**

**MSA: 19660**

**Middle Income**

0602.06

**HIGHLANDS COUNTY (055), FL**

**MSA: 42700**

**Middle Income**

9616.01

**INDIAN RIVER COUNTY (061), FL**

**MSA: 42680**

**Upper Income**

0506.05

**LEON COUNTY (073), FL**

**MSA: 45220**

**Middle Income**

0002.00

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 60-70%**

0040.10

**Median Family Income 80-90%**

0058.11

**Median Family Income Not Known**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: OCEAN BANK**

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**Respondent ID: 000024156**

**Agency: FDIC - 3**

0070.12

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income >= 120%**

0244.11

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Moderate Income**

3822.01

**2023 Institution Disclosure Statement - Table E-1**  
**Error Status Information**  
**Institution: OCEAN BANK**

**Respondent ID: 000024156**  
**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	159	159	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,391	1,391	0	0.00%
Total	1,553	1,553	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.