

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	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)
KENT COUNTY (001), DE										
MSA 20100										
Outside Assessment Area										
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
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	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

Loans by County

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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)
SUSSEX COUNTY (005), DE										
MSA 41540										
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	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: 000024156

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)
BROWARD COUNTY (011), FL										
MSA 22744										
Inside AA 0001										
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

Loans by County

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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)
HIGHLANDS COUNTY (055), FL										
MSA 42700										
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	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
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	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
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	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

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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	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

Loans by County

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Small Business Loans - Originations

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	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

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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)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	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
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
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
Small Farm Loans - Originations
Institution: OCEAN BANK

Respondent ID: 0000024156
Agency: FDIC - 3
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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	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

Respondent ID: 000024156
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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

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

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

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

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

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

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	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.