



Community Reinvestment Act ("CRA") Public File



First Business Bank Written Comments Received

2021

First Business Bank has not received any written comments regarding our performance in helping to meet the credit needs of the community.

2022

First Business Bank has not received any written comments regarding our performance in helping to meet the credit needs of the community.

2023

First Business Bank has not received any written comments regarding our performance in helping to meet the credit needs of the community.

PUBLIC DISCLOSURE

March 6, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Business Bank
Certificate Number: 15229

401 Charmany Drive
Madison, Wisconsin 53719

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory			
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect good responsiveness to the credit needs in the assessment areas (AAs).
- An adequate percentage of small business loans are made in the AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs, particularly in low- and moderate-income geographies.
- The distribution of loans to borrowers reflects poor penetration among business customers of different sizes.
- The bank exhibits an adequate record of serving the credit needs of the most economically disadvantaged areas of the AAs and/or very small businesses, consistent with safe and sound banking practices.
- The bank has made an adequate level of community development loans.
- The bank makes limited use of innovative and/or flexible lending practices in order to serve AAs’ credit needs.

The Investment Test is rated Outstanding.

- The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibits excellent responsiveness to credit and community development needs.

- The bank makes extensive use of innovative and/or complex investments to support community development initiatives.

The Service Test is rated Low Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the bank’s AAs.
- To the extent changes have been made, the bank’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences portions of the AAs, particularly low- and moderate-income geographies and/or individuals.
- The bank provides a relatively high level of community development services.

DESCRIPTION OF INSTITUTION

First Business Bank (FBB) is a \$3.0 billion commercial bank primarily focused on providing services to commercial customers. The bank is headquartered in Madison, Wisconsin. The institution remains a wholly-owned subsidiary of First Business Financial Services, a one-bank holding company located in Madison, Wisconsin. The holding company is publicly traded. The bank made changes to their wholly-owned subsidiaries that are relevant to this evaluation. First Business Capital Corp and First Business Bank Equipment Finance, LLC, were consolidated into First Business Bank Specialty Finance, LLC, in February 2021. First Business Bank Specialty Finance, LLC, offers specialty finance services such as asset-based lending, floorplan financing, equipment financing, and accounts receivable financing. Examiners considered equipment financing in the Lending Test, as explained in the Scope section. FBB received a “Satisfactory” rating at its previous January 21, 2020 FDIC Performance Evaluation based on Large Institution Examination Procedures.

The bank’s main office is located in Madison, Wisconsin. Three branch offices are located in Brookfield and Appleton, Wisconsin, and Leawood, Kansas. The bank primarily offers loan and deposit products and services that target the needs of businesses. Primary business lines include commercial real estate financing, commercial and industrial financing, lending to businesses utilizing government guaranty programs, and specialty finance transactions (asset-based lending, equipment financing/leasing, and a recently developed focus on automobile floorplan financing). The bank does not actively seek other loan types. All other types of lending, such as consumer purpose home mortgages, are limited and primarily result from “accommodation” loans to business clients.

FBB provides a variety of deposit services targeted to commercial customers and high net-worth individuals, including savings, checking, money market deposit accounts, and certificates of deposit. The bank offers deposit products with lower service fees targeted to start-up technology companies and local nonprofit organizations. Mobile banking is offered to consumer and commercial customers. The bank also offers Smart Pay Express which allows businesses and nonprofits to collect payments and donations securely online. Other financial services provided by the bank include investment management, private banking services, and company retirement plan management to commercial clients and business owners. Alternative delivery services include courier, remote deposit capture services, and online banking, which benefit business clients with

multiple offices or locations distant from the banking facility. The bank aids in meeting the needs of small business customers through its participation in government guaranteed lending programs and other service activities.

FBB has one loan production office, which was opened in Indianapolis, Indiana, in May 2020. Also in May 2020, FBB closed one loan production office in Wausau, Wisconsin. The bank relocated one branch office in November 2022 a short distance within the same census tract in Brookfield. There are no other changes to the branch structure, and no acquisitions or mergers have occurred since the prior evaluation.

Assets totaled \$3.0 billion as of December 31, 2022, and included total loans of \$2.4 billion, total securities of \$224.7 million, and total equity capital of \$294.1 million. Assets increased \$895.1 million or 43.0 percent since the prior evaluation, total loans increased \$725.9 million or 42.2 percent, total securities increased \$15.2 million or 7.2 percent, and total equity capital increased \$72.0 million or 32.4 percent. While the bank realized substantial growth since the prior evaluation, commercial loans continue to represent the largest concentration of the bank’s lending activity. The following table shows that loans secured by non-farm non-residential properties plus commercial and industrial loans make up 70.8 percent of total loans.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	218,751	8.9
Secured by Farmland	4,250	0.2
Secured by 1-4 Family Residential Properties	24,488	1.0
Secured by Multifamily (5 or more) Residential Properties	350,026	14.3
Secured by Non-farm Non-residential Properties	887,202	36.3
Total Real Estate Loans	1,484,717	60.7
Commercial and Industrial Loans	843,815	34.5
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	8,689	0.4
Obligations of State and Political Subdivisions in the U.S.	63,993	2.6
Other Loans	32,489	1.3
Lease Financing Receivable (net of unearned income)	12,149	0.5
Less: Unearned Income	149	0.0
Total Loans	2,445,703	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet needs of the AAs.

DESCRIPTION OF ASSESSMENT AREAS

CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. One change from the prior evaluation occurred in 2021 when Wyandotte County, Kansas, was added to the Kansas City MO-KS Metropolitan Statistical Area

(MSA) AA (KC AA). The AAs do not arbitrarily exclude any low- and moderate-income census tracts, do not reflect illegal discrimination, and otherwise meet the requirements of the CRA regulations. The following table presents a brief description of each AA. More information is presented in the individual AA sections.

AA Name	Counties in AA	Small Business Loans 2020-2022		Deposits as of 6/30/22	
		#	%	\$(000s)	%
Wisconsin					
Madison	Dane	714	35.9	1,291,353	68.8
Milwaukee	Milwaukee and Waukesha	870	43.8	317,593	16.9
Appleton	Outagamie and Winnebago	147	7.4	158,187	8.5
Wisconsin Subtotal		1,731	87.1	1,767,133	94.2
Kansas					
KC	Jackson (MO), Johnson (KS), and Wyandotte (KS)	257	12.9	109,309	5.8
Total		1,988	100.0	1,876,442	100.0
<i>Source: Bank Records; Summary of Deposits from 6/30/22 Reports of Condition and Income</i>					

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 21, 2020, to the current evaluation dated March 6, 2023. Examiners utilized the Interagency Large Institution Examination Procedures to evaluate FBB’s CRA performance. These procedures include the following three tests: the Lending Test, the Investment Test, and the Service Test, as detailed in the Appendix. This evaluation includes the Small Ticket Business Loan Program for equipment financing through the affiliate First Business Bank Specialty Finance, LLC. This innovative loan product is included in the Innovative and/or Flexible Lending Practices section.

The Lending Test, Investment Test, and Service Test ratings are required for the overall bank, the State of Wisconsin, and the State of Kansas. Although the State of Kansas is rated separately, it has little impact on the overall bank rating due to its lower levels of loans, deposits, and community development activities. The Madison and Milwaukee AAs receive the most weight in the State of Wisconsin rating and the overall rating, with Madison AA receiving slightly more weight due to its higher levels of deposits and community development activities. The Madison, Milwaukee, and KC AAs receive full-scope reviews due to the impact they have on their respective state ratings. Examiners also conducted a full-scope review of the Appleton AA since this AA has not received a full-scope review since the AA was designated in May 2018. The Appleton AA has little impact on the State of Wisconsin and overall rating due to lower levels of loans, deposits, and community development activities. The criteria considered under the Lending, Investment, and Service Tests are included in the Large Bank Performance Criteria Appendix.

Examiners relied on American Community Survey (ACS) estimates that are updated every five years when considering census demographics throughout this evaluation. For years 2021 and earlier, bank performance was evaluated relative to 2015 ACS data and 2010 Census boundary data. For 2022, small business lending performance was evaluated using the 2015-2020 ACS and 2020 U.S. Census data. In addition, examiners relied upon records provided by the bank, D&B business demographic data, CRA aggregate data for 2020 and 2021, community contacts, and loan information reported under CRA. FBB’s CRA performance was analyzed in relation to the bank’s performance context, which includes (but is not limited to) bank size and structure, financial condition, loan mix, resources, limitations, AA demographics, economic factors, competition, loan demand, and available opportunities. Examiners used information obtained from community contact interviews to help establish the performance context for this CRA evaluation. The community contact interviewees are representatives in the AAs and are not affiliated with the bank.

In March 2020, a national emergency was declared in the United States due to the COVID-19 pandemic. Many states and local governments, including Wisconsin and Kansas, imposed strict measures to restrain certain aspects of public life in an effort to contain COVID-19. These restrictions have resulted in a significant disruption of the national economy and financial markets. Refer to subsequent sections of the Performance Evaluation for details on how COVID-19 impacted each AA during the evaluation period.

Activities Reviewed

The CRA evaluation is based on a review of small business loans. The Call Report illustrates that this loan type is the primary business focus of the bank. Home mortgage, consumer installment, and agricultural loans are not a business focus of the bank, comprise a small portion of the loan portfolio, and were not considered in this evaluation. Please refer to the Glossary for definitions of the loan products.

The bank is required to collect and report data pursuant to the requirements of CRA. Examiners reviewed small business loans reported under CRA for 2020, 2021, and 2022 to evaluate the bank’s small business lending. FBB originated 1,072 small business loans totaling \$287.8 million in 2020. Further, FBB originated 1,024 loans totaling \$233.9 million in 2021 and 465 small business loans totaling \$165.5 million in 2022. The following table shows the breakdown of loans within the bank’s AAs (by number).

Assessment Area	6/30/22 Deposits # and %		2020 Small Business Loans # and %		2021 Small Business Loans # and %		2022 Small Business Loans # and %	
Madison AA	1,291,353	68.8	355	44.4	239	29.0	120	32.9
Milwaukee AA	317,593	16.9	246	30.8	448	54.4	176	48.2
Appleton AA	158,187	8.5	61	7.6	53	6.4	33	9.0
KC AA	109,309	5.8	137	17.2	84	10.2	36	9.9
Total	1,876,442	100.0	799	100.0	824	100.0	365	100.0

Source: 6/30/22 Call Report; 2020-2022 CRA data

For the Lending Test, the geographic distribution of loans, borrower profile, and community development lending carried more weight when drawing conclusions, as the AAs contain a significant number of low- and moderate-income census tracts and businesses with revenues of \$1 million or less. Aggregate and demographic data are used as measures of comparison with more weight generally given to aggregate data. Examiners reviewed the number and dollar volume of loans. While number and dollar volume of loans are presented, examiners emphasized performance by number of loans, because the number of loans is a better indicator of the number of businesses served.

Community development loans, investments, and services since the January 21, 2020 evaluation were reviewed and are included in this evaluation. Investments made before the prior evaluation that remain outstanding as of the current evaluation are included as prior period investments at the current book values. Examiners evaluated the quantitative levels of community development loans, investments, and services based on the financial capacity of FBB, as well as the qualitative impact to the AAs. Finally, examiners reviewed delivery systems for providing retail banking services and retail banking products and services targeted towards small businesses.

A review of FDIC records, as well as the bank's CRA Public File, did not reveal any unresolved complaints relating to the bank's CRA performance since the previous evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test rating is Low Satisfactory. Performance in the States of Wisconsin and Kansas support this rating. Overall, the bank has good lending levels, an adequate percentage of loans in the AAs, adequate geographic distribution of loans, poor penetration among businesses of smaller sizes, an adequate level of community development loans, and makes limited use of innovative and/or flexible lending practices.

Lending Activity

The bank's lending levels reflect good responsiveness to the credit needs in the AAs. Examiners reviewed the number and dollar volume of loans originated over the review period in absolute terms, as well as market share and market ranking figures to determine the bank's level of lending. Examiners reviewed deposit market share data to gain perspective on the bank's presence in the community.

Deposit market share data provides perspective regarding an institution's presence in a community and the capacity to lend, particularly for small business lending levels because the small business lenders comprising the market are primarily FDIC-insured deposit collectors. The comparisons are not perfect, given that several lenders make loans in the AAs without collecting deposits and that the deposits are measured at a single point in time whereas small business loan data covers an entire year. Nevertheless, this information affords a reasonable analysis of an institution's size or capacity to lend in a given area.

Examiners also reviewed small business loan market share and market share ranking data based on both dollar volume and number of loans originated. Dollar volumes also represent a relevant comparison because the market share data includes national credit card lenders. The credit card lenders report numerous small dollar loans that skew the market share ranking based on number of loans originated. The credit card lenders do not provide traditional small business loans in the same manner as the bank and its local brick and mortar competitors.

The bank’s small business lending levels compare favorably with the deposit market share. The bank’s market share ranking for small business loans by dollar volume exceeds (closer to number 1) the deposit market share ranking in each AA. In addition, loan market share exceeds deposit market share in each AA.

Assessment Area / Banking Offices	Deposit Market Share By \$ as of 6/30/2022		Small Business Market Share By \$ for 2021		Small Business Market Share By # for 2021	
	Rank	%	Rank	%	Rank	%
Wisconsin						
Madison AA / one office	6 of 34	5.6	2 of 106	15.2	10 of 106	2.6
Milwaukee AA / one office	21 of 41	0.4	10 of 158	3.3	15 of 158	1.5
Appleton AA / one office	14 of 25	2.2	5 of 87	5.0	19 of 87	0.9
Kansas						
KC AA / one office	43 of 82	0.2	28 of 184	0.9	42 of 184	0.2

Source: Reports of Condition and Income. Market share data for small business loans is derived from CRA data.

FBB has excellent performance in the Madison AA, good performance in the Milwaukee and Appleton AAs, and adequate performance in the KC AA. Lending levels reflect good responsiveness to credit needs in Wisconsin, adequate responsiveness in Kansas, and good responsiveness overall.

Assessment Area Concentration

FBB made an adequate percentage of small business loans in the AAs both by number of loans and dollar volume, as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2020	799	74.5	273	25.5	1,072	205,677	71.5	82,151	28.5	287,828
2021	824	80.5	200	19.5	1,024	158,057	67.6	75,836	32.4	233,893
2022	365	78.5	100	21.5	465	117,303	70.9	48,186	29.1	165,489
Total	1,988	77.6	573	22.4	2,561	481,037	70.0	206,173	30.0	687,210

Source: Bank Data

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AAs. Performance in low- and moderate-income census tracts is good in the Madison AA, adequate in the KC and Appleton AAs, and poor in the Milwaukee AA. Performance in the KC AA declined from good performance at the prior evaluation, and performance in the Appleton AA improved from poor performance. Performance in this criterion is adequate in both Wisconsin and in Kansas. Overall performance was adequate at the prior evaluation and continues to be adequate at the current evaluation.

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less is poor in the Madison and Appleton AAs, very poor in the Milwaukee AA, and adequate in the KC AA. Performance is consistently and significantly below demographic and aggregate data in the three Wisconsin AAs. Some improvement was noted in the Madison AA, which improved from very poor at the prior evaluation to poor at the current evaluation. Performance in the KC AA improved significantly from very poor at the prior evaluation to adequate at the current evaluation. Performance in this criterion is poor in Wisconsin and adequate in Kansas. Overall performance has improved from very poor at the prior evaluation to poor at the current evaluation.

Innovative and/or Flexible Lending Practices

FBB makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank originated 4,650 loans totaling \$753.2 million in 2020, 2021, and 2022, through three loan programs with flexible underwriting standards. Within the four AAs, the bank originated 846 loans totaling \$307.1 million through these flexible loan programs during this three-year time period. The bank's level of activity in innovative and/or flexible lending programs was compared with four similarly-situated banks headquartered in Wisconsin. Three similarly-situated banks had 8-20 programs with greater number and dollar volume of activity than FBB, and were regarded as having good or excellent performance. The fourth bank was the most similar to FBB with three programs and similar number of innovative and/or flexible loans, and was regarded as having adequate performance. This comparison supports the conclusion of adequate performance in using innovative and/or flexible lending practices. Brief descriptions of FBB's innovative and/or flexible loan programs are listed below.

- **Small Business Administration (SBA) Paycheck Protection Program (PPP)** – During the COVID-19 pandemic, businesses were required to shut down for an extended period of time. In an effort to help the businesses survive and retain employees, this program was quickly created and funds were disbursed through participating financial institutions. PPP loans are not secured but are fully guaranteed by the federal government and administered by the SBA. If certain terms are met, the PPP loans are forgiven and business owners do not have to repay the funds. Congress approved the first round of PPP loans in 2020, and the second round in 2021. The bank has shown responsiveness to community needs as this program helped retain jobs and enable businesses to survive the lockdowns.

- SBA Non-PPP Loan Programs – The SBA loan programs enable small businesses to secure affordable long-term financing for major fixed assets that facilitate the retention and creation of jobs. Additionally, the guaranty of the SBA provides more flexible underwriting to qualify more borrowers. The guaranty also provides for the sale of these loans into the secondary market, resulting in more capital for the bank to lend. Without SBA assistance, many borrowers would not be able to obtain credit due to creditworthiness and underwriting risks. SBA loans typically take longer to underwrite, require more financial assistance from the lender, and require an enhanced level of specialized banker expertise. Community contacts indicated that SBA loan programs are particularly responsive to AA credit needs.
- Small Ticket Business Loan Program - A bank affiliate launched the Small Ticket Business Loan Program in June 2018. This innovative loan program is available nationwide and offers fast-close small business loans of \$50,000 to \$250,000 for a term of up to five years. Underwriting is primarily based on the PayNet credit score, which is similar to credit scores for individuals. PayNet produces a score from 450 to 800 based on the payment history of the business, including bankruptcies, tax liens, judgments, current and prior debt, and credit inquiries. It also provides the key factors impacting the score.

The following tables detail these innovative and/or flexible loan originations by type and year. The first table shows loan activity nationwide, and the second table shows loan activity in the four AAs. Refer to the separate AA sections of the evaluation for activity in each AA.

Innovative and/or Flexible Lending Programs Nationwide								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	723	340,925	340	70,240	NA	NA	1,063	411,165
SBA (non-PPP)	39	50,459	32	16,270	17	19,420	88	86,149
Small Ticket Business Loan Program	854	43,437	1,001	63,506	1,644	148,907	3,499	255,850
Total	1,616	434,821	1,373	150,016	1,661	168,327	4,650	753,164

Source: Bank Records, NA = Program not available.

Innovative and/or Flexible Lending Programs in All Four AAs								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	513	232,941	241	45,552	NA	NA	754	278,493
SBA (non-PPP)	8	8,224	13	5,151	7	8,773	28	22,148
Small Ticket Business Loan Program	13	992	15	817	36	4,646	64	6,455
Total	534	242,157	269	51,520	43	13,419	846	307,096

Source: Bank Records, NA = Program not available.

Performance in this criterion is adequate in the three Wisconsin AAs, the State of Wisconsin, and overall. The activity in these loan programs is commensurate with the level of deposits and loans in each AA in Wisconsin. Performance is good in the State of Kansas, as the KC AA has a higher level of activity in these loan programs in comparison with the AA's level of deposits and loans.

Community Development Loans

FBB made an adequate level of community development loans. FBB made 82 community development loans totaling \$143.9 million during the evaluation period, which is 4.8 percent of total assets and 5.9 percent of total loans as of December 31, 2022. Using quarterly averages since the prior evaluation, community development loans equal 5.4 percent of average assets and 6.7 percent of average loans. This level exceeds the \$80.3 million level at the prior evaluation, which was 4.5 percent of average assets and 5.4 percent of average loans. Examiners compared FBB’s community development loan performance to the performance of four similarly-situated banks that are headquartered in Wisconsin. These four banks’ performance ranged from 6.9 percent to 23.5 percent of average assets and from 9.1 percent to 34.1 percent of average loans. Banks at the low end of these ranges were regarded as having adequate performance. FBB’s performance is slightly below these ranges. These comparisons support the conclusion that FBB’s performance overall is adequate.

The following two tables show the breakdown of community development loans by AA and by year. Of the 76 community development loans, there were 65 loans (85.5 percent) in Wisconsin and 11 loans (14.5 percent) in Kansas. Small business loans range from 82.8 percent to 90.1 percent in the three Wisconsin AAs and range from 9.9 percent to 17.2 percent in the sole Kansas AA, depending upon the year. These comparisons support the conclusion that FBB’s performance in the States of Wisconsin and Kansas are adequate.

Community Development Loans by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Madison AA	5	16,503	12	4,455	20	12,787	0	0	37	33,745
Milwaukee AA	3	3,424	9	8,681	1	1,180	1	4,240	14	17,525
Appleton AA	1	1,500	0	0	2	7,696	0	0	3	9,196
Statewide WI	9	29,570	2	300	0	0	0	0	11	29,870
Subtotal State of Wisconsin	18	50,997	23	13,436	23	21,663	1	4,240	65	90,336
KC AA	4	8,622	4	6,030	2	7,113	1	2,665	11	24,430
Regional Activities	5	21,564	0	0	1	7,593	0	0	6	29,157
Total	27	81,183	27	19,466	26	36,369	2	6,905	82	143,923
<i>Source: Bank Records</i>										

Community Development Loans by Activity Year in All Four Assessment Areas										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	9	25,760	6	7,644	8	7,900	1	4,240	24	45,544
2021	12	38,304	12	7,173	11	21,254	0	0	35	66,731
2022	6	17,119	9	4,649	7	7,215	1	2,665	23	31,648
Total	27	81,183	27	19,466	26	36,369	2	6,905	82	143,923
<i>Source: Bank Records</i>										

Notable examples of community development loans in the regional and statewide areas follow. More examples are included in the sections for each AA.

- FBB originated a \$4.9 million loan for a 110-unit apartment complex receiving rental assistance from the Section 8 voucher program in northwest Wisconsin.
- FBB renewed a \$1.2 million loan for 50 housing units for affordable housing dedicated for low- and moderate-income seniors. The residents received Section 8 housing assistance. The complex is located in Iowa, the broader regional area.
- FBB originated an \$8 million working capital line of credit to a construction company that specializes in adaptive use of schools, churches, hospitals, and factory buildings into affordable housing units across 14 states. This construction company has received various accolades for the impact on affordable housing.
- FBB originated a \$4.7 million loan to a nonprofit organization formed to provide and preserve long-term affordable housing units for low- and moderate-income families in the State of Wisconsin.

INVESTMENT TEST

The Investment Test rating is Outstanding. Performance in the States of Wisconsin and Kansas support this rating. Overall, the bank has an excellent level of investment and grant activity, an excellent level of responsiveness to credit and community development needs, and makes extensive use of innovative and/or complex investments.

Investment and Grant Activity

FBB made an excellent level of qualified community development investments and grants. FBB made 238 qualified investments and grants totaling \$43.3 million during the evaluation period, which is 1.5 percent of assets, 19.3 percent of securities, and 14.7 percent of equity capital as of December 31, 2022. Using quarterly averages since the prior evaluation, qualified investments and grants equal 1.6 percent of average assets, 20.4 percent of average securities, and 17.1 percent of average equity capital. This level is more than four times the \$9.8 million level at the prior evaluation, which was 0.6 percent of average assets, 5.4 percent of average securities, and 5.2 percent of average equity capital. Examiners compared FBB's investment and grant performance to the performance of four similarly-situated banks that are headquartered in Wisconsin. These four banks' performance ranged from 0.6 percent to 1.7 percent of average assets, 5.3 percent to 11.3 percent of average securities, and 3.5 percent to 19.2 percent of average equity capital. FBB's performance is consistent with or exceeds the top end of these ranges, and is consistent with the

banks with excellent performance. These comparisons support the conclusion that the bank’s performance overall is excellent.

The bank’s qualified investments primarily relate to affordable housing, which has been identified as a critical need throughout the AAs. The investments include mortgage-backed securities, low-income housing tax credits (LIHTCs), and an affordable housing fund. The community service category consists of school bonds and qualified donations. The following two tables show the breakdown of qualified investments and grants by AA and by year. The majority (63.3 percent) of qualified investments were originated in Wisconsin, with the Madison AA (44.3 percent) and the KC AA (25.8 percent) having the largest percentages by dollar volume. The bank has excellent performance in the Madison and the KC AAs, and poor performance in the Milwaukee and Appleton AAs. Because the Madison and the KC AAs are the most heavily weighted AAs in each State, overall performance in this criterion is excellent in the States of Wisconsin and Kansas. Overall performance in this criterion for the bank is excellent.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Madison AA	10	18,777	98	387	0	0	0	0	108	19,164
Milwaukee AA	1	155	45	651	0	0	0	0	46	806
Appleton AA	0	0	32	101	0	0	0	0	32	101
Statewide WI	8	7,327	0	0	0	0	0	0	8	7,327
Subtotal State of Wisconsin	19	26,259	175	1,139	0	0	0	0	194	27,398
KC AA	5	10,083	30	1,058	0	0	0	0	35	11,141
Regional Activities	2	4,687	7	30	0	0	0	0	9	4,717
Total	26	41,029	212	2,227	0	0	0	0	238	43,256
<i>Source: Bank Records</i>										

Qualified Investments by Activity Year in All Four Assessment Areas										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	2,493	0	0	0	0	0	0	3	2,493
2020	3	5,983	2	1,501	0	0	0	0	5	7,484
2021	7	10,956	0	0	0	0	0	0	7	10,956
2022	13	21,597	0	0	0	0	0	0	13	21,597
Subtotal	26	41,029	2	1,501	0	0	0	0	28	42,530
Qualified Grants & Donations	0	0	210	726	0	0	0	0	210	726
Total	26	41,029	212	2,227	0	0	0	0	238	43,256
<i>Source: Bank Records</i>										

Responsiveness to Credit and Community Development Needs

FBB exhibits excellent responsiveness to credit and community development needs, as evidenced by the following breakdown.

- The affordable housing category includes 14 mortgage-backed securities totaling \$24.7 million. The underlying home mortgages are to low- and moderate-income individuals. The mortgage-backed securities provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in the AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income individuals.
- The affordable housing category also includes 11 investments for \$15.4 million in LIHTCs for seven housing projects. Each housing development includes units that are affordable for low- and moderate-income individuals.
- The affordable housing category includes a \$1 million investment in a workforce housing fund. This fund invested in four housing projects, which are being constructed to provide 346 affordable housing units for low- and moderate-income individuals in the Madison AA.
- The community services category includes two school bonds for \$1.5 million, where over 50 percent of students at those schools receive free or reduced lunches. In addition, this category includes 210 qualified donations for \$726,000. During the pandemic, donations have been particularly responsive to organizations that rely on these contributions to continue their services that benefit low- and moderate-income individuals.

The bank has excellent responsiveness in the Madison and the KC AAs. Portions of the statewide and regional investments benefit some or all of the AAs. The bank has adequate responsiveness in the Milwaukee and Appleton AAs when considering the portions of the statewide and regional investments that benefit these AAs. Overall performance in this criterion is excellent in Wisconsin and in Kansas. Overall performance in this criterion for the bank is excellent.

Community Development Initiatives

FBB makes extensive use of innovative and/or complex investments to support community development initiatives, as evidenced by the investments in LIHTCs totaling \$15.4 million. The vast majority of the LIHTCs (\$14.4 million or 93.8 percent) are for affordable housing projects in the Madison AA, and the remaining \$1.0 million (6.2 percent) is for Wisconsin affordable housing projects outside of the AAs. The excellent performance in the Madison AA carries the greatest weight and supports overall excellent performance, despite poor performance in the Milwaukee, Appleton, and KC AAs. Overall performance in this criterion is excellent in Wisconsin, poor in Kansas, and excellent for the bank.

SERVICE TEST

The Service Test rating is Low Satisfactory. Performance in the States of Wisconsin and Kansas support this rating. Overall, the bank has adequate delivery systems, did not open or close any branches, has reasonable business hours and services, and provides a relatively high level of community development services.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the AAs. Adequate retail delivery systems exist in the States of Wisconsin and Kansas, as well as all four AAs. Overall performance in this criterion is adequate.

FBB has four full service banking offices with one office located in each AA. The main office is located in Madison in a moderate-income census tract based on 2015 ACS classifications. This census tract changed to low-income in 2022, based on 2020 U.S. Census data changes. The Appleton branch office is in an upper-income census tract based on 2015 ACS classifications, and in a middle-income census tract based on the 2020 U.S. Census. Branch offices in Brookfield, Wisconsin, and Leawood, Kansas, are located in upper-income census tracts based on both 2015 ACS and 2020 U.S. Census data. Alternative delivery systems include the following.

Loan Production Office – FBB opened a loan production office in May 2020 in Indianapolis, Indiana, in a moderate-income census tract based on the 2015 ACS classification. This census tract was unclassified in 2022, as a result of the 2020 U.S. Census data changes. The bank relocated this office within the same census tract in August 2021. The bank closed the loan production office in a low-income census tract in Wausau, Wisconsin, in May 2020. Neither loan production office is or was located in any of the AAs.

Internet Banking – Through the bank’s website, www.firstbusiness.bank, customers can access various internet-banking services. These services allow customers 24-hour access to transaction and account information. Customers can review loan and deposit account information, obtain account histories, make loan payments, pay bills, review account transactions, transfer funds between accounts, request stop payments, verify deposits, and email the bank. Customers can sign up for e-Statements and view their periodic statements electronically.

Mobile Banking – FBB offers a free mobile app for smartphones and tablets. Customers can use the app to view transactions and balances, view check images, make internal transfers, utilize bill pay, and make mobile deposits. In addition, business customers can approve ACH files, wires, and positive pay items.

Remote Deposit Capture – This service allows businesses the ability to make deposits at any time and deposit funds from remote locations into the bank. This web-based solution uses a check scanner and a personal computer, a smartphone, or an iPad to take images of the checks and transmit the deposit to the bank. Check images and reports are available for 365 days after the deposit is made.

Cash Handling Services – FBB’s cash handling services facilitate the cash deposit, ordering, and reporting process quickly, conveniently, and securely. By working with armored car vendors to receive deposits and deliver cash orders at vault locations, this service creates a convenient and safe method for business customers’ needs.

Smart Pay Express – Smart Pay Express is an online payment service, which is mobile and tablet-friendly. The system allows non-profit organizations and other businesses to securely accept

donations or collect receivables through a button or link on their websites. The program accepts payments from checking accounts, savings accounts, credit cards, debit cards, and PayPal. Reports are generated that can be exported directly into accounting software.

Visa Payroll Cards – FBB offers businesses a solution for electronic payroll. Employees can use these cards wherever Visa® is accepted.

Lock Box – This service converts receivables to cash for businesses. FBB offers wholesale lockbox products with custom solutions to provide same-day access to remittance information. Hybrid Lockbox involves collecting a variety of payment types in a single lockbox, including business-to-business payments (checks and invoices), consumer-to-business payments (checks with standardized coupons), and payment types unique to certain industries such as property management or mortgage payment collection. Business customers mail their payments to a unique address. Bank employees collect the payments from the post office box and process them.

Social Media – FBB maintains accounts with LinkedIn, Facebook, Twitter, and Instagram. Each platform allows an opportunity to reach a different market. LinkedIn is utilized to share job-related information such as employment opportunities. Facebook is primarily used to announce information for upcoming events, community information, product offerings, and employment opportunities. Abbreviated versions of the Facebook content are shared via Twitter and Instagram.

Changes in Branch Locations

FBB's opening and closing of branches have generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. FBB's record of opening and closing branches is adequate in all AAs.

FBB has not opened or closed any branch locations since the prior evaluation. In November 2022, the bank relocated the Brookfield branch to a location less than one mile away, and the location remained in the same upper-income census tract.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the AAs, particularly low- and moderate-income census tracts and/or individuals. The reasonableness of services and business hours is adequate in all AAs, rated areas, and overall. Operating hours at all four banking offices are 8 a.m. to 5 p.m. Monday through Friday. Saturday hours, ATMs, and drive-up facilities are not offered. Loan officers are present at each banking office.

Community Development Services

FBB provides a relatively high level of community development services. During the evaluation period, the bank's directors, officers, and employees participated 2,968.5 hours in 97 community development service activities. The bank's level of community development services was compared to four similarly-situated Wisconsin banks, whose service activities ranged from 21 to

372 services with 467 to 5,679 hours. Two banks with excellent performance provided over 200 services, one bank with adequate performance provided 49 services, and one bank with poor performance provided 21 services. FBB’s levels both by number of services and by hours are within the range of those with excellent performance and adequate performance. This comparison supports the overall conclusion of good performance.

Community development services decreased from 186 activities to 97 activities and from 5,697 hours to 2,968.5 hours since the prior evaluation due to challenges relating to the pandemic and changes in bank personnel. Community development services consist of activities to enhance affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, and economic development of small businesses. The majority of the services include bank directors and employees who serve as board, committee members, or as treasurers of organizations that provide services to low- and moderate-income individuals.

The following tables summarize the bank’s community development service activity since the previous evaluation by AA and purpose and by year and purpose. When bank employees serve on boards and committees involving ongoing participation in meetings and activities, the service is reflected as one activity per year.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
Madison AA	4 118 hours	38 964.5 hours	0	0	42 1,082.5 hours
Milwaukee AA	2 90 hours	26 1,016 hours	0	0	28 1,106 hours
Appleton AA	1 9 hours	8 307.5 hours	2 70 hours	0	11 386.5 hours
Statewide WI	0	4 222 hours	1 10 hours	0	5 232 hours
KC AA	0	4 47 hours	7 114.5 hours	0	11 161.5 hours
Total	7 217 hours	80 2,557 hours	10 194.5 hours	0	97 2,968.5 hours

Source: Bank Records

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	3 63 hours	36 1,110 hours	6 115 hours	0	45 1,288 hours
2021	3 145 hours	23 872.5 hours	2 32 hours	0	28 1,050 hours
2022	1 9 hours	21 574.5 hours	2 47.5 hours	0	24 631 hours
Total	7 217 hours	80 2,557 hours	10 194.5 hours	0	97 2,968.5 hours

Source: Bank Records

As shown in the following table, the vast majority (88.7 percent by number and 94.6 percent by hours) of community development services were provided in Wisconsin. Of the 244 average number of bank employees over the three prior year-ends, 82.4 percent are employees in the Wisconsin branches. The remaining community development services (11.3 percent by number and 5.4 percent by hours) were provided in the KC AA. The percentage of employees in the KC AA is 17.2 percent. This comparison of community development services with bank employment supports the conclusion of good performance in the State of Wisconsin and adequate performance in the State of Kansas, with overall good performance. Using this same comparison, performance is adequate in the Madison AA and excellent in the Milwaukee and Appleton AAs.

Assessment Area	Average # of Employees	Employees (%)	Community Development Services (# / Hours)		Performance Conclusion
Madison AA	151	61.9%	43.3%	36.5%	Adequate
Milwaukee AA	40	16.4%	28.9%	37.3%	Excellent
Appleton AA	11	4.5%	11.3%	7.8%	Excellent
Statewide WI	-	-	5.2%	7.8%	-
Subtotal WI	202	82.8%	88.7%	94.6%	Good
KC AA	42	17.2%	11.3%	5.4%	Adequate
Total	244	100.0%	100.0%	100.0%	Good

Source: Bank Records

The following are examples of community development services provided by the bank. Additional examples are included under the individual AAs.

- FBB is a strong supporter of the United Way. In each AA, the local chapter of United Way provides 50 percent or more of its services to low- and moderate-income individuals. Management encourages employee involvement, and 22 of the 97 services are related to various chapters of the United Way in Wisconsin and Kansas.
- Services outside of the AAs but within the State of Wisconsin include serving on the board of a food pantry and serving on the board of a United Way chapter.

Although not reflected in the tables above, FBB facilitates donations that benefit low- and moderate-income individuals and offers accounts where the earned interest is used for purposes that benefit low- and moderate-income individuals.

- Due to FBB's strong relationship with the United Way, the bank facilitates employee donations via their paycheck system as part of the United Way's annual fundraising efforts for each chapter. Over 100 employees have donated to the United Way each year of the evaluation period. Most recently in 2022, 181 employees donated to the United Way.
- FBB offers the Interest on Lawyer Trust Accounts (IOLTAs). These accounts are a unique and innovative way to improve our justice system and increase access to justice for individuals and families living in poverty. The earned interest on certain lawyer trust accounts, together with state and federal appropriations and private grants and donations, enable nonprofit legal aid providers to help low-income people with civil legal matters such as landlord/tenant issues, child custody disputes, and advocacy for those with disabilities. During the evaluation period, the bank has opened and maintained 13 IOLTAs.
- FBB offers the Interest Bearing Real Estate Trust Accounts (IBRETAs). Wisconsin statutes require real estate brokers to establish trust accounts for the deposit of funds related to the conveyance of real estate. Banks remit the interest from the IBRETA accounts to the State.

The Department of Administration's Division of Housing uses these funds to augment existing emergency and transitional homeless programs. The interest collected partially funds grants to organizations that provide shelter or services to homeless individuals and families throughout the State. During the evaluation period, FBB opened and maintained eight IBRETAs.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

STATE OF WISCONSIN

CRA RATING FOR STATE OF WISCONSIN: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF WISCONSIN

FBB has three AAs in the State of Wisconsin with the Madison and Milwaukee AAs carrying the most weight. The Madison AA carries slightly more weight than the Milwaukee AA due to a greater volume of deposits and community development activities. Performance in the Appleton AA has minimal impact on the rating due to the lower volume of deposits, loans, and community development activities.

SCOPE OF EVALUATION – STATE OF WISCONSIN

Refer to the overall Scope of Evaluation for information concerning the State of Wisconsin.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE STATE OF WISCONSIN

LENDING TEST

The Lending Test rating is Low Satisfactory as the bank demonstrates adequate responsiveness to credit needs of the AAs. Overall, lending levels are good, and the geographic distribution of small business loans is adequate. The bank made an adequate level of community development loans and makes limited use of innovative and/or flexible lending practices in order to serve credit needs in all three Wisconsin AAs. However, lending to businesses of different sizes is poor.

Lending Activity

Lending levels reflect good responsiveness to credit needs in the Wisconsin AAs. FBB has excellent performance in the Madison AA and good performance in the Milwaukee and Appleton AAs. More details are provided in the individual AAs.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Wisconsin AAs. Performance in low- and moderate-income census tracts is good in the Madison AA, adequate in the Appleton AA, and poor in the Milwaukee AA. Performance in the Appleton AA improved from poor performance at the prior evaluation.

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less is poor in the Madison and Appleton AAs, and very poor in the Milwaukee AA. Performance is consistently and significantly below demographic and aggregate data in all three AAs. Some improvement was noted in the Madison AA, which improved from very poor at the prior evaluation.

Innovative and/or Flexible Lending Practices

FBB makes limited use of innovative and/or flexible lending practices in order to serve credit needs in the Wisconsin AAs. This conclusion is supported by the adequate performance in the three Wisconsin AAs. The activity in these loan programs is commensurate with the level of deposits and loans in each AA in Wisconsin.

Innovative and/or Flexible Lending Programs in the State of Wisconsin								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	402	215,383	193	40,680	NA	NA	595	256,063
SBA (non-PPP)	7	6,972	8	3,759	5	7,714	20	18,445
Small Ticket Business Loan Program	10	895	11	695	17	2,176	38	3,766
Total	419	223,250	212	45,134	22	9,890	653	278,274

Source: Bank Records, NA = Program not available.

Community Development Loans

FBB made an adequate level of community development loans in the Wisconsin AAs. The bank originated 65 community development loans in Wisconsin, representing 85.5 percent of activity. Small business loans range from 82.8 percent to 90.1 percent in the three Wisconsin AAs, depending upon the year. This comparison supports the conclusion that FBB’s performance is adequate in the State of Wisconsin. This conclusion is also supported by a good level in the Madison AA, an adequate level in the Appleton AA, and a poor level in the Milwaukee AA. The following table details the bank’s community development loans in Wisconsin by year.

Community Development Loans in the State of Wisconsin										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	7	22,877	4	3,644	7	307	1	4,240	19	31,068
2021	8	18,901	10	5,143	9	14,141	0	0	27	38,185
2022	3	9,219	9	4,649	7	7,215	0	0	19	21,083
Total	18	50,997	23	13,436	23	21,663	1	4,240	65	90,336

Source: Bank Records

INVESTMENT TEST

The Investment Test rating is Outstanding. The bank has an excellent level of investment and grant activity and an excellent level of responsiveness to credit and community development needs. The bank makes extensive use of innovative and/or complex investments primarily in the Madison AA, which carries the greatest weight. The bank does not use innovative and/or complex investments in the Milwaukee and Appleton AAs.

Investment and Grant Activity

FBB made an excellent level of qualified community development investments and grants in the State of Wisconsin, as reflected in the following table. FBB’s performance in the Madison AA is excellent, and performance in the Milwaukee and Appleton AAs is poor.

Qualified Investments in the State of Wisconsin										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	3	2,493	0	0	0	0	0	0	3	2,493
2020	1	1,000	1	466	0	0	0	0	2	1,466
2021	5	5,365	0	0	0	0	0	0	5	5,365
2022	10	17,401	0	0	0	0	0	0	10	17,401
Subtotal	19	26,259	1	466	0	0	0	0	20	26,725
Qualified Grants & Donations	0	0	174	673	0	0	0	0	174	673
Total	19	26,259	175	1,139	0	0	0	0	194	27,398

Source: Bank Records

Responsiveness to Credit and Community Development Needs

FBB exhibits excellent responsiveness to credit and community development needs in the State of Wisconsin, as evidenced by the following breakdown.

- The affordable housing category includes seven mortgage-backed securities totaling \$9.9 million, which are secured by home mortgage loans to low- and moderate-income individuals in Wisconsin. Mortgage-backed securities provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in the Wisconsin AAs, examiners considered these investments to be responsive to the needs of low- and moderate-income families.
- The affordable housing category also includes 11 investments for \$15.4 million in LIHTCs for seven housing projects in Wisconsin. Each housing development includes units that are affordable for low- and moderate-income individuals.
- Lastly, the affordable housing category includes a \$1 million investment in a workforce housing fund. This fund invested in four housing projects, which are being constructed to provide 346 affordable housing units for low- and moderate-income individuals in the Madison AA.

- The community services category includes a school bond for \$466,000, where over 50 percent of students at those schools receive free or reduced lunches. In addition, this category includes 174 qualified donations for \$673,000. During the pandemic, donations have been particularly responsive to organizations that rely on these contributions to continue their services that benefit low- and moderate-income individuals.

The bank has excellent responsiveness in the Madison AA. Portions of the statewide and regional investments benefit some or all of the AAs. The bank has adequate responsiveness in the Milwaukee and Appleton AAs when considering the portions of the statewide and regional investments that benefit these AAs. Overall performance in this criterion is excellent in Wisconsin.

Community Development Initiatives

FBB makes extensive use of innovative and/or complex investments to support community development initiatives, as evidenced by the investments in LIHTCs totaling \$15.4 million. The vast majority of the LIHTCs (\$14.4 million or 93.5 percent) are for affordable housing projects in the Madison AA, and the remaining \$1.0 million (6.5 percent) is for Wisconsin affordable housing projects outside of the AAs. The bank has excellent performance in the Madison AA, and poor performance in the Milwaukee and Appleton AAs. Overall performance in this criterion is excellent in Wisconsin.

SERVICE TEST

The Service Test rating is Low Satisfactory in the State of Wisconsin. The bank has adequate delivery systems, did not open or close any branches, and has reasonable business hours and services. The bank provides a relatively high level of community development services.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Wisconsin AAs. FBB has one full service banking office in each AA. The main office is located in Madison in a moderate-income census tract based on 2015 ACS classifications. This census tract changed to low-income in 2022, when classifications began using 2020 U.S. Census data. The Brookfield branch office is in an upper-income census tract based on both 2015 ACS and 2020 U.S. Census data. The Appleton branch office is in an upper-income census tract based on 2015 ACS classifications, and in a middle-income census tract based on the 2020 U.S. Census. A summary of alternative delivery systems is included in the overall section.

Changes in Branch Locations

FBB's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. FBB has not opened or closed any branch locations since the prior evaluation. In November 2022, the bank relocated the Brookfield branch to a location less than one mile away, and the location remained in the same upper-income census tract.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the Wisconsin AAs, particularly low- and moderate-income census tracts and/or individuals. The reasonableness of services and business hours is adequate in all Wisconsin AAs. Operating hours at all three Wisconsin banking offices are 8 a.m. to 5 p.m. Monday through Friday. Saturday hours, ATMs, and drive-up facilities are not offered. Loan officers are present at each banking office.

Community Development Services

FBB provided a relatively high level of community development services in the State of Wisconsin. This conclusion is supported by adequate performance in the Madison AA, and excellent performance in the Milwaukee and the Appleton AAs. The overall section contains support for these conclusions by comparing the level of services with the level of bank employment in each AA. The majority of the services consist of bank directors and employees who serve as board and committee members of non-profit organizations that provide services to low- and moderate-income individuals. The following table shows the community development services in Wisconsin by year and by purpose, both by number of services and by hours.

Community Development Services in the State of Wisconsin					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	3 63 hours	32 1,063 hours	2 40 hours	0	37 1,166 hours
2021	3 145 hours	23 872.5 hours	0	0	26 1,017.5 hours
2022	1 9 hours	21 574.5 hours	1 40 hours	0	23 623.5 hours
Total	7 217 hours	76 2,510 hours	3 80 hours	0	86 2,807 hours
<i>Source: Bank data</i>					

MADISON AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS - MADISON AA

The Madison AA is in southcentral Wisconsin and consists of one of the four counties in the Madison MSA. The main office in Madison is the only banking office in this AA.

Economic and Demographic Data

The Madison AA includes all census tracts in Dane County. Based on 2015 ACS, there were 107 census tracts as follows:

- 4 low-income census tracts,
- 17 moderate-income census tracts,
- 51 middle-income census tracts,
- 29 upper-income census tracts, and

- 6 census tracts with no income designation.

The number of census tracts based on the 2020 U.S. Census is 125, an increase of 18 census tracts with one additional low-income census tract and one additional moderate-income census tract, as follows:

- 5 low-income census tracts,
- 18 moderate-income census tracts,
- 61 middle-income census tracts,
- 34 upper-income census tracts, and
- 7 census tracts with no income designation.

The low- and moderate-income census tracts are primarily located in Madison. The main office is located in Madison in a moderate-income census tract based on the 2015 ACS and in a low-income census tract based on the 2020 U.S. Census. The following table illustrates select demographic characteristics of the AA based on the 2020 U.S. Census.

Demographic Information of the Madison AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	125	4.0	14.4	48.8	27.2	5.6
Population by Geography	561,504	4.0	12.8	51.0	28.0	4.1
Housing Units by Geography	236,202	3.7	14.5	52.1	26.7	2.9
Owner-Occupied Units by Geography	133,695	0.9	10.2	57.8	31.0	0.2
Occupied Rental Units by Geography	92,905	7.3	20.7	44.3	21.1	6.6
Vacant Units by Geography	9,602	8.7	15.5	47.5	22.7	5.5
Businesses by Geography	50,098	5.1	12.5	50.3	28.5	3.6
Farms by Geography	1,972	1.6	5.9	67.2	24.8	0.5
Family Distribution by Income Level	125,826	17.1	17.9	23.3	41.7	0.0
Median Family Income MSA - 31540 Madison, WI MSA		\$97,334	Median Housing Value			\$274,332
			Median Gross Rent			\$1,131
			Families Below Poverty Level			5.0%
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 236,202 housing units in the AA, with 56.6 percent owner-occupied, 39.3 percent occupied rental, and 4.1 percent vacant. Type of housing is 68.4 percent 1-4 family, 30.7 percent multifamily (five or more units), and 0.9 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

According to December 2022 economic information from Moody’s Analytics, business cycles are categorized into In Recession, Recovery, Mid-Expansion, Late Expansion, and At Risk. The Madison MSA’s business cycle status is At Risk. Job growth continues to be strong in the digital health and biotechnology industry, as well as state and local government. Enrollments at the

University of Wisconsin in Madison have increased, which positively affects the retail trade and the leisure/hospitality sectors. Nearly half of residents over age 25 have at least a bachelor’s degree, placing Madison among the 25 metropolitan areas nationally with the highest educational attainment. Healthcare wages and benefits continue to rise to attract new workers to fill the nearly 3,500 vacancies in healthcare in the Madison area, particularly at hospitals and nursing homes.

Strengths of the area include the University of Wisconsin in Madison and the well-educated workforce, the large and growing cluster of technology-based companies, and high per capita income and quality of life. Weaknesses include high inflation and exposure to fading manufacturers.

The economic drivers of the area include the fact that Madison is the state capital, a financial center, and strong in high technology. Top employers with over 5,000 employees include the University of Wisconsin in Madison and Epic Systems Corporation (healthcare software company). Global demand for electronic health products, such as the electronic medical records management software produced by Epic Systems Corporation, continues to soar as hospitals upgrade and further automate their systems. The largest employment sectors are government (21.5 percent), professional and business services (13.1 percent), education and health services (12.7 percent), retail trade (9.7 percent), and manufacturing (9.4 percent).

Home sales prices rose over the evaluation period, as shown in the following table. Home sales prices in Dane County exceed the state level. The number of home sales had been increasing each year until a decline occurred in 2022. Specifically, Dane County had 9,015 home sales in 2021 and 7,708 in 2022. The same trend occurred statewide.

Median Home Sales Price			
Area	2020	2021	2022
Dane County	315,625	351,000	385,000
State of Wisconsin	220,000	240,000	264,600
<i>Source: Wisconsin Realtors Association</i>			

Unemployment rates increased during the evaluation period due to economic struggles brought about by COVID-19, and then improved to pre-pandemic levels. The unemployment rate in Dane County was consistently below state and national levels. See the following table for specific unemployment rates.

Area	Average 2020 %	Average 2021 %	Average 2022 %
Dane County	4.8	2.8	2.2
State of Wisconsin	6.4	3.8	2.9
National Average	8.1	5.3	3.6
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

The bank operates in a highly competitive environment. The AA is served by 34 FDIC-insured financial entities operating out of 137 banking offices with \$23.2 billion in deposits as of June 30, 2022, according to the FDIC Division of Research and Statistics. FBB ranked 6th with a deposit market share of 5.6 percent. Four of the five institutions that rank above FBB have a strong regional or national presence and are not considered local community banks.

Moderate competition is present in small business lending. According to 2021 CRA data, 106 financial institutions reported 10,435 small business loans in the Madison AA. FBB ranked 10th, reporting a market share of 2.6 percent by number of loans and 15.2 percent by dollar volume. The top three lenders are JPMorgan Chase Bank NA, US Bank NA, and American Express NA, representing 44.5 percent of the market share by number of loans.

Community Contacts

As part of the evaluation process, examiners use information obtained from third parties active in the AA to assist in identifying the credit and community development needs and opportunities. This information helps determine whether local financial institutions are responsive to those needs. Examiners utilized information obtained in a previously conducted interview with a community contact serving the AA. Specifically, the contact specializes in economic development and serves Dane County as well as some adjacent counties.

The contact indicated the pandemic caused a larger population of low- and moderate-income individuals in the communities. Many companies laid off employees, particularly in the food and beverage and hospitality sectors. Since returning to pre-pandemic economic status, many companies that had laid off workers are now struggling to find employees to rehire. The contact stated that several displaced employees gained additional training, and obtained employment in other industries, such as the logistics industry.

The contact stated that some of the issues that continue to be problematic in these counties are affordable housing, affordable childcare, and infrastructure, such as broadband and fiber optics in the rural areas. The contact stated that not only was housing a struggle for low- and moderate-income individuals, but for workforce housing, indicating impacts to entry-level nurses and teachers. Childcare, particularly for late-shift employees, is difficult to find in these areas, and when it is available, it is often very expensive. With so many businesses continuing to allow employees work-from-home options, there is a need to expand telecommunication options in the rural areas to improve connectivity access. The contact further stated that there are several opportunities in the AA for banks to become involved in new business start-ups, particularly using SBA 504 Program funding, as well as providing gap funding along-side area CRA funding projects. According to the contact, most financial institutions serving the areas are responsive to the needs of the community. For example, many financial institutions provided SBA PPP loans during the pandemic; however, many lack creativity to meet additional needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contact and from bank management, as well as demographic and economic data, examiners determined that there are ongoing credit and community development needs for affordable housing, small businesses (including start-up and expansion business financing programs), and infrastructure. The community contact, median housing values, and rental costs for the area support the need for more affordable housing. The significant percentage of businesses with revenues of \$1 million or less (94.8 percent of businesses reporting revenue information) and the large number of businesses with four or fewer employees (63.0 percent) support the need for small business lending. The COVID-19 pandemic and related impacts to the area support the need for more flexible business lending programs and the expansion of telecommunication and broadband options. Furthermore, as indicated by the community contact and as shown by the demographic and economic data, both loans and investments are needed for affordable housing and economic development.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MADISON AA

LENDING TEST

Lending activity is excellent. The geographic distribution of loans and the level of community development loans are good. Innovative and/or flexible lending practices are adequate. However, lending to businesses of different sizes is poor.

Lending Activity

The bank's lending levels reflect excellent responsiveness to the credit needs in the Madison AA. FBB originated 355 small business loans in 2020, 239 loans in 2021, and 120 loans in 2022. As a percentage of all small business loans in the AAs, FBB made 44.4 percent by number of loans in this AA in 2020, 29.0 percent in 2021, and 32.9 percent in 2022. FBB ranked 2nd out of 106 lenders with 15.2 percent loan market share in 2021 by dollar volume of loans. This loan ranking exceeds FBB's deposit ranking, as FBB ranked 6th out of 34 financial institutions as of June 30, 2022. FBB's loan market share is nearly three times the deposit market share of 5.6 percent.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Madison AA. The bank's performance in the low-income census tracts was slightly below aggregate and demographic data in 2020, slightly above aggregate and in line with demographic data in 2021, and significantly above demographic data in 2022. The main office was located in a moderate-income census tract, and the classification of this census tract changed to low-income in 2022, likely explaining the significant increase in performance in 2022. In the moderate-income census tracts, the bank's performance was significantly above aggregate and demographic data for all three years. FBB has good performance in making small business loans in the low- and moderate-income census tracts in the Madison AA.

Geographic Distribution of Small Business Loans in the Madison AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	2.4	1.9	5	1.4	1,538	1.5
2021	2.5	1.8	6	2.5	913	1.3
2022	5.1	--	13	10.8	5,944	11.7
Moderate						
2020	13.4	14.2	80	22.5	24,007	22.8
2021	13.3	12.6	48	20.1	14,105	19.9
2022	12.5	--	24	20.0	10,514	20.7
Middle						
2020	48.6	48.1	139	39.2	40,312	38.3
2021	49.0	49.6	96	40.2	30,678	43.3
2022	50.3	--	52	43.3	21,381	42.1
Upper						
2020	33.3	34.1	127	35.8	38,313	36.4
2021	33.0	34.4	82	34.3	22,767	32.1
2022	28.5	--	29	24.2	12,299	24.2
Not Available						
2020	2.3	1.8	4	1.1	1,092	1.0
2021	2.2	1.6	7	2.9	2,456	3.5
2022	3.6	--	2	1.7	650	1.3
Totals						
2020	100.0	100.0	355	100.0	105,262	100.0
2021	100.0	100.0	239	100.0	70,919	100.0
2022	100.0	100.0	120	100.0	50,788	100.0
<i>Source: 2020 & 2021 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less in the Madison AA is below demographic and aggregate data. In 2020, the bank reported a substantial number of loans where there was no revenue information available, which can skew the analysis. If these loans are excluded, the 2020 performance improves to 23.1 percent. However, this performance remains significantly below demographic and aggregate data. Performance at the prior evaluation in this AA was very poor at 16.9 percent in 2017, 18.8 percent in 2018, and 21.0 percent in 2019. Performance has improved from very poor at the prior evaluation to poor at the current evaluation.

Distribution of Small Business Loans by Gross Annual Revenue Category in the Madison AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	82.2	38.7	31	8.7	11,041	10.5
2021	82.1	51.0	101	42.3	18,623	26.3
2022	85.8	--	31	25.8	14,134	27.8
>\$1,000,000						
2020	6.2	--	103	29.0	41,325	39.3
2021	6.1	--	107	44.8	42,024	59.3
2022	4.7	--	80	66.7	34,257	67.5
Revenue Not Available						
2020	11.6	--	221	62.3	52,896	50.3
2021	11.8	--	31	13.0	10,272	14.5
2022	9.5	--	9	7.5	2,397	4.7
Totals						
2020	100.0	100.0	355	100.0	105,262	100.0
2021	100.0	100.0	239	100.0	70,919	100.0
2022	100.0	100.0	120	100.0	50,788	100.0
Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.						

Innovative and/or Flexible Lending Practices

FBB makes limited use of innovative and/or flexible lending practices in order to serve credit needs in the Madison AA. The bank offers a few innovative or flexible loan programs which provide credit to small businesses that may not have otherwise qualified for traditional bank financing. Under these programs, the bank funded 377 loans totaling \$173.1 million in the Madison AA in 2020, 2021, and 2022. The bank made 44.6 percent of the dollar volume of innovative and/or flexible loans in this AA, which is commensurate with the 29.0 percent to 44.4 percent of small business loans made in this AA, depending upon the year, and the 68.8 percent of deposits in this AA. The following table details these innovative and/or flexible loan originations by type and year.

Program	Innovative and/or Flexible Lending Programs in the Madison AA							
	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	242	142,986	114	22,795	NA	NA	356	165,781
SBA (non-PPP)	3	3,467	0	0	1	2,146	4	5,613
Small Ticket Business Loan Program	6	695	7	702	4	307	17	1,704
Total	251	147,148	121	23,497	5	2,453	377	173,098
Source: Bank Records, NA = Program not available.								

Community Development Loans

FBB made a relatively high level of community development loans. As shown in the following table, the bank originated \$33.7 million in community development loans during the evaluation period. Of the 65 community development loans in Wisconsin, the bank made 37 (56.9 percent) in the Madison AA. Of the small business loans in Wisconsin, the bank originated 32.3 percent to 53.6 percent in this AA, depending upon the year. The bank’s level of community development loans exceeds the level of small business loans, which supports the conclusion of good performance.

Community Development Loans in the Madison AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	5,640	1	250	7	307	0	0	9	6,197
2021	4	10,863	6	1,599	8	10,293	0	0	18	22,756
2022	0	0	5	2,606	5	2,187	0	0	10	4,792
Total	5	16,503	12	4,455	20	12,787	0	0	37	33,745
<i>Source: Bank Records</i>										

Notable examples of community development loans in the Madison AA follow:

- FBB originated a \$1.3 million loan for a housing project consisting of 68 Section 8 rental assistance units and 4 Rural Development rental assistance units.
- FBB originated a \$5.6 million loan for an affordable housing complex with rental income limits restricted to support housing for primarily low- and moderate-income tenants.
- FBB refinanced a \$1.5 million loan for two residential properties located in Madison and Middleton for low- and moderate-income tenants.
- FBB provided a \$1.3 million loan to a corporation for developing a 68-unit project with low-income housing tax credits in Madison. All units having income restrictions.
- FBB provided two loans under the SBA 504 program in the amounts of \$2.1 million and \$2.7 million to purchase and improve real estate for a welding and soldering manufacturer and for the equipment installation at the business.

INVESTMENT TEST

FBB has an excellent level of investment and grant activity, exhibits excellent responsiveness to credit and community development needs, and makes extensive use of innovative and/or complex investments to support community development initiatives in the Madison AA.

Investment and Grant Activity

FBB made an excellent level of qualified community development investments and grants in the Madison AA, as reflected in the following table. FBB made 108 qualified investments and donations totaling \$19.2 million in this AA. This is four times the \$4.8 million level at the prior evaluation, and equates to 44.3 percent of total investments and donations. In addition, the statewide and regional investments include mortgage-backed securities with \$3.1 million in home

mortgage loans in the Madison AA. Considering this activity, the \$22.3 million level equates to 51.4 percent of total investments and donations. Both percentages are below the 68.8 percent of deposits as of June 30, 2022, but match or exceed the top range of the 29.0 percent to 44.4 percent of small business loans in the AA, depending upon the year. FBB's performance in the Madison AA is excellent, as the level is commensurate with the level of loans.

Qualified Investments in the Madison AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	2,007	0	0	0	0	0	0	1	2,007
2020	1	1,000	0	0	0	0	0	0	1	1,000
2021	3	4,410	0	0	0	0	0	0	3	4,410
2022	5	11,360	0	0	0	0	0	0	5	11,360
Subtotal	10	18,777	0	0	0	0	0	0	10	18,777
Qualified Grants & Donations	0	0	98	387	0	0	0	0	98	387
Total	10	18,777	98	387	0	0	0	0	108	19,164
<i>Source: Bank Records</i>										

Responsiveness to Credit and Community Development Needs

FBB exhibits excellent responsiveness to credit and community development needs in the Madison AA. The following examples support this conclusion.

- The affordable housing category includes two mortgage-backed securities totaling \$3.8 million, which are secured by home mortgage loans to low- and moderate-income individuals in the Madison AA. In addition, the statewide and regional investments include mortgage-backed securities with \$3.1 million in home mortgage loans in the Madison AA. These investments are responsive to the affordable housing needs identified in the AA.
- The affordable housing category also includes seven investments for \$14.0 million in LIHTCs for five housing projects in the Madison AA. Each housing development includes units that are affordable for low- and moderate-income individuals.
- The affordable housing category includes a \$1 million investment in a workforce housing fund. This fund invested in four housing projects, which are being constructed to provide 346 affordable housing units for low- and moderate-income individuals in the Madison AA.
- The community services category includes 98 qualified donations for \$387,000, which have been particularly responsive to organizations serving low- and moderate-income individuals during the pandemic.

Community Development Initiatives

FBB makes extensive use of innovative and/or complex investments to support community development initiatives, as evidenced by the investments in LIHTCs totaling \$14.4 million in the Madison AA. The vast majority (93.8 percent) of LIHTCs are in this AA. The bank has excellent performance in the Madison AA.

SERVICE TEST

Accessibility of delivery systems, reasonableness of business hours and services, and community development services are adequate in the Madison AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Madison AA. FBB's main office is located in Madison in a moderate-income census tract based on 2015 ACS classifications. This census tract changed to low-income in 2022, when classifications began using 2020 U.S. Census data. Alternative delivery systems are summarized in the overall section.

Changes in Branch Locations

FBB did not open or close any offices in the Madison AA during the evaluation period.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the Madison AA, particularly low- and moderate-income census tracts and/or individuals. FBB's operating hours are consistent with its other branches and relatively comparable to other financial institutions operating in the area.

Community Development Services

FBB provided an adequate level of community development services in the Madison AA. The overall section contains support for this conclusion by comparing the level of services with the level of bank employment in each AA. The bank spent 1,082.5 hours providing 42 community development services during the evaluation period. The following table shows the community development services in Madison AA by year and by purpose, including both number of services and hours spent. The majority of the services consist of bank directors and employees who serve as board and committee members of non-profit organizations that provide services to low- and moderate-income individuals.

Community Development Services in the Madison AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	2 23 hours	18 456 hours	0	0	20 479 hours
2021	2 95 hours	11 320.5 hours	0	0	13 415.5 hours
2022	0	9 188 hours	0	0	9 188 hours
Total	4 118 hours	38 964.5 hours	0	0	42 1,082.5 hours

Source: Bank data

Notable examples of the community development services in the Madison AA follow:

- Two employees are on a committee for an organization that develops workforce housing for low- and moderate-income individuals.
- A bank employee works as a Volunteer Income Tax Assistant for completing tax returns free of charge for low- and moderate-income individuals.
- A bank employee is on the board of an organization that provides services to low- and moderate-income individuals, including people without housing.

MILWAUKEE AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS - MILWAUKEE AA

The Milwaukee AA is in southeastern Wisconsin and consists of two of the four counties in the Milwaukee-Waukesha MSA. The branch office in Brookfield is the only banking office in this AA.

Economic and Demographic Data

The Milwaukee AA includes all census tracts in Milwaukee and Waukesha Counties. Based on 2015 ACS, there were 384 census tracts as follows:

- 99 low-income census tracts,
- 68 moderate-income census tracts,
- 111 middle-income census tracts,
- 104 upper-income census tracts, and
- 2 census tracts with no income designation.

The number of census tracts based on the 2020 U.S. Census is 400. This is an increase of 16 census tracts with 18 fewer low-income census tracts and 11 more moderate-income census tracts, as follows:

- 81 low-income census tracts,
- 79 moderate-income census tracts,
- 121 middle-income census tracts,
- 110 upper-income census tracts, and
- 9 census tracts with no income designation.

The low- and moderate-income census tracts are primarily located in the City of Milwaukee. The branch office is located in an upper-income census tract in Brookfield in Waukesha County. The following table illustrates select demographic characteristics of the AA based on the 2020 U.S. Census.

Demographic Information of the Milwaukee AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	400	20.3	19.8	30.3	27.5	2.3
Population by Geography	1,346,467	15.0	18.2	32.0	33.6	1.2
Housing Units by Geography	586,013	14.8	18.7	33.6	31.8	1.1
Owner-Occupied Units by Geography	310,203	6.7	14.7	35.8	42.6	0.2
Occupied Rental Units by Geography	233,280	22.6	24.0	32.4	19.1	1.9
Vacant Units by Geography	42,530	30.9	19.3	24.6	22.1	3.0
Businesses by Geography	108,689	12.4	17.9	31.5	37.4	0.8
Farms by Geography	1,940	9.9	12.9	31.4	45.3	0.4
Family Distribution by Income Level	322,061	24.3	17.0	19.9	38.7	0.0
Median Family Income MSA - 33340 Milwaukee-Waukesha, WI MSA		\$84,829	Median Housing Value			\$200,665
			Median Gross Rent			\$948
			Families Below Poverty Level			9.9%
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 586,013 housing units in the AA, with 52.9 percent owner-occupied, 39.8 percent occupied rental, and 7.3 percent vacant. Type of housing is 75.7 percent 1-4 family, 23.7 percent multifamily (five or more units), and 0.6 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

According to December 2022 economic information from Moody's Analytics, the Milwaukee-Waukesha MSA's business cycle status is in Recovery, which has been exceptionally slow. The MSA remains the furthest from its prerecession employment level among Midwestern metropolitan areas with more than 1 million residents. Job openings in healthcare are at a record high nationally. Milwaukee's shrinking working-age population and below-average industry wages have placed the MSA in a weak position to compete for healthcare workers. Labor shortages in both healthcare and manufacturing are forcing employers to raise wages and increase hybrid work options where feasible. The manufacturing industry is the furthest from pre-pandemic employment levels in the state and is expected to grow at a slow pace over the next several years.

Strengths of the area include the resilience of manufacturers and builders, the above-average per capita income, and the well-educated workforce. Weaknesses include the long-term negative net migration and stall in population growth, the weak demographically-related spending, and the high cost of doing business.

The economic drivers of the area include manufacturing and financial services. Top employers with over 7,000 employees include Aurora Health Care Inc., Froedtert Health, Ascension Wisconsin, and Quad Graphics Inc. The largest employment sectors are education and health services (20.3 percent), professional and business services (14.1 percent), manufacturing (13.4 percent), government (9.6 percent), and retail trade (9.1 percent).

Home sales prices rose over the evaluation period, as shown in the following table. Home sales prices in Milwaukee County are below the state level, and Waukesha County exceeds the state level. The number of home sales had been increasing each year until a decline occurred in 2022. Specifically, Milwaukee County had 13,905 home sales in 2021 and 12,045 in 2022, and Waukesha County had 6,392 home sales in 2021 and 5,444 in 2022. The same trend occurred statewide.

Median Home Sales Price			
Area	2020	2021	2022
Milwaukee County	186,000	207,000	222,400
Waukesha County	337,500	369,000	403,169
State of Wisconsin	220,000	240,000	264,600
<i>Source: Wisconsin Realtors Association</i>			

Unemployment rates increased during the evaluation period due to economic struggles brought about by COVID-19, and then improved. The unemployment rate in Waukesha County was consistently below state and national levels, and the unemployment rate in Milwaukee County was consistently slightly above the national level and consistently above the state level. See the following table for specific unemployment rates.

Area	Average 2020 %	Average 2021 %	Average 2022 %
Milwaukee County	8.3	5.4	3.7
Waukesha County	5.6	3.1	2.5
State of Wisconsin	6.4	3.8	2.9
National Average	8.1	5.3	3.6
<i>Source: U.S. Bureau of Labor Statistics</i>			

Competition

The bank operates in a highly competitive environment. The AA is served by 41 FDIC-insured financial entities operating out of 371 banking offices with \$83.3 billion in deposits as of June 30, 2022, according to the FDIC Division of Research and Statistics. FBB ranked 21st with a deposit market share of 0.4 percent. Ten of the twenty institutions that rank above FBB have a strong regional or national presence and are not considered local community banks.

Moderate competition is present in small business lending. According to 2021 CRA data, 158 financial institutions reported 30,977 small business loans in the Milwaukee AA. FBB ranked 15th, reporting a market share of 1.5 percent by number of loans and 3.3 percent by dollar volume. The top three lenders are US Bank NA, JPMorgan Chase Bank NA, and American Express NA, representing 41.6 percent of the market share by number of loans.

Community Contacts

To assist in identifying the credit and community development needs and opportunities of this AA, examiners reviewed a recently completed community contact with a representative of a housing organization that serves Milwaukee and Waukesha Counties.

The contact stated that the need for affordable housing is great due to increasing home values in the area. In addition, the construction of affordable housing is low due to the increasing cost of construction. Both of these issues have made homeownership difficult for low- and moderate-income individuals. The contact felt that COVID-19 has not significantly affected the availability of affordable housing since the AA experienced both issues before the pandemic. The contact stated that financial institutions should participate more in down-payment assistance programs, offer more products for rehabilitation loans, and utilize nontraditional credit to evaluate low- and moderate-income applicants. Furthermore, the contact said there was a need for banks to offer small-dollar loans to help individuals who might otherwise pay higher interest rates and fees with a payday lender.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and economic and demographic data, examiners determined the primary needs and opportunities in the AA are affordable housing, housing rehabilitation loans, nontraditional home mortgage underwriting products, and small business loans for cash-flow shortages due to issues related to the pandemic.

Throughout the evaluation period, affordable housing loans, particularly those that benefit low- and moderate-income families, were in high demand. The significant number and percentage of families in the low- and moderate-income categories support this conclusion. Furthermore, as indicated by economic and demographic data, the AA has community development opportunities in economic development and community services.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE MILWAUKEE AA

LENDING TEST

Lending activity is good, and innovative and/or flexible lending practices are adequate. The geographic distribution of loans and the level of community development loans are poor. Lending to businesses of different sizes is very poor.

Lending Activity

The bank's lending levels reflect good responsiveness to the credit needs in the Milwaukee AA. FBB originated 246 small business loans in 2020, 448 loans in 2021, and 176 loans in 2022. As a percentage of all small business loans in the AAs, FBB made 30.8 percent by number of loans in this AA in 2020, 54.4 percent in 2021, and 48.2 percent in 2022. FBB ranked 10th out of 158 lenders with 3.3 percent loan market share in 2021 by dollar volume of loans. This loan ranking

exceeds FBB's deposit ranking, as FBB ranked 21st out of 41 financial institutions as of June 30, 2022. FBB's loan market share exceeds the deposit market share of 0.4 percent.

Geographic Distribution

The geographic distribution of loans reflects poor penetration throughout the Milwaukee AA, particularly in the low- and moderate-income census tracts. FBB's performance is significantly below both demographic and aggregate data in the low- and moderate-income geographies in all three years, except for 2022 in moderate-income census tracts where the performance exceeded demographic data. The sole branch in the Milwaukee AA is in an upper-income census tract in Brookfield in Waukesha County, and the vast majority of low- and moderate-income census tracts are in Milwaukee County. While the distance of the branch to low- and moderate-income census tracts presents lending challenges for the bank, FBB's significantly trailing record of lending to these geographies demonstrates poor performance in the Milwaukee AA.

Geographic Distribution of Small Business Loans in the Milwaukee AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	12.9	10.9	9	3.7	1,502	2.5
2021	13.7	12.5	8	1.8	2,577	4.9
2022	12.4	--	4	2.3	2,255	6.0
Moderate						
2020	13.9	12.7	21	8.5	9,421	15.8
2021	14.2	12.9	6	1.3	3,109	5.9
2022	17.9	--	45	25.6	5,913	15.6
Middle						
2020	31.4	30.6	122	49.6	21,262	35.8
2021	31.3	30.8	365	81.5	24,336	46.3
2022	31.5	--	19	10.8	10,391	27.5
Upper						
2020	41.8	45.7	94	38.2	27,264	45.9
2021	40.8	43.8	69	15.4	22,543	42.9
2022	37.4	--	108	61.4	19,259	50.9
Not Available						
2020	0.1	0.0	0	0.0	0	0.0
2021	0.1	0.0	0	0.0	0	0.0
2022	0.8	--	0	0.0	0	0.0
Totals						
2020	100.0	100.0	246	100.0	59,449	100.0
2021	100.0	100.0	448	100.0	52,565	100.0
2022	100.0	100.0	176	100.0	37,818	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, very poor penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less in the Milwaukee AA is significantly below demographic and aggregate data. In 2020, the bank originated a substantial volume of loans to businesses where no revenue information was available. If these loans are excluded, performance improves to 12.0 percent in 2020; however, this level of lending remains below demographic and aggregate data. Performance at the prior evaluation in this AA was very poor at 12.4 percent in 2017, 12.4 percent in 2018, and 15.1 percent in 2019. Performance has not improved during this evaluation, as shown in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category in the Milwaukee AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	80.4	37.5	15	6.1	5,733	9.6
2021	80.6	51.1	55	12.3	10,800	20.5
2022	85.9	--	21	11.9	5,294	14.0
>\$1,000,000						
2020	8.1	--	110	44.7	27,762	46.7
2021	7.9	--	383	85.5	38,847	73.9
2022	5.5	--	150	85.2	29,633	78.4
Revenue Not Available						
2020	11.4	--	121	49.2	25,954	43.7
2021	11.6	--	10	2.2	2,918	5.6
2022	8.6	--	5	2.8	2,891	7.6
Totals						
2020	100.0	100.0	246	100.0	59,449	100.0
2021	100.0	100.0	448	100.0	52,565	100.0
2022	100.0	100.0	176	100.0	37,818	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Innovative and/or Flexible Lending Practices

FBB makes limited use of innovative and/or flexible lending practices in order to serve credit needs in the Milwaukee AA. The bank funded 215 loans within the innovative or flexible lending programs totaling \$75.4 million in the Milwaukee AA in 2020, 2021, and 2022. The bank made 25.4 percent of the dollar volume of innovative and/or flexible loans in this AA, which is commensurate with the 30.8 percent to 54.4 percent of small business loans made in this AA, depending upon the year, and the 16.9 percent of deposits in this AA. These loans provided credit to small businesses that may not have otherwise qualified for traditional bank financing. The following table details these innovative and/or flexible loan originations by type and year.

Innovative and/or Flexible Lending Programs in the Milwaukee AA								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	125	51,774	62	12,958	NA	NA	187	64,732
SBA (non-PPP)	4	3,505	6	3,659	2	1,200	12	8,364
Small Ticket Business Loan Program	2	177	3	245	11	1,841	16	2,263
Total	131	55,456	71	16,862	13	3,041	215	75,359
<i>Source: Bank Records, NA = Program not available.</i>								

Community Development Loans

FBB made a low level of community development loans. As shown in the following table, the bank originated \$17.5 million in community development loans during the evaluation period. Of the 65 community development loans in Wisconsin, the bank made 14 (21.5 percent) in the Milwaukee AA. Of the small business loans in Wisconsin, the bank originated 37.2 percent to 60.5 percent in this AA, depending upon the year. The bank’s level of community development loans is lower than the level of small business loans, which supports the conclusion of poor performance.

Community Development Loans in the Milwaukee AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	1	138	3	3,394	0	0	1	4,240	5	7,772
2021	1	286	3	3,394	0	0	0	0	4	3,680
2022	1	3,000	3	1,893	1	1,180	0	0	5	6,073
Total	3	3,424	9	8,681	1	1,180	1	4,240	14	17,525
<i>Source: Bank Records</i>										

Notable examples of community development loans in the Milwaukee AA follow:

- FBB renewed a \$3 million line of credit each year to a non-profit organization that participates in a government capital advance program for affordable housing facilities.
- FBB originated a \$4.2 million loan in combination with state and federal historical tax credits for the revitalization and stabilization project in a low-income census tract.
- FBB originated a \$1.2 million SBA 504 loan to purchase and renovate an office building in Menomonee Falls, Wisconsin.

INVESTMENT TEST

FBB has a poor level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Milwaukee AA. The bank does not use innovative and/or complex investments in this AA.

Investment and Grant Activity

FBB made a poor level of qualified investments and grants in the Milwaukee AA relative to overall investment activity. FBB made 46 qualified investments and donations totaling \$806,000, which is less than the \$2.4 million level at the prior evaluation. This equates to 1.9 percent of total investments and donations. In addition, the statewide and regional investments include mortgage-backed securities with \$2.5 million in underlying home mortgage loans in the Milwaukee AA. Including this activity, the \$3.3 million level equates to 7.5 percent of total investments and donations. Both percentages are below the 16.9 percent of deposits as of June 30, 2022 and the 30.8 percent to 54.4 percent of small business loans in the AA, depending upon the year. FBB’s performance in the Milwaukee AA is poor, as the level is not commensurate with the level of deposits and loans.

Qualified Investments in the Milwaukee AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	155	0	0	0	0	0	0	1	155
2020	0	0	1	466	0	0	0	0	1	466
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
Subtotal	1	155	1	466	0	0	0	0	2	621
Qualified Grants & Donations	0	0	44	185	0	0	0	0	44	185
Total	1	155	45	651	0	0	0	0	46	806
<i>Source: Bank Records</i>										

Responsiveness to Credit and Community Development Needs

FBB exhibits adequate responsiveness to credit and community development needs in the Milwaukee AA. The bank has one mortgage-backed security that was made in a prior period and remains outstanding at \$155,000. The statewide and regional investments include mortgage-backed securities with \$2.5 million in underlying home mortgage loans in the Milwaukee AA. Mortgage-backed securities provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in the AA, examiners considered these investments to be responsive to the needs of low- and moderate-income families.

In addition, the bank has one school bond for \$466,000 and qualified donations for \$185,000. During the pandemic, donations have been particularly responsive to organizations that rely on these contributions to continue their services that benefit low- and moderate-income individuals.

Community Development Initiatives

The bank does not use innovative and/or complex investments to support community development initiatives in the Milwaukee AA.

SERVICE TEST

Accessibility of delivery systems and reasonableness of business hours and services are adequate in the Milwaukee AA. FBB is a leader in community development services in the Milwaukee AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Milwaukee AA. FBB's sole branch office is located in Brookfield, Wisconsin, in an upper-income census tract based on both 2015 ACS and 2020 U.S. Census data. Alternative delivery systems are summarized in the overall section.

Changes in Branch Locations

FBB has not opened or closed any branch locations since the prior evaluation. In November 2022, the bank relocated the Brookfield branch to a location less than one mile away, and the location remained in the same upper-income census tract.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the Milwaukee AA, particularly low- and moderate-income census tracts and/or individuals. FBB's operating hours are consistent with its other branches and are relatively comparable to other financial institutions.

Community Development Services

FBB is a leader in providing community development services in the Milwaukee AA. The overall section contains support for this conclusion by comparing the level of services with the level of bank employment in each AA. The bank spent 1,106 hours providing 28 community development services during the evaluation period. The following table shows the community development services in the Milwaukee AA by year and by purpose, including both number of services and hours spent.

Community Development Services in the Milwaukee AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	1 40 hours	10 421 hours	0	0	11 461 hours
2021	1 50 hours	8 338 hours	0	0	9 388 hours
2022	0	8 257 hours	0	0	8 257 hours
Total	2 90 hours	26 1,016 hours	0	0	28 1,106 hours

Source: Bank data

Notable examples of the community development services in the Milwaukee AA follow:

- A bank employee serves as a board member of an organization that builds homes for low- and moderate-income families.
- A bank employee serves as the chairperson of the Endowment Committee for an organization that provides early childhood education to low-income families.
- A bank employee serves as board treasurer of an organization that provides academic tutoring, enrichment programming, and social support to students in a school district where more than 50 percent of students receive free or reduced price lunches.

APPLETON AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS - APPLETON AA

The Appleton AA is in northeastern Wisconsin and consists of two of the three counties in the Appleton-Oshkosh-Neenah CSA. The Appleton-Oshkosh-Neenah CSA consists of the Appleton MSA (Outagamie and Calumet Counties) and the Oshkosh-Neenah MSA (Winnebago County). The branch office in Appleton is the only banking office in this AA.

Economic and Demographic Data

The Appleton AA includes all census tracts in Outagamie and Winnebago Counties. Based on 2015 ACS, there were 81 census tracts as follows:

- 14 moderate-income census tracts,
- 58 middle-income census tracts, and
- 9 upper-income census tracts.

The number of census tracts based on the 2020 U.S. Census is 92. This is an increase of 11 census tracts with 2 low-income census tracts and 6 more moderate-income census tracts, as follows:

- 2 low-income census tracts,
- 20 moderate-income census tracts,
- 55 middle-income census tracts,
- 13 upper-income census tracts, and
- 2 census tracts with no income designation.

The low- and moderate-income census tracts are primarily located in Appleton and Oshkosh. The branch office is located in Appleton in Outagamie County in an upper-income census tract based on the 2015 ACS and in a middle-income census tract based on the 2020 U.S. Census. The following table illustrates select demographic characteristics of the AA based on the 2020 U.S. Census.

Demographic Information of the Appleton AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	92	2.2	21.7	59.8	14.1	2.2
Population by Geography	362,435	1.5	16.4	61.8	18.3	2.1
Housing Units by Geography	153,552	1.4	17.8	63.3	16.0	1.5
Owner-Occupied Units by Geography	99,946	0.6	15.3	63.8	20.1	0.2
Occupied Rental Units by Geography	45,783	2.9	23.3	62.1	7.9	3.8
Vacant Units by Geography	7,823	2.1	18.1	64.1	10.5	5.3
Businesses by Geography	24,386	3.0	15.0	62.3	17.5	2.2
Farms by Geography	1,025	0.7	10.2	62.1	26.4	0.5
Family Distribution by Income Level	90,386	18.3	19.6	24.1	38.0	0.0
Median Family Income MSA - 11540 Appleton, WI MSA		\$86,686	Median Housing Value			\$174,053
Median Family Income MSA - 36780 Oshkosh-Neenah, WI MSA		\$79,200	Median Gross Rent			\$801
			Families Below Poverty Level			5.4%
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 153,552 housing units in the AA, with 65.1 percent owner-occupied, 29.8 percent occupied rental, and 5.1 percent vacant. Type of housing is 81.2 percent 1-4 family, 17.3 percent multifamily (five or more units), and 1.5 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

According to January 2023 economic information from Moody’s Analytics, the business cycle status is At Risk for both the Appleton and Oshkosh-Neenah MSAs. Manufacturing is critical to the Appleton MSA, employing one in five workers. Many of the largest employers produce components for the transportation industry, including trucking, aerospace, and farm equipment. Supply-chain conditions are easing, and the prices of critical metal and energy inputs are declining. Appleton’s share of high-wage jobs is well below the national average. Beyond manufacturing, high-paying employment opportunities are scarce. Appleton lacks lucrative service industries, which tend to attract recent college graduates. The out-migration weighs on local consumer services such as healthcare.

The Oshkosh-Neenah MSA is among the 15 most factory-dependent metropolitan areas in the U.S., with the industry employing nearly one in four area workers. Federal contracts, including the U.S. Postal Service’s planned acquisition of 50,000 vehicles from Oshkosh Corporation, should bring hundreds of jobs to the area. Demand for Oshkosh-produced paper and packaging materials soared during the pandemic as consumers increased their use of online retailers. Labor shortages exist in healthcare, as the industry is still trying to recover from the pandemic-induced wave of job changes and early retirements. The number of residents in their prime working years (ages 25 to 54) has been falling steadily since 2010 and does affect capital investments in the area.

Strengths of the Appleton MSA include the proximity to the Port of Green Bay and other Midwest transit hubs, the large commuter workforce, the established manufacturing infrastructure, and the low costs of living and doing business. Weaknesses include low worker productivity, below-average share of high-wage jobs, and weakening migration trends.

Strengths of the Oshkosh-Neenah MSA include the exposure to strong defense spending, the below-average living costs, and the low poverty rate. Weaknesses include the lack of a secondary growth driver and the limited non-manufacturing opportunities.

The economic drivers of the AA are manufacturing and financial services. Top employers with over 2,000 employees include ThedaCare Inc., Affinity Health System, Kimberly-Clark, Thrivent Financial for Lutherans, Oshkosh Corporation, and Amcor Flexibles North America. The largest employment sectors in the Appleton MSA are manufacturing (22.8 percent), professional and business services (12.6 percent), education and health services (12.0), government (12.0 percent), and retail trade (8.9 percent). The largest employment sectors in the Oshkosh-Neenah MSA are manufacturing (19.4 percent), education and health services (13.0 percent), retail trade (11.4), professional and business services (10.8 percent), and government (9.6 percent).

Home sales prices rose over the evaluation period, as shown in the following table. Home sales prices in both Outagamie and Winnebago Counties are below the state level. The number of home sales had been increasing each year until a decline occurred in 2022. Specifically, Outagamie County had 2,661 home sales in 2021 and 2,233 in 2022, and Winnebago County had 2,429 home sales in 2021 and 2,222 in 2022. The same trend occurred statewide.

Median Home Sales Price			
Area	2020	2021	2022
Outagamie County	207,500	234,900	261,100
Winnebago County	174,700	190,000	220,000
State of Wisconsin	220,000	240,000	264,600

Source: Wisconsin Realtors Association

Unemployment rates increased during the evaluation period due to economic struggles brought about by COVID-19, and then improved. The unemployment rates in Outagamie County and Winnebago County were consistently below state and national levels. See the following table for specific unemployment rates.

Area	Average 2020	Average 2021	Average 2022
	%	%	%
Outagamie County	5.5	3.1	2.5
Winnebago County	5.5	3.2	2.5
State of Wisconsin	6.4	3.8	2.9
National Average	8.1	5.3	3.6

Source: U.S. Bureau of Labor Statistics

Competition

The bank operates in a highly competitive environment. The AA is served by 25 FDIC-insured financial entities operating out of 72 banking offices with \$7.2 billion in deposits as of June 30, 2022, according to the FDIC Division of Research and Statistics. FBB ranked 14th with a deposit market share of 2.2 percent. Seven of the thirteen institutions that rank above FBB have a strong regional or national presence and are not considered local community banks.

Moderate competition is present in small business lending. According to 2021 CRA data, 87 financial institutions reported 6,132 small business loans in the Appleton AA. FBB ranked 19th, reporting a market share of 0.9 percent by number of loans and 5.0 percent by dollar volume. The top three lenders are Nicolet National Bank, JPMorgan Chase Bank NA, and US Bank NA, representing 44.1 percent of the market share by number of loans.

Community Contacts

To assist in identifying the credit and community development needs and opportunities of the AA, examiners contacted an economic development corporation that focuses on 18 counties in northern Wisconsin, including the Appleton AA.

The contact stated that there are always credit needs for small business start-up and business expansion financing, both for capital funds and for ongoing operations. Many banks aren't able to lend to start-up businesses due to the higher risk, which forces the business owners to seek alternative funding sources. The contact stated that labor shortage is a challenge for existing businesses and is a deterrent for attracting new businesses in the area, especially for high technology businesses. The contact indicated that plenty of business and industrial parks are available with some vacant space, as well as vacant buildings for purchase and rehabilitation. Opportunity Zones are present in Appleton, Oshkosh, Menasha, and Neenah, and many Tax Increment Financing districts are also present that allow tax incentives for investments in the area.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and economic and demographic data, examiners determined the primary needs and opportunities in the AA are affordable housing and small business loans. The significant percentage of low- and moderate-income families (18.3 percent and 19.6 percent, respectively) support the need for affordable housing. Comments by the community contact support the need for small business loans, as well as the percentage of businesses with revenues of \$1 million or less (93.5 percent of the businesses reporting revenues in 2022). Furthermore, as indicated by economic and demographic data, the AA has community development opportunities in economic development and community services.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE APPLETON AA

LENDING TEST

Lending activity is good. The geographic distribution of loans, the level of community development loans, and innovative and/or flexible lending practices are adequate. Lending to businesses of different sizes is poor.

Lending Activity

The bank's lending levels reflect good responsiveness to the credit needs in the Appleton AA. FBB originated 61 small business loans in 2020, 53 loans in 2021, and 33 loans in 2022. As a percentage of all small business loans in the AAs, FBB made 7.6 percent by number of loans in this AA in 2020, 6.4 percent in 2021, and 9.0 percent in 2022. FBB ranked 5th out of 87 lenders with 5.0 percent loan market share in 2021 by dollar volume of loans. This loan ranking exceeds FBB's deposit ranking, as FBB ranked 14th out of 25 financial institutions as of June 30, 2022. FBB's loan market share is more than twice the deposit market share of 2.2 percent.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Appleton AA, particularly in the low- and moderate-income census tracts. The sole branch office in this AA is located in Appleton in close proximity to the moderate-income census tracts. There were no low-income census tracts in 2020 and 2021. Classifications of the census tracts changed in 2022, and resulted in two low-income census tracts. The bank exceeded demographic data in these low-income tracts in 2022. In the moderate-income census tracts, the bank exceeded aggregate and demographic data in 2020 and 2021. The bank's performance dropped in 2022 and was significantly below demographic data. Examiners placed more weight on 2020 and 2021, which have aggregate data available as a comparison. As a result, the bank's geographic distribution for the Appleton AA is adequate.

Geographic Distribution of Small Business Loans in the Appleton AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	3.0	--	2	6.1	389	2.8
Moderate						
2020	15.3	14.3	13	21.3	4,638	21.2
2021	14.9	13.9	9	17.0	2,059	11.3
2022	15.0	--	1	3.0	780	5.6
Middle						
2020	69.4	67.9	33	54.1	10,975	50.2
2021	69.7	68.7	31	58.5	10,758	59.2
2022	62.3	--	20	60.6	9,020	64.4
Upper						
2020	15.3	17.8	15	24.6	6,254	28.6
2021	15.3	17.4	13	24.5	5,356	29.5
2022	17.5	--	9	27.3	3,742	26.7
Not Available						
2020	0.0	0.0	0	0.0	0	0.0
2021	0.0	0.0	0	0.0	0	0.0
2022	2.2	--	1	3.0	65	0.5
Totals						
2020	100.0	100.0	61	100.0	21,867	100.0
2021	100.0	100.0	53	100.0	18,173	100.0
2022	100.0	100.0	33	100.0	13,996	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less in the Appleton AA is significantly below demographic and aggregate data. The number of loans without revenue information substantially exceeds demographic data in 2020. If loans with no revenue information are excluded, the bank's performance in 2020 improves to 21.9 percent; however, this performance remains below demographic and aggregate data. Performance at the prior evaluation in this AA was poor at 14.3 percent in 2017, 36.1 percent in 2018, and 23.8 percent in 2019. Performance is similar at this evaluation, as shown in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category in the Appleton AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	77.1	39.0	7	11.5	1,657	7.6
2021	77.1	53.0	17	32.1	2,567	14.1
2022	82.1	--	9	27.3	2,554	18.2
>\$1,000,000						
2020	7.7	--	25	41.0	10,531	48.2
2021	7.6	--	28	52.8	12,922	71.1
2022	5.7	--	24	72.7	11,442	81.8
Revenue Not Available						
2020	15.2	--	29	47.5	9,679	44.3
2021	15.3	--	8	15.1	2,684	14.8
2022	12.2	--	0	0.0	0	0.0
Totals						
2020	100.0	100.0	61	100.0	21,867	100.0
2021	100.0	100.0	53	100.0	18,173	100.0
2022	100.0	100.0	33	100.0	13,996	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Innovative and/or Flexible Lending Practices

FBB makes limited use of innovative and/or flexible lending practices in order to serve credit needs in the Appleton AA. The bank funded 61 loans totaling \$30.1 million in the Appleton AA in 2020, 2021, and 2022. The bank made 7.2 percent of the dollar volume of innovative and/or flexible loans in this AA, which is commensurate with the 6.4 percent to 9.0 percent of small business loans made in this AA, depending upon the year, and the 8.5 percent of deposits in this AA. These loans provided credit to small businesses that may not have otherwise qualified for traditional bank financing. The following table details these innovative and/or flexible loan originations by type and year.

Innovative and/or Flexible Lending Programs in the Appleton AA								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	35	20,623	17	4,927	NA	NA	52	25,550
SBA (non-PPP)	0	0	2	100	2	4,368	4	4,468
Small Ticket Business Loan Program	2	23	1	18	2	28	5	69
Total	37	20,646	20	5,045	4	4,396	61	30,087

Source: Bank Records, NA = Program not available.

Community Development Loans

FBB made an adequate level of community development loans. As shown in the following table, the bank originated \$9.2 million in community development loans during the evaluation period. Of the 65 community development loans in Wisconsin, the bank made 4.6 percent in the Appleton AA by number of loans and 10.2 percent by dollar volume. Of the small business loans in Wisconsin, the bank originated 7.2 percent to 10.0 percent in this AA, depending upon the year. The bank's level of community development loans is lower than the level of small business loans by number of loans and higher by dollar volume. The significant dollar volume supports the conclusion of adequate performance.

Community Development Loans in the Appleton AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	0	0	0	0	0	0	0	0	0	0
2021	1	1,500	0	0	1	3,848	0	0	2	5,348
2022	0	0	0	0	1	3,848	0	0	1	3,848
Total	1	1,500	0	0	2	7,696	0	0	3	9,196

Source: Bank Records

Notable examples of community development loans in the Appleton AA follow:

- FBB renewed a \$3.8 million loan in 2021 and 2022 under the SBA 504 program for the construction of a new restaurant and bar facility in the City of Appleton, Wisconsin.
- FBB originated a \$1.5 million loan to a non-profit organization for a 66-unit apartment building located in Oshkosh, Wisconsin, that serves low-income seniors and disabled tenants.

INVESTMENT TEST

FBB has a poor level of investment and grant activity and an adequate level of responsiveness to credit and community development needs in the Appleton AA. The bank does not use innovative and/or complex investments in this AA.

Investment and Grant Activity

FBB made a poor level of qualified investments and grants in the Appleton AA. FBB made 32 qualified donations totaling \$101,000, which is higher than the \$11,000 level at the prior evaluation. This level equates to 0.2 percent of total investments and donations. In addition, the statewide and regional investments include mortgage-backed securities with \$1.0 million in underlying home mortgage loans in the Appleton AA. Considering this activity, the \$1.1 million level equates to 2.6 percent of total investments and donations. Both percentages are below the 8.5 percent of deposits as of June 30, 2022 and the 6.4 percent to 9.0 percent of small business loans in the AA, depending upon the year. FBB's performance in the Appleton AA is poor, as the level is not commensurate with the level of deposits and loans.

Responsiveness to Credit and Community Development Needs

FBB exhibits adequate responsiveness to credit and community development needs. The statewide and regional investments include mortgage-backed securities with \$1.0 million in underlying home mortgage loans in the Appleton AA. Mortgage-backed securities provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. Given that access to affordable housing is a critical need in the AA, examiners considered these investments to be responsive to the needs of low- and moderate-income families. In addition, the bank made 32 qualified donations for \$101,000 which were particularly responsive to organizations that rely on these contributions to continue their services that benefit low- and moderate-income individuals during the pandemic.

Community Development Initiatives

The bank does not use innovative and/or complex investments to support community development initiatives in the Appleton AA.

SERVICE TEST

Accessibility of delivery systems and reasonableness of business hours and services are adequate in the Appleton AA. FBB is a leader in community development services in the Appleton AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Appleton AA. The sole branch office is in Appleton, Wisconsin, in an upper-income census tract based on 2015 ACS classifications, and in a middle-income census tract based on the 2020 U.S. Census. Alternative delivery systems are summarized in the overall section.

Changes in Branch Locations

FBB did not open or close any offices in the Appleton AA during the evaluation period.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the Appleton AA, particularly low- and moderate-income census tracts and/or individuals. Branch hours are consistent with other FBB branches and comparable to area financial institutions.

Community Development Services

FBB is a leader in providing community development services in the Appleton AA. The overall section contains support for this conclusion by comparing the level of services with the level of bank employment in each AA. The bank spent 386.5 hours providing 11 community development services during the evaluation period. The following table shows the community development services in the Appleton AA by year and by purpose, including both number of services and hours spent.

Community Development Services in the Appleton AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	0	2 84 hours	1 30 hours	0	3 114 hours
2021	0	2 94 hours	0	0	2 94 hours
2022	1 9 hours	4 129.5 hours	1 40 hours	0	6 178.5 hours
Total	1 9 hours	8 307.5 hours	2 70 hours	0	11 386.5 hours
<i>Source: Bank data</i>					

Notable examples of the community development services in the Appleton AA follow:

- A bank employee serves as treasurer of an organization that provides poverty relief to low- and moderate-income individuals.
- A bank employee serves as board treasurer of an organization that provides food to low- and moderate-income individuals.
- A bank employee serves as board member of an organization that is an advocate for small businesses.

STATE OF KANSAS

CRA RATING - STATE OF KANSAS: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF KANSAS

FBB has one AA in the State of Kansas. The KC AA consists of 3 of the 14 counties that comprise the Kansas City, MO-KS MSA. This multistate MSA contains five counties in Kansas and nine counties in Missouri. The KC AA consisted of Johnson County in Kansas and Jackson County in Missouri. In 2021, the bank expanded the AA to include Wyandotte County in Kansas. All three counties are adjacent. The branch office in Leawood, Kansas, is the only banking office in this AA.

Economic and Demographic Data

The KC AA includes all census tracts in Johnson and Wyandotte Counties in Kansas and Jackson County in Missouri. Based on 2015 ACS, there were 399 census tracts as follows:

- 78 low-income census tracts,
- 87 moderate-income census tracts,
- 107 middle-income census tracts,
- 109 upper-income census tracts, and
- 18 census tracts with no income designation.

The number of census tracts based on the 2020 U.S. Census is 445, an increase of 46 census tracts with 23 fewer low-income census tracts and 25 more moderate-income census tracts, as follows:

- 55 low-income census tracts,
- 112 moderate-income census tracts,
- 134 middle-income census tracts,
- 121 upper-income census tracts, and
- 23 census tracts with no income designation.

The low- and moderate-income census tracts are primarily located in Jackson and Wyandotte Counties. The branch office is located in Leawood in Johnson County in an upper-income census tract. This branch is near the state border and in relatively close proximity to the low- and moderate-income census tracts in Jackson County. The following table illustrates select demographic characteristics of the AA based on the 2020 U.S. Census.

Demographic Information of the KC AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	445	12.4	25.2	30.1	27.2	5.2
Population by Geography	1,496,312	9.4	24.6	32.9	32.2	0.9
Housing Units by Geography	638,794	10.4	25.7	33.5	29.3	1.1
Owner-Occupied Units by Geography	367,076	6.0	20.7	35.4	37.4	0.5
Occupied Rental Units by Geography	218,455	15.4	31.7	32.4	18.8	1.7
Vacant Units by Geography	53,263	20.1	35.8	24.7	16.7	2.8
Businesses by Geography	185,550	7.5	20.4	31.2	37.4	3.6
Farms by Geography	4,101	5.7	20.6	35.6	36.6	1.5
Family Distribution by Income Level	364,334	20.9	17.3	20.8	41.0	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value			\$205,238
			Median Gross Rent			\$1,009
			Families Below Poverty Level			7.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 638,794 housing units in the AA, with 57.5 percent owner-occupied, 34.2 percent occupied rental, and 8.3 percent vacant. Type of housing is 80.0 percent 1-4 family, 19.0 percent multifamily (five or more units), and 1.0 percent mobile homes. This data provides insight into the potential credit needs and opportunities for various types of residential lending.

According to October 2022 economic information from Moody’s Analytics, the Kansas City MO-KS MSA’s business cycle status is in Recovery. Although an outsized share of technology and manufacturing heightens exposure to industry-specific challenges, the Kansas City MO-KS MSA is among the most diverse in the U.S., diffusing the economy’s vulnerability to a broader potential downturn. Further, net migration into Kansas City has rebounded better than many large Midwestern metropolitan areas.

Strengths of the area include the well-developed transportation and distribution network, the educated workforce, the above-average per capita income, and the below-average cost of doing business. Weaknesses include the high dependence on the declining telecommunications industry and the suburban sprawl that limits growth in the downtown central business district.

The economic drivers of the area include the fact that Kansas City is a financial center and strong in high technology and logistics. Large employers with 5,000 or more employees include Children’s Mercy Hospital, Cerner Corp., and Honeywell. The largest employment sectors in Kansas City, Kansas, are professional and business services (17.1 percent), education and health services (14.6 percent), government (13.6 percent), retail trade (10.1 percent), and leisure and hospitality services (9.2 percent). The largest employment sectors in Kansas City, Missouri, are education and health services (16.9 percent), government (15.0 percent), professional and business services (13.1

percent), retail trade (10.6 percent), leisure and hospitality services (9.7 percent), and manufacturing (9.5 percent).

According to the Redfin website, median home sales prices in Johnson County rose each year and exceed the State of Kansas level, as shown in the following table. Home sales prices in Wyandotte County are below the State of Kansas level and declined in 2022. Home sales prices in Jackson County also declined in 2022 and are in line with the State of Missouri level.

Median Home Sales Price			
Area	December 2020 (\$)	December 2021 (\$)	December 2022 (\$)
Jackson County (MO)	200,000	230,000	220,000
Johnson County (KS)	325,000	375,000	397,000
Wyandotte County (KS)	176,375	198,750	192,078
State of Kansas	218,200	241,100	251,600
State of Missouri	200,400	224,500	224,500
<i>Source: Redfin</i>			

Unemployment rates increased during the evaluation period due to economic struggles brought about by COVID-19, and then improved. The unemployment rate for Johnson County has consistently been below the state and national level. Wyandotte County has been consistently below the national level but above the state level. Jackson County has generally been below the national level, but above the state level. See the following table for specific unemployment rates.

Area	Average 2020 %	Average 2021 %	Average 2022 %
Jackson County (MO)	7.2	5.5	2.7*
Johnson County (KS)	4.9	2.7	2.3
Wyandotte County (KS)	7.7	4.7	3.3
State of Kansas	5.8	3.3	2.7
State of Missouri	6.1	4.4	2.5
National Average	8.1	5.3	3.6
<i>Source: U.S. Bureau of Labor Statistics; *Unemployment rate for the month of December 2022</i>			

Competition

The bank operates in a highly competitive environment. The AA is served by 82 FDIC-insured financial entities operating out of 452 banking offices with \$71.0 billion in deposits as of June 30, 2022, according to the FDIC Division of Research and Statistics. FBB ranked 43rd with a deposit market share of 0.2 percent. Twenty of the 42 institutions that rank above FBB have a strong regional or national presence and are not considered local community banks.

Moderate competition is present in small business lending. According to 2021 CRA data, 184 financial institutions reported 38,282 small business loans in the KC AA. FBB ranked 42nd, reporting a market share of 0.2 percent by number of loans and 0.9 percent by dollar volume. The

top three lenders are American Express NA, JPMorgan Chase Bank NA, and US Bank NA, representing 36.8 percent of the market share by number of loans.

Community Contacts

To assist in identifying the credit and community development needs and opportunities, examiners reviewed two recently completed community contacts serving the AA, one with a representative of an economic development corporation covering Jackson County and the other with a representative of the economic development division of the government of Wyandotte County.

The contact for Jackson County indicated that the area economy is stable, and that the healthcare and technology sectors provide primary sources of employment. The contact indicated that there is a great need for affordable housing in the area. There are some affordable housing projects in progress; however, the contact believes they will not be able to keep up with the need. The primary credit needs mentioned by the contact included home mortgage and small business loans. The contact indicated that financial institutions could better serve the credit needs of the area by investing in local projects.

The contact for Wyandotte County indicated home loans are the primary credit needs in the area. The contact indicated that the county needs higher caliber jobs that provide a living wage. The contact also noted an enormous need for housing of all types throughout the county, and a very large number of vacant lots that need to be developed. The contact indicated that the current pace of construction is not adequate to meet the housing needs, and developers are facing challenges such as increasing costs and supply line disruptions. The contact thought it would be beneficial if financial institutions could help more to support residential construction projects of all types, as well as efforts to rehabilitate existing housing. The contact indicated that first-time homebuyer programs are very valuable, and some lenders have participated in a down-payment assistance program. However, the Department of Housing and Urban Development program income restrictions made it difficult to find qualified applicants.

Credit and Community Development Needs and Opportunities

Considering demographic and economic data, as well as information from the community contacts, examiners determined that small business and home mortgage loans represent the primary credit needs in the AA. This conclusion is supported by area demographics on the number of small businesses and housing units in the AA. Community development needs include affordable housing, community services, economic development, and revitalization/stabilization. This conclusion is supported by the number of low- and moderate-income families and census tracts, and the number of small businesses in the AA.

SCOPE OF EVALUATION – STATE OF KANSAS

The rating for the State of Kansas is based upon the full-scope evaluation of the bank's performance in the KC AA, which is the sole AA in Kansas. Since the State of Kansas is a separately rated area, a full-scope review on the sole AA is required. The bank's rating for the State of Kansas carries

little weight in the overall rating given that the substantial majority of the bank's loans, deposits, and community development activities are in Wisconsin.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE STATE OF KANSAS

LENDING TEST

A "Low Satisfactory" rating is assigned in the State of Kansas. Innovative and/or flexible lending practices are good. Lending activity, the geographic distribution of loans, lending to businesses of different sizes, and the level of community development loans are adequate.

Lending Activity

The bank's lending levels reflect adequate responsiveness to the credit needs in the KC AA. FBB originated 137 small business loans in 2020, 84 loans in 2021, and 36 loans in 2022. As a percentage of all small business loans in the AAs, FBB made 17.2 percent by number of loans in this AA in 2020, 10.2 percent in 2021, and 9.9 percent in 2022. FBB ranked 28th out of 184 lenders with 0.9 percent loan market share in 2021 by dollar volume of loans. This loan ranking exceeds FBB's deposit ranking, as FBB ranked 43rd out of 82 financial institutions as of June 30, 2022. FBB's loan market share exceeds the deposit market share of 0.2 percent.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the KC AA. The sole branch office in this AA is located in an upper-income census tract in Johnson County in Leawood, Kansas. The vast majority of low- and moderate-income census tracts in this AA are located in Jackson County, Missouri, and Wyandotte County, Kansas. In the low-income census tracts, FBB's performance is slightly above aggregate and demographic data in 2020, below aggregate and demographic data in 2021, and significantly below demographic data in 2022. In the moderate-income census tracts, the bank's performance reflects an increasing trend with being below aggregate and demographic data in 2020, in line with aggregate and demographic data in 2021, and above demographic data in 2022. Examiners placed more weight on performance in 2020 and 2021, which have aggregate data available as a comparison and have fewer loans with no revenue available. As a result, the bank's geographic distribution for the KC AA is adequate.

Geographic Distribution of Small Business Loans in the KC AA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	9.2	8.3	13	9.5	2,907	15.2
2021	9.2	8.7	6	7.1	1,845	11.2
2022	7.5	--	1	2.8	363	2.5
Moderate						
2020	17.4	16.3	18	13.1	3,452	18.1
2021	17.2	16.9	14	16.7	4,925	30.0
2022	20.4	--	8	22.2	3,831	26.1
Middle						
2020	30.4	27.8	23	16.8	3,367	17.6
2021	29.6	27.8	17	20.2	2,055	12.5
2022	31.2	--	6	16.7	3,661	24.9
Upper						
2020	40.5	44.3	76	55.5	8,475	44.4
2021	41.7	44.0	42	50.0	5,652	34.5
2022	37.4	--	10	27.8	2,833	19.3
Not Available						
2020	2.5	3.2	7	5.1	898	4.7
2021	2.3	2.7	5	6.0	1,923	11.7
2022	3.6	--	11	30.6	4,013	27.3
Totals						
2020	100.0	100.0	137	100.0	19,099	100.0
2021	100.0	100.0	84	100.0	16,400	100.0
2022	100.0	100.0	36	100.0	14,701	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Borrower Profile

The distribution of loans to borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes. Performance to businesses with revenues of \$1 million or less in the KC AA is significantly below demographic data for all three years. However, aggregate data is viewed as a better comparable than demographic data. In 2020, the bank originated a substantial portion of small business loans where revenue was not available. If such loans are excluded, the bank's performance improves to 28.6 percent of loans originated to business with revenues of \$1 million or less. This performance still trails the aggregate. However, 2021 shows an increasing trend, as performance improved to exceed aggregate data. Aggregate data is not available for 2022 but the bank's performance is similar to its 2021 performance. At the

prior evaluation, the bank’s performance was very poor with 33.3 percent in 2017, 29.3 percent in 2018, and 24.4 percent in 2019. The bank’s performance to businesses with revenues of \$1 million or less improved to reflect an adequate distribution in 2021 and 2022, as reflected in the following table.

Distribution of Small Business Loans by Gross Annual Revenue Category in the KC AA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	82.8	37.2	8	5.8	1,696	8.9
2021	85.3	46.9	46	54.8	5,618	34.3
2022	89.3	--	18	50.0	7,331	49.9
>\$1,000,000						
2020	6.2	--	20	14.6	6,316	33.1
2021	5.1	--	30	35.7	8,908	54.3
2022	3.6	--	11	30.6	4,879	33.2
Revenue Not Available						
2020	11.0	--	109	79.6	11,087	58.1
2021	9.6	--	8	9.5	1,874	11.4
2022	7.1	--	7	19.4	2,491	16.9
Totals						
2020	100.0	100.0	137	100.0	19,099	100.0
2021	100.0	100.0	84	100.0	16,400	100.0
2022	100.0	100.0	36	100.0	14,701	100.0
<i>Source: 2020, 2021, & 2022 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Innovative and/or Flexible Lending Practices

FBB uses innovative and/or flexible lending practices in order to serve credit needs in the KC AA. The bank funded 193 loans totaling \$28.8 million in the KC AA in 2020, 2021, and 2022. The bank made 22.8 percent of the dollar volume of innovative and/or flexible loans in this AA, which exceeds the 9.9 percent to 17.2 percent of small business loans made in this AA, depending upon the year, and the 5.8 percent of deposits in this AA. These loans provided credit to small businesses that may not have otherwise qualified for traditional bank financing. The following table details these innovative and/or flexible loan originations by type and year.

Innovative and/or Flexible Lending Programs in the KC AA								
Program	2020		2021		2022		Total	
	#	\$000s	#	\$000s	#	\$000s	#	\$000s
SBA (PPP)	111	17,558	48	4,872	NA	NA	159	22,430
SBA (non-PPP)	1	1,252	5	1,392	2	1,059	8	3,703
Small Ticket Business Loan Program	3	97	4	122	19	2,470	26	2,689
Total	115	18,907	57	6,386	21	3,529	193	28,822

Source: Bank Records, NA = Program not available.

Community Development Loans

FBB made an adequate level of community development loans in the KC AA. Of the bank's 76 community development loans, the KC AA's 11 loans represents 14.5 percent. Small business loans range from 9.9 percent to 17.2 percent in the KC AA, depending upon the year. This comparison supports the conclusion that FBB's performance is adequate in the KC AA. The following table details the bank's community development loans in the AA by year.

Community Development Loans in the KC AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
2020	0	0	2	4,000	0	0	0	0	2	4,000
2021	2	1,902	2	2,030	2	7,113	0	0	6	11,045
2022	2	6,720	0	0	0	0	1	2,665	3	9,385
Total	4	8,622	4	6,030	2	7,113	1	2,665	11	24,430

Source: Bank Records

Notable examples of community development loans in the KC AA follow:

- FBB originated a \$2.0 million line of credit for a facility that offers home supportive care and childcare for developmentally disabled persons and obtains Medicaid and state funding.
- FBB originated two loans under the SBA 504 program for \$4.2 million and \$2.9 million to a company for the development and operation of a new transfer station in Grandview, a suburb of Kansas City, Missouri.
- FBB originated a \$2.0 million line of credit in 2020 and 2021 to a company that provides community development services to people who qualify for Medicaid. The line of credit is in place to meet Medicaid and State of Kansas requirements.

INVESTMENT TEST

The Investment Test rating is Outstanding in the State of Kansas. FBB made an excellent level of investment and grant activity and an excellent level of responsiveness to credit and community development needs in the KC AA. The bank does not use innovative and/or complex investments in the KC AA.

Investment and Grant Activity

FBB made an excellent level of qualified investments and grants in the KC AA. FBB made 35 qualified investments and donations totaling \$11.1 million, which is significantly higher than the \$4,000 level at the prior evaluation. This level equates to 25.8 percent of total investments and donations. In addition, the portion of the regional investments in this AA equals \$2.0 million, and when considered with total activity, equates to 30.4 percent of total investments and donations. Both percentages exceed the 5.8 percent of deposits as of June 30, 2022 and the 9.9 percent to 17.2 percent of small business loans in the AA, depending upon the year. FBB’s performance in the KC AA is excellent, as the level exceeds the level of deposits and loans.

Qualified Investments in the KC AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2020	1	2,010	1	1,035	0	0	0	0	2	3,045
2021	2	5,591	0	0	0	0	0	0	2	5,591
2022	2	2,482	0	0	0	0	0	0	2	2,482
Subtotal	5	10,083	1	1,035	0	0	0	0	6	11,118
Qualified Grants & Donations	0	0	29	23	0	0	0	0	29	23
Total	5	10,083	30	1,058	0	0	0	0	35	11,141
<i>Source: Bank Records</i>										

Responsiveness to Credit and Community Development Needs

FBB exhibits excellent responsiveness to credit and community development needs, as evidenced by the following breakdown.

- The affordable housing category includes five mortgage-backed securities totaling \$10.1 million, which are secured by home mortgage loans to low- and moderate-income individuals in the KC AA. In addition, the regional investments include mortgage-backed securities with \$2.0 million in underlying home mortgage loans in the KC AA. As stated previously, mortgage-backed securities provide liquidity to lenders making affordable housing loans and enable them to make additional home loans to low- and moderate-income borrowers. This is responsive to the critical affordable housing needs in the AA.
- The community services category includes a school bond for \$1.0 million, where over 50 percent of students at the school receive free or reduced lunches. In addition, this category includes 29 qualified donations for \$23,000 which has been particularly responsive to organizations that rely on these contributions to continue to serve low- and moderate-income individuals.

Community Development Initiatives

The bank does not use innovative and/or complex investments to support community development initiatives in the KC AA.

SERVICE TEST

The Service Test is Low Satisfactory in the State of Kansas. Accessibility of delivery systems, reasonableness of business hours and services, and community development services are adequate in the KC AA.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the KC AA. The sole branch office is located in Leawood, Kansas, in an upper-income census tract based on both 2015 ACS and 2020 U.S. Census data. Alternative delivery systems are summarized in the overall section.

Changes in Branch Locations

FBB did not open or close any offices in the KC AA during the evaluation period.

Reasonableness of Business Hours and Services

Business hours and services do not vary in a way that inconveniences portions of the KC AA, particularly low- and moderate-income census tracts and/or individuals. The KC AA branch's operating hours are consistent with other FBB branches.

Community Development Services

FBB provided an adequate level of community development services in the KC AA. The overall section contains support for this conclusion by comparing the level of services with the level of bank employment in each AA. Bank employees spent 161.5 hours providing 11 community development services during the evaluation period. The following table shows the community development services in the KC AA by year and by purpose, including both number of services and hours spent.

Community Development Services in the KC AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
2020	0	4 47 hours	4 75 hours	0	8 122 hours
2021	0	0	2 32 hours	0	2 32 hours
2022	0	0	1 7.5 hours	0	1 7.5 hours
Total	0	4 47 hours	7 114.5 hours	0	11 161.5 hours

Source: Bank data

Notable examples of the bank's community development services in the KC AA follow:

- A bank employee serves as a mentor for an early stage business incubator company.
- A bank employee serves as a board member of a local entity that assists homeless mothers.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

First Business Bank	
Scope of Examination: Performance under the Lending Test was assessed through an evaluation of the bank’s CRA small business loan data for the complete years of 2020, 2021, and 2022. Community development loans, investments, and services since the prior evaluation dated 1/21/2020 are included. Prior period investments are included at current book value.	
Time Period Reviewed:	1/21/2020 to 3/6/2023
Products Reviewed: Community Development Loans 1/21/2020 to 3/6/2023 Small Business Loans 1/1/2020 to 12/31/2022	

List of Affiliates and Products Reviewed		
Affiliates	Affiliate Relationship	Products Reviewed
First Business Bank Specialty Finance, LLC	Subsidiary of Bank	Small Ticket Business Loans

List of Assessment Areas and Type of Evaluation			
Rated Area/ Assessment Area	Type of Evaluation	Branches Visited	Other Information
State of Wisconsin: Madison AA	Full scope	None	None
Milwaukee AA	Full scope	None	None
Appleton AA	Full scope	None	None
State of Kansas: KC AA	Full scope	None	None

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Overall Institution	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Wisconsin	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Kansas	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

First Business Bank Branch Locations

Branch	Address	City	State	Zip	County	Phone	MSA# and Name	Census Tract	Income Tract Level	Lobby Hours	Services	Night Drop
Madison Southcentral WI	401 Charmany Drive	Madison	WI	53719	Dane	608-238-8008	31540 Madison, WI	0004.08	Low	M-F 8 am–5 pm	Commercial Loans Consumer Loans Real Estate Loans Deposits	Yes
Milwaukee Southeast WI	17335 Golf Parkway	Brookfield	WI	53045	Waukesha	262-792-1400	33340 Milwaukee- Waukesha, WI	2012.03	Upper	M-F 8 am–5 pm	Commercial Loans Consumer Loans Real Estate Loans Deposits	No
Appleton Northeast WI	3913 W. Prospect Avenue	Appleton	WI	54914	Winnebago	920-734-1800	36780 Oshkosh- Neenah, WI	0024.01	Middle	M-F 8 am-5 pm	Commercial Loans Consumer Loans Real Estate Loans Deposits	Yes
Kansas City	11141 Overbrook Rd	Leawood	KS	66211	Johnson	913-681-2223	28140 Kansas City, MO- KS	0533.01	Upper	M-F 8 am–5 pm	Commercial Loans Consumer Loans Real Estate Loans Deposits	No



First Business Bank

401 Charmany Drive
Madison, WI 53719

608-238-8008 | NASDAQ: FBIZ

First Business Bank Branch Locations Opened and Closed

2021

First Business Bank has not opened or closed any branches during the year.

2022

First Business Bank has not opened or closed any branches during the year.

2023

First Business Bank has not opened or closed any branches during the year.

Updated 3/19/2024



Products and Services Offered

Business Credit Products

- Letters of Credit
- Lines of Credit
- Draw Note
- Term Loan
- Commercial Real Estate – Construction Loan
- Commercial Real Estate – Mini-Perm Loan
- SBA 7a
- SBA 504
- Credit Cards

Specialty Financing Products

- Asset Based Lending
 - Asset based working capital lines
 - Commercial Real Estate
 - Term Loans
- Equipment Finance
 - Leasing and equipment financing
- Dealer Floorplan Financing
 - Floorplan financing focused on independently owned car dealerships
- Accounts Receivable Financing
 - Lending based on accounts receivable invoices

Business Deposit Products and Services

- Checking Accounts
- Money Market Accounts
- Certificates of Deposit
- Intrafi – CDARS
- Intrafi – ICS Deposits
- Debit Cards
- Courier (Third Party Local Service)
- Bank by Mail
- Night Depository (Madison and Northeast regions only)



Treasury Management Services

- Account Analysis
- Online Banking
- Mobile Banking
- Securlock Equip Mobile App
- Autobooks
- Sweeps and Scheduled Transfers
- Controlled Disbursement Account
- ACH Debit Block
- ACH Positive Pay
- Positive Pay
- Check Block
- Fednow Payments
- Lockbox
- Integrated Payables
- ACH Processing
- Account Reconciliation
- Wire Transfers
- Telephone Transfers
- Remote Deposit Capture
- Smart Pay Express
- TRIPS Deposited Check Return Service

Consumer Credit Products

- Home Equity Lines of Credit (HELOC)
- Home Equity Loans
- Residential 1st Mortgages
- Lot Loans
- Bridge Loans
- Line of Credit
- Term Loan
- Credit Cards



Consumer Deposit Products and Services

- Checking Accounts
- Money Market Accounts
- Health Savings Accounts
- Certificates of Deposit
- VISA Debit and ATM cards
- Online Banking
- Mobile Banking
- TRIPS Deposited Check Return Service
- Intrafi – CDARS
- Intrafi – ICS Deposits

Other Deposit Services

- Cashier's Checks
- Statement Options
- Savings Bonds
- VISA Gift Cards
- Commercial Paper
- Cash Handling Services

Referral Services

- Deluxe Checks
- Deluxe Online Check Reorder
- Deluxe Print + Mail Service
- Deluxe E-Check Service
- Deluxe Provent ID Theft and Fraud Protection
- Dash Solutions Reloadable Biznow Cards
- Dash Solutions VISA Payroll Cards
- M3 Insurance Solutions Inc
- Merchant Services

International Services

- Wire Transfers
- Forward Contract
- Options
- Documentary Letters of Credit
- International Payments
- Foreign Currently Purchases



Private Wealth Services

- Investment Management
- Revocable Living Trusts
- Trusts Under Will, IRA Trust Services
- Irrevocable Trusts
- Special Needs Trusts
- Estate Settlement Services
- Guardianships/Conservatorships
- Business Succession Trusts
- Escrow Services
- Non-Retirement Plan Investment Management
- Corporate Trusts
- Qualified Retirement Plans (Trustee and Investment Services)
 - 401(k) Plans
 - Profit Sharing Plans
 - Pension Plans
 - 403(b) Plans

Company Retirement Plans

- Plan Design
- Investment Services
- Fiduciary Services
- Recordkeeping and Administration
- Participant Education and Services
- Conversion Support

Hours of Operation

Monday through Friday 8 a.m. to 5 p.m.

Treasury Management

Fee Schedule



Wisconsin Region

Analyzed Checking

Maintenance Fee	\$29.00/mo
OD/Uncollected Funds – Daily	Prime + 4%
Deposit Assessment – per \$1,000	\$0.1333
Preauthorized Credit	\$0.30/item
Preauthorized Debit	\$0.30/item
Other Credits	\$0.30/item
Other Debits	\$0.30/item
Per Check/Debit	\$0.32/item
Per Deposit/Credit	\$1.00/item
Deposited Items - On Us	\$0.16/item
Deposited Items - Local	\$0.16/item
Deposited Items - Transit	\$0.16/item

Business Value Checking

Business Checking 10

Business 10 Debit Items Over Limit**	\$26.00/occurrence
Received Instant Payment	Waived

Business Checking 100

Minimum Balance Fee	
(Balance less than \$15,000)	\$26.00/mo
Business 100 Items Over Limit**	\$1.00/item
Received Instant Payment	Waived

Business Checking 250

Minimum Balance Fee	
(Balance less than \$40,000)	\$26.00/mo
Business 250 Items Over Limit**	\$1.00/item
Received Instant Payment	Waived

**Items include, but not limited to: deposited items, checks, ACH debits and credits, POS purchases, and FedNow debits and credits.

Sweeps

One Way Sweep	\$25.00/mo
Zero Balance Account	\$32.00/mo
First Business Sweep	\$130.00/mo
First Business & LOC Sweep	\$225.00/mo
Extended Coverage Sweep	\$135.00/mo
Extended Coverage & LOC Sweep	\$225.00/mo
LOC Sweep	\$200.00/mo

Online Business Banking

Standard Reporting Base Fee	\$40.00/mo
Standard Reporting add'l accts>3	\$5.00/mo
Premium Reporting Base Fee	\$75.00/mo
Premium Reporting add'l accts>3	\$10.00/mo
Stop Payment via Online Banking	\$22.00/occurrence
Hard Token Set-Up	\$30.00/token
Hard Token Replacement	\$40.00/token
Hard Token Shipping (2 day)	\$20.00/pkg
Hard Token Shipping (next day)	\$30.00/pkg
Image Search Base Fee*	\$15.00/mo
Image Search Per Item	\$0.10/image

Statements

E-statements	No Charge
Paper Statement Fee	\$15.00/month
Special/Additional Statement Fee	\$12.00/statement

Bill Payment*

Bill Payment Base Fee	\$15.00/mo
Bill Payment Transactions	\$0.40/item
(30 Items Included per month)	
Bill Payment Image Copy	\$6.00/copy
Bill Payment Stop Payment	\$25.00/occurrence
Bill Payment Return Item	\$30.00/item

Automated Clearing House (ACH)*

ACH Base Fee	\$42.00/mo
Originated ACH Transactions	\$0.18/item
Same Day ACH Transactions	\$1.75/item
File Submission	\$2.00/file
ACH Return Credit (standard or same day)	\$6.50/item
ACH Return Debit (standard or same day)	\$6.50/item
ACH File Reversal	\$40.00/file
Notification of Change	\$8.00/item
Prefunding Fee (per each ACH ID)	\$15.00/mo

External Transfer

Online Business Banking – External Transfer Setup*	No charge
Scheduled Transfer Setup	\$10.00/setup
Scheduled Transfer Change	\$10.00/change

Member FDIC | Fees Effective January 3, 2024

*Online Business Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Global Electronic Funds Transfer (EFT)

Global EFT Payment	\$2.00/item
Global EFT Hard Token Set Up	\$50.00/token
Global EFT Hard Token Replacement	\$50.00/token
Global EFT Token Shipping (2 day)	\$20.00/pkg
Global EFT Token Shipping (Next Day)	\$30.00/pkg

Wire Transfers

Wire Online Banking Base Fee*	\$16.00/mo
Online Business Banking Domestic Wires	
Wire Onl Rep Dom*	\$22.00/wire
Wire Online Dom*	\$24.00/wire
Manual Domestic Wires	
Wire Out Dom	\$40.00/wire
Reverse Wire	\$42.00/wire
Incoming Domestic Wires	
Incoming Wire	\$17.00/wire
Online Business Banking International Wires	
Wire Online INTL– any currency*	\$36.00/wire
Manual International Wires	
Wire Out INTL – any currency	\$50.00/wire
Incoming International Wires	
Incoming Wire INTL	\$19.00/wire

FedNow

Received Instant Payment	\$1.00/Payment
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Electronic Data Interchange (EDI)

EDI Reporting	\$26.00/account
EDI Per Report (Online, Email, SFTP)	\$2.50/report
EDI Report Rerun (Online, Email, SFTP)	\$0.75/report

Remote Deposit

Mobile App	
Mobile Base Fee	No Charge
Mobile Deposits*	\$1.00/deposit
(10 deposits included/per month)	
Mobile Batch	
Mobile Batch Base Fee	\$25.00/mo
Mobile Batch Per Deposit	\$1.00/deposit
Deposit Scanner	
Remote Deposit Base Fee	\$58.00/mo
Remote Deposit Per Item	\$0.06/item
(200 items Included/per month)	
Remote Deposit Coupon Scanning	\$0.10/coupon
<i>If using both deposit scanner and mobile batch, the remote deposit base fee will apply and per item fees will be charged per the method of deposit.</i>	
Basic Scanner for First Location	
CX-30 Scanner	Included

Additional Scanner Options

CX-30 Scanner	\$395.00
Digital Check TS-240 Scanner	\$810.00
Panini Vision X Scanner	\$1,100.00
Panini ml:Deal Scanner	\$415.00

Smart Pay Express

Smart Pay Express Setup & Training	\$150.00
Smart Pay Express Base Fee	\$45.00/mo
Smart Pay Express Customization	\$50.00/hour
Smart Pay Express Per Transaction (ACH, Credit Card, Debit Card, PayPal)	\$0.16/item
Setup Fee Includes:	
Custom Branded Site with Company Logo	
User Manuals	
2 Hours of Custom Training	
Multiple Payment Description Categories (ex: one for invoices, one for rent)	
Customization Includes:	
Account Validation Setup	
Additional URLs	
Site Updates (new logo, colors, language, etc.)	
Other Non-standard Updates	
Optional Smart Pay - Credit Card	
Smart Pay Express Gateway Setup	\$75.00
Smart Pay Express Gateway Base fee	\$15.00/mo
<i>Additional fees from your merchant processor will apply.</i>	
PayPal Monthly Fee	No Charge

Controlled Disbursement

Controlled Disbursement Base fee	\$130.00/mo
Controlled Disbursement Per Item Fee	\$0.05/check

Fraud Protection

Check Positive Pay*	
Check Positive Pay Base Fee	\$45.00/mo
Additional Accounts	\$30.00/mo
Positive Pay Transactions Uploaded	\$0.08/item
Positive Pay Exceptions Reported	\$2.00/item
Reverse Positive Pay*	
Reverse Positive Pay Base Fee	\$45.00/mo
Additional Accounts	\$30.00/mo
ACH Positive Pay*	
ACH Positive Pay Base Fee	\$30.00/account
Block Services	
ACH Block	\$20.00/mo
Check Block	\$15.00/mo

Member FDIC | Fees Effective January 3, 2024

*Online Business Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Account Reconciliation*

Full Account Recon Base Fee (deposits/checks)	\$65.00/mo
Partial Account Recon Base Fee (checks only)	\$55.00/mo
Deposit Account Recon Base Fee (deposit only)	\$55.00/mo
Additional Accounts	\$30.00/acct

Overdraft And Non-Sufficient Funds

Overdraft Item (fewer than 9 occurrences)	\$50.00/item
Overdraft Item (9 or more occurrences)	\$75.00/item
Return Item (fewer than 9 occurrences)	\$50.00/item
Return Item (9 or more occurrences)	\$75.00/item

Fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH ("Item"). Whether your Items will be returned is discretionary and we reserve the right not to pay. Return items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds.

Check Return Fees

Online Banking Notice w/ Image	No Charge
Email Notice	\$2.00/occurrence
Redeposited Item	\$13.00/item
Return Item Final	\$13.00/item
Special Instructions - Alt Account	\$7.50/occurrence
Special Inst - Alt Advice Address	\$7.50/occurrence
Special Instruction - No Redeposits	\$7.50/occurrence

Cash Handling Services

First Business Bank Location (Same Day Credit)

Rolled Coin Purchased	\$0.50/roll
Strapped Currency Purchased	\$1.50/strap
Coin Box Purchase	\$5.00/box
Cash Deposited (Per unit over \$2,000 each month)	\$0.0020

Cash Vault (Next Day Credit)

Per Vault Deposit	\$2.00/deposit
Deposit Amount	\$0.0007/dollar
Base Order Fee	\$5.00/order
Coin Deposited Full Bag	\$4.00/bag
Coin Deposited Half Bag	\$4.00/bag
Coin Order Full Bag	\$0.60/bag
Change Order Per Coin Roll	\$0.15/roll
Standard Strap Order	No Charge
Nonstandard Currency Order Add'l Fee	\$3.00/order
Manual Order Add'l Fee	\$15.50/order

Smart Safe (Same Day Credit)

Smart Safe Provisional Deposit \$3.00/deposit
Remaining fees are the same as the Cash Vault fees above. Cost of purchasing or renting the Smart Safe is separate.

Miscellaneous Fees

Audit Verification	\$55.00/occurrence
Account Research	\$75.00/hour
Copy of Paid Check	\$6.00/item
Business Deposit Adjustment	\$8.00/item
Cashier's Check	\$15.00/check
Foreign Collection Item	\$6.00/item
Foreign Deposit Item	\$5.00/item
Garnishment/Levy/Legal	\$100.00/request
Replace Debit Card or PIN	\$5.00/request
Expedited Debit Card or PIN	\$75.00/request
Special Collection	\$25.00/item
Special Handling	\$50.00/mo
Stop Payment	\$36.00/request
VISA Gift Cards	\$4.00/card
Deposit Account Control	\$250.00/set up
Agreement Set Up	
Deposit Account Control	\$250.00/activation
Agreement Activation	

Member FDIC | Fees Effective January 3, 2024

*Online Business Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Treasury Management

Fee Schedule



Kansas City Region

Analyzed Checking

Maintenance Fee	\$20.00/mo
Uncollected Funds ¹ – Daily Usage	4%
Deposit Assessment – per \$1,000	\$0.12
Preauthorized Credit	\$0.26/item
Preauthorized Debit	\$0.22/item
Other Credits	\$0.26/item
Other Debits	\$0.22/item
Per Check/Debit	\$0.25/item
Per Deposit/Credit	\$0.50/item
Deposited Items - On Us	\$0.13/item
Deposited Items - Local	\$0.13/item
Deposited Items - Transit	\$0.13/item

¹May incur overdraft and return item fees in addition to the uncollected funds fee.

Business Value Checking

Business Checking 10

Business 10 debit Items Over limit**	\$26.00/occurrence
Received Instant Payment	Waived

**Items include, but not limited to: deposited items, checks, ACH debits and credits, POS purchases, and FedNow debits and credits.

Sweeps

One Way Sweep	\$25.00/mo
Zero Balance Account	\$30.00/mo
First Business Sweep	\$130.00/mo
First Business & LOC Sweep	\$250.00/mo
Extended Coverage Sweep	\$130.00/mo
Extended Coverage & LOC Sweep	\$250.00/mo
LOC Sweep	\$200.00/mo

Online Business Banking

Standard Reporting Base Fee	\$30.00/mo
Standard Reporting add'l accts>3	\$5.00/mo
Premium Reporting Base Fee	\$40.00/mo
Premium Reporting add'l accts>3	\$10.00/mo
Stop Payment via Online Banking	\$30.00/occurrence
Hard Token Set-Up	\$30.00/token
Hard Token Replacement	\$40.00/token

Hard Token Shipping (2 day)	\$20.00/pkg
Hard Token Shipping (next day)	\$30.00/pkg
Image Search Base Fee*	\$15.00/mo
Image Search Per Item	\$0.10/image

Statements

E-statements	No Charge
Paper Statement Fee	\$15.00/month
Special/Additional Statement Fee	\$12.00/statement

Bill Payment*

Bill Payment Base Fee	\$15.00/mo
Bill Payment Per Item (30 Items Included per month)	\$0.40/item
Bill Payment Image Copy	\$6.00/copy
Bill Payment Stop Payment	\$25.00/occurrence
Bill Payment Return Item	\$30.00/occurrence

Automated Clearing House (ACH)*

ACH Base Fee	\$37.00/mo
Originated ACH Transactions	\$0.17/item
Same Day ACH Transactions	\$1.75/item
File Submission	\$2.00/file
ACH Return Credit (standard or same day)	\$5.00/item
ACH Return Debit (standard or same day)	\$5.00/item
ACH File Reversal	\$40.00/file
Notification of Change	\$5.00/item
Prefunding Fee (per each ACH ID)	\$15.00/mo

External Transfer

Online Banking – External Transfer Setup*	No charge
Scheduled Transfer Setup	\$10.00/setup
Scheduled Transfer Change	\$10.00/change

Global Electronic Funds Transfer

Global EFT Payment	\$2.00/item
Global EFT Hard Token Set Up	\$50.00/token
Global EFT Hard Token Replacement	\$50.00/token
Global EFT Token Shipping (2 day)	\$20.00/pkg
Global EFT Token Shipping (Next Day)	\$30.00/pkg

Member FDIC | Fees Effective January 3, 2024

*Online Business Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Wire Transfers

Wire Online Banking Base Fee*	\$16.00/mo
Online Business Banking Domestic Wires	
Wire Onl Rep Dom*	\$12.00/wire
Wire Online Dom*	\$15.00/wire
Manual Domestic Wires	
Wire Out Dom	\$26.00/wire
Reverse Wire	\$42.00/wire
Incoming Domestic Wires	
Incoming Wire	\$12.00/wire
Online Business Banking International Wires	
Wire Online INTL– any currency*	\$35.00/wire
Manual International Wires	
Wire Out INTL– any currency	\$50.00/wire
Incoming International Wires	
Incoming Wire INTL	\$16.00/wire

FedNow

Received Instant Payment	\$1.00/Payment
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Electronic Data Interchange (EDI)

EDI Reporting	\$26.00/account
EDI Per Report (Online, Email, SFTP)	\$2.50/report
EDI Report Rerun (Online, Email, SFTP)	\$0.75/report

Remote Deposit

Mobile App	
Mobile Base Fee	No Charge
Mobile Deposits* (10 deposits included/per month)	\$1.00/deposit
Mobile Batch	
Mobile Batch Base Fee	\$25.00/mo
Mobile Batch Per Deposit	\$1.00/deposit
Deposit Scanner	
Remote Deposit Base Fee	\$40.00/mo
Remote Deposit Per Item (200 items Included/per month)	\$0.10/item
Remote Deposit Coupon Scanning <i>If using both deposit scanner and mobile batch, the remote deposit base fee will apply and per item fees will be charged per the method of deposit.</i>	\$0.10/coupon
Basic Scanner for First Location	
CX-30 Scanner	Included
Additional Scanner Options	
CX-30 Scanner	\$395.00
Digital Check TS-240 Scanner	\$810.00
Panini Vision X Scanner	\$1,100.00
Panini ml:Deal Scanner	\$415.00

Smart Pay Express

Smart Pay Express Setup & Training	\$150.00
Smart Pay Express Base Fee	\$45.00/mo
Smart Pay Express Customization	\$50.00/hour
Smart Pay Express Per Transaction (ACH, Credit Card, Debit Card, PayPal)	\$0.16/item
Setup Fee Includes:	
Custom Branded Site with Company Logo	
User Manuals	
2 Hours of Custom Training	
Multiple payment description categories (ex: one for invoices, one for rent)	
Customization Includes:	
Account Validation Setup	
Additional URLs	
Site updates (new logo, colors, language, etc.)	
Other non-standard updates	
Optional Smart Pay - Credit Card	
Smart Pay Express Gateway Setup	\$75.00
Smart Pay Express Gateway Base fee	\$15.00/mo
<i>Additional fees from your merchant processor will apply.</i>	
PayPal Monthly Fee	No Charge

Controlled Disbursement

Controlled Disbursement Base fee	\$130.00/mo
Controlled Disbursement Per Item Fee	\$0.05/check

Fraud Protection

Check Positive Pay*	
Check Positive Pay Base Fee	\$40.00/mo
Additional Accounts	\$30.00/mo
Positive Pay Transactions Uploaded	\$0.08/item
Positive Pay Exceptions Reported	\$2.00/item
Reverse Positive Pay*	
Reverse Positive Pay Base Fee	\$45.00/mo
Additional Accounts	\$25.00/mo
ACH Positive Pay*	
ACH Positive Pay Base Fee	\$25.00/mo
Block Services	
ACH Block	\$20.00/mo
Check Block	\$15.00/mo

Account Reconciliation*

Full Account Recon Base Fee (deposits/checks)	\$65.00/mo
Partial Account Recon Base Fee (checks only)	\$55.00/mo
Deposit Account Recon Base Fee (deposit only)	\$55.00/mo
Additional Accounts	\$30.00/acct

Member FDIC | Fees Effective January 3, 2024

*Online Business Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Overdraft And Non-Sufficient Funds

Overdraft Item (fewer than 9 occurrences)	\$50.00/item
Overdraft Item (9 or more occurrences)	\$75.00/item
Return Item (fewer than 9 occurrences)	\$50.00/item
Return Item (9 or more occurrences)	\$75.00/item

Fees apply to overdrafts created by check, in-person withdrawal, debit card, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Return Items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds. You will not be charged more than three Overdraft Item and/or Return Item fees per day. You will not incur a fee for overdrawn balances less than \$50.

Check Return Fees

Online Business Banking Notice w/ Image	No Charge
Email Notice	\$2.00/occurrence
Redeposited Item	\$13.00/item
Return Item Final	\$13.00/item
Special Instructions - Alt Account	\$7.50/occurrence
Special Inst - Alt Advice Address	\$7.50/occurrence
Special Instruction - No Redeposits	\$7.50/occurrence

Cash Handling Services

First Business Bank Location (Same Day Credit)

Rolled Coin Purchased	\$0.50/roll
Strapped Currency Purchased	\$1.50/strap
Coin Box Purchase	\$5.00/box
Cash Deposited	\$0.0020

(Per unit over \$2,000 each month)

Cash Vault (Next Day Credit)

Per Vault Deposit	\$2.00/deposit
Deposit Amount	\$0.0007/dollar
Base Order Fee	\$5.00/order
Coin Deposited Full Bag	\$4.00/bag
Coin Deposited Half Bag	\$4.00/bag
Coin Order Full Bag	\$0.60/bag
Change Order Per Coin Roll	\$0.15/roll
Standard Strap Order	No Charge
Nonstandard Currency Order Add'l Fee	\$3.00/order
Manual Order Add'l Fee	\$15.50/order

Smart Safe (Same Day Credit)

Smart Safe Provisional Deposit	\$3.00/deposit
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*Remaining fees are the same as the Cash Vault fees above.
Cost of purchasing or renting the Smart Safe is separate.*

Miscellaneous Fees

Audit Verification	\$55.00/occurrence
Account Research	\$75.00/hour
Copy of Paid Check	\$6.00/item
Business Deposit Adjustment	\$8.00/item
Cashier's Check	\$15.00/check
Foreign Collection Item	\$6.00/item
Foreign Deposit Item	\$5.00/item
Garnishment/Levy/Legal	\$100.00/request
Replace Debit Card or PIN	\$5.00/request
Expedited Debit Card or PIN	\$75.00/request
Special Collection	\$25.00/item
Special Handling	\$50.00/mo
Stop Payment	\$36.00/request
VISA Gift Cards	\$4.00/card
Deposit Account Control	\$250.00/setup
Agreement Set Up	
Deposit Account Control Agreement Activation	\$250.00/activation

Treasury Management

Fee Schedule



Small Business Suite | Discounted services in suite – All other standard fees apply

Small Business Suite

Maintenance Fee	Waived
Minimum Balance Fee (Balance less than \$20,000)	\$30.00/month
Small Business 150 Items ¹ Over Limit	\$1.00/item
Deposit Assessment	Waived

¹Items include, but are not limited to: deposited items, checks, ACH debits and credits, POS purchases, and FedNow debits and credits

Online Business Banking

Standard Reporting Base Fee	Waived
Standard Reporting add'l accts>3	Waived

Bill Payment*

Bill Payment Base Fee	Waived
Bill Payment Transactions (30 Items Included per month)	\$0.40/item

FedNow

Received Instant Payment	Waived
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Remote Deposit

Mobile Deposits*	Waived
Remote Deposit Base Fee	\$25.00/month

Fraud Protection

ACH Positive Pay Base Fee*	Waived
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Member FDIC | Fees Effective January 3, 2024

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Treasury Management

Fee Schedule



Tech Suite | Discounted services in suite – All other standard fees apply

Tech Suite

Maintenance Fee
Preauthorized Credit
Preauthorized Debit
Tech Suite Wire Transactions ³ (4 included per month)
Per Check/Debit
Per Deposit/Credit
Other Debits
Other Credits
Deposited Items - On Us
Deposited Items - Local
Deposited Items - Transit
Deposit Assessment

³Transactions include, but are not limited to: incoming, outgoing, foreign, or domestic.

Tech Seed Suite¹

Fee Waived
Fee Waived
Fee Waived
\$15.00/wire
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived

Tech Growth Suite²

Standard Fees
Fee Waived
Fee Waived
Standard Fees
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived
Fee Waived

Online Business Banking

Standard Reporting Base Fee
Standard Reporting add'l accts>3

Fee Waived
Fee Waived

Standard Fees
Fee Waived

Sweeps

Extended Coverage Sweep

Fee Waived

\$70.00/mo

Bill Payment*

Bill Payment Base Fee
Bill Payment Transactions

Fee Waived
Fee Waived

Standard Fees
Fee Waived

Automated Clearing House (ACH)*

ACH Base Fee
Prefunding Fee

\$20.00/Month
Fee Waived

Standard Fees
Fee Waived

Wire Transfers

Wire Online Banking Base Fee*

Fee Waived

Standard Fees

FedNow

Received Instant Payment

Fee Waived

Fee Waived

Member FDIC | Fees Effective January 3, 2024

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Remote Deposit

Remote Deposit Base Fee	Fee Waived	\$25.00/Month
Remote Deposit Per Item (200 Incl)	Fee Waived	Fee Waived
Mobile Deposits	Fee Waived	Fee Waived

¹Seed Company Suite: for pre-revenue companies or companies raising at least \$500,000 capital. Fee waivers/discounts are good for two years. After two years, standard fees apply.

²Growth Company Suite: for young companies with revenues. Fee waivers/discounts are good for one year. After one-year, standard fees apply.

Member FDIC | Fees Effective January 3, 2024

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.



Treasury Management

Fee Schedule



Nonprofit Suite | Discounted services in suite – All other standard fees apply

Nonprofit Suite

Maintenance Fee	\$18.00/mo
Preauthorized Debit	\$0.22/item
Preauthorized Credit	\$0.22/item
Other Debits	\$0.22/item
Other Credits	\$0.22/item
Per Check/Debit	\$0.25/item
Per Deposit/Credit	\$0.50/item
Deposited Items - On-U's	\$0.10/item
Deposited Items - Local	\$0.10/item
Deposited Items - Transit	\$0.10/item

Online Business Banking*

Standard Reporting Base Fee	\$15.00/mo
Standard Reporting add'l accts>3	\$1.00/Account

Bill Payment*

Bill Payment Base Fee	Fee Waived
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Automated Clearing House (ACH)*

Prefunding Fee (Per each ACH ID)	Fee Waived
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Wire Transfers

Wire Online Banking Base Fee*	Fee Waived
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Remote Deposit

Remote Deposit Base Fee	\$25.00/mo
Remote Deposit Per Item (200 Incl)	Fee waived

Member FDIC | Fees Effective January 3, 2024

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

.MISCELLANEOUS FEES - MADISON REGION

**First Business Bank
Madison Region
401 Charmany Drive
Madison, WI 53719
January 2, 2024**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account research (per hour): \$75.00
Cashier's check (per item): \$15.00
Copy of paid check (per check): \$6.00
Foreign collection item (per item): \$6.00
Foreign deposit item (per item): \$5.00
Garnishment/levy/legal (per request): \$100.00
Replace debit card or PIN (per request): \$5.00
Replace debit card or PIN - expedited processing (per request): \$75.00
Special collection (per item): \$25.00
Special handling (per month): \$50.00
Stop payment (per request): \$36.00
Stop payment via online banking (per request): \$22.00
VISA gift card (per card): \$4.00

Consumer ATM Surcharges

Domestic ATM surcharges: refund all domestic ATM surcharges

Consumer Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Fees do not apply to one time POS debit transactions or ATM withdrawals: .
Return item (per item): \$0.00/No Charge
Overdraft item (per item): \$0.00/No Charge

Statements

Special/Additional (per statement): \$12.00
E-statements: \$0.00/No Charge

Consumer Wire Transfers

Incoming wire (per domestic wire): \$17.00
Incoming wire INTL (per international wire): \$19.00
Wire out dom (per domestic wire): \$40.00
Wire out INTL (per international wire): \$50.00
Reverse wire (per wire): \$42.00

Consumer Sweep

Ext Coverage sweep (Extended Coverage Sweep; per month): \$135.00

Wire Transfers Via Business Online Banking

Wire onl rep dom (per repetitive domestic wire): \$22.00
Wire online INTL (per international wire): \$36.00
Wire online dom (per domestic wire): \$24.00

Business Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, debit card, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Return Items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds. You will not be charged more than three Overdraft Item and/or Return Item fees per day. You will not incur a fee for overdrawn balances less than \$50.00: .
Return Item, per item (less than 9 overdraft occurrences - current and previous year): \$50.00
Return Item, per item (9 or more overdraft occurrences - current and previous year): \$75.00
Overdraft Item, per item (less than 9 occurrences - current and previous year): \$50.00
Overdraft Item, per item (9 or more occurrences - current and previous year): \$75.00

Business Account Holders

Please reference your Treasury Management Fee Schedule for a full listing of Treasury Management services and associated fees: .

**Member
FDIC**

.MISCELLANEOUS FEES - MILWAUKEE REGION

**First Business Bank
Milwaukee Region
17335 Golf Parkway Ste 150
Brookfield, WI 53045
January 2, 2024**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account research (per hour): \$75.00
Cashier's check (per item): \$15.00
Copy of paid check (per check): \$6.00
Foreign collection item (per item): \$6.00
Foreign deposit item (per item): \$5.00
Garnishment/levy/legal (per request): \$100.00
Replace debit card or PIN (per request): \$5.00
Replace debit card or PIN - expedited processing (per request): \$75.00
Special collection (per item): \$25.00
Special handling (per month): \$50.00
Stop payment (per request): \$36.00
Stop payment via online banking (per request): \$22.00
VISA gift card (per card): \$4.00

Consumer ATM Surcharges

Domestic ATM surcharges: refund all domestic ATM surcharges

Consumer Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Fees do not apply to one time POS debit transactions or ATM withdrawals: .

Return item (per item): \$0.00/No Charge
Overdraft item (per item): \$0.00/No Charge

Statements

Special/Additional (per statement): \$12.00
E-statements: \$0.00/No Charge

Consumer Wire Transfers

Incoming wire (per domestic wire): \$17.00
Incoming wire INTL (per international wire): \$19.00
Wire out dom (per domestic wire): \$40.00
Wire out INTL (per international wire): \$50.00
Reverse wire (per wire): \$42.00

Consumer Sweep

Ext Coverage sweep (Extended Coverage Sweep; per month): \$135.00

Wire Transfers Via Business Online Banking

Wire onl rep dom (per repetitive domestic wire): \$22.00
Wire online INTL (per international wire): \$36.00
Wire online dom (per domestic wire): \$24.00

Business Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, debit card, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay.

Return Items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds. You will not be charged more than three Overdraft Item and/or Return Item fees per day. You will not incur a fee for overdrawn balances less than \$50.00: .

Return Item, per item (less than 9 overdraft occurrences - current and previous year): \$50.00
Return Item, per item (9 or more overdraft occurrences - current and previous year): \$75.00
Overdraft Item, per item (less than 9 occurrences - current and previous year): \$50.00
Overdraft Item, per item (9 or more occurrences - current and previous year): \$75.00

Business Account Holders

Please reference your Treasury Management Fee Schedule for a full listing of Treasury Management services and associated fees: .

**Member
FDIC**

.MISCELLANEOUS FEES - NORTHEAST REGION

**First Business Bank
Northeast Region
3913 W. Prospect Avenue
Appleton, WI 54914
January 2, 2024**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account research (per hour): \$75.00
Cashier's check (per item): \$15.00
Copy of paid check (per check): \$6.00
Foreign collection item (per item): \$6.00
Foreign deposit item (per item): \$5.00
Garnishment/levy/legal (per request): \$100.00
Replace debit card or PIN (per request): \$5.00
Replace debit card or PIN - expedited processing (per request): \$75.00
Special collection (per item): \$25.00
Special handling (per month): \$50.00
Stop payment (per request): \$36.00
Stop payment via online banking (per request): \$22.00
VISA gift card (per card): \$4.00

Consumer ATM Surcharges

Domestic ATM surcharges: refund all domestic ATM surcharges

Consumer Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Fees do not apply to one time POS debit transactions or ATM withdrawals: .

Return item (per item): \$0.00/No Charge
Overdraft item (per item): \$0.00/No Charge

Statements

Special/Additional (per statement): \$12.00
E-statements: \$0.00/No Charge

Consumer Wire Transfers

Incoming wire (per domestic wire): \$17.00
Incoming wire INTL (per international wire): \$19.00
Wire out dom (per domestic wire): \$40.00
Wire out INTL (per international wire): \$50.00
Reverse wire (per wire): \$42.00

Consumer Sweep

Ext Coverage sweep (Extended Coverage Sweep; per month): \$135.00

Wire Transfers Via Business Online Banking

Wire onl rep dom (per repetitive domestic wire): \$22.00
Wire online INTL (per international wire): \$36.00
Wire online dom (per domestic wire): \$24.00

Business Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, debit card, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay.

Return Items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds. You will not be charged more than three Overdraft Item and/or Return Item fees per day. You will not incur a fee for overdrawn balances less than \$50.00: .

Return Item, per item (less than 9 overdraft occurrences - current and previous year): \$50.00
Return Item, per item (9 or more overdraft occurrences - current and previous year): \$75.00
Overdraft Item, per item (less than 9 occurrences - current and previous year): \$50.00
Overdraft Item, per item (9 or more occurrences - current and previous year): \$75.00

Business Account Holders

Please reference your Treasury Management Fee Schedule for a full listing of Treasury Management services and associated fees: .

**Member
FDIC**

.MISCELLANEOUS FEES - KANSAS CITY REGION

**First Business Bank
Kansas City Region
11141 Overbrook Road Ste 103
Leawood, KS 66211
January 2, 2024**

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

Account research (per hour): \$75.00
Cashier's check (per item): \$15.00
Copy of paid check (per check): \$6.00
Foreign collection item (per item): \$6.00
Foreign deposit item (per item): \$5.00
Garnishment/levy/legal (per request): \$100.00
Replace debit card or PIN (per request): \$5.00
Replace debit card or PIN - expedited processing (per request): \$75.00
Special collection (per item): \$25.00
Special handling (per month): \$50.00
Stop payment (per request): \$36.00
Stop payment via online banking (per request): \$30.00
VISA gift card (per card): \$4.00

Consumer ATM Surcharges

Domestic ATM surcharges: refund all domestic ATM surcharges

Consumer Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay. Fees do not apply to one time POS debit transactions or ATM withdrawals: .
Return item (per item): \$0.00/No Charge
Overdraft item (per item): \$0.00/No Charge

Statements

Special/Additional (per statement): \$12.00
E-statements: \$0.00/No Charge

Consumer Wire Transfers

Incoming wire (per domestic wire): \$12.00
Incoming wire INTL (per international wire): \$16.00
Wire out dom (per domestic wire): \$26.00
Wire out INTL (per international wire): \$50.00
Reverse wire (per wire): \$41.00

Consumer Sweep

Ext Coverage sweep (Extended Coverage Sweep; per month): \$135.00

Wire Transfers Via Business Online Banking

Wire onl rep dom (per repetitive domestic wire): \$12.00
Wire online INTL (per international wire): \$35.00
Wire online dom (per domestic wire): \$12.00

Business Overdraft & Non-Sufficient Funds

Fees apply to overdrafts created by check, in-person withdrawal, debit card, or other electronic means such as mobile and online banking or ACH. Whether your overdrafts will be returned is discretionary and we reserve the right not to pay.
Return Items may be presented for payment more than once. This will result in fees each time the Item is presented if there are not sufficient funds. You will not be charged more than three Overdraft Item and/or Return Item fees per day. You will not incur a fee for overdrawn balances less than \$50.00: .
Return Item, per item (less than 9 overdraft occurrences - current and previous year): \$50.00
Return Item, per item (9 or more overdraft occurrences - current and previous year): \$75.00
Overdraft Item, per item (less than 9 occurrences - current and previous year): \$50.00
Overdraft Item, per item (9 or more occurrences - current and previous year): \$75.00

Business Account Holders

Please reference your Treasury Management Fee Schedule for a full listing of Treasury Management services and associated fees: .

**Member
FDIC**

Census tract Median Family Income as a percent of Area Median Family Income, as of 2023.

2024 South Central WI

Census Tracts 2024

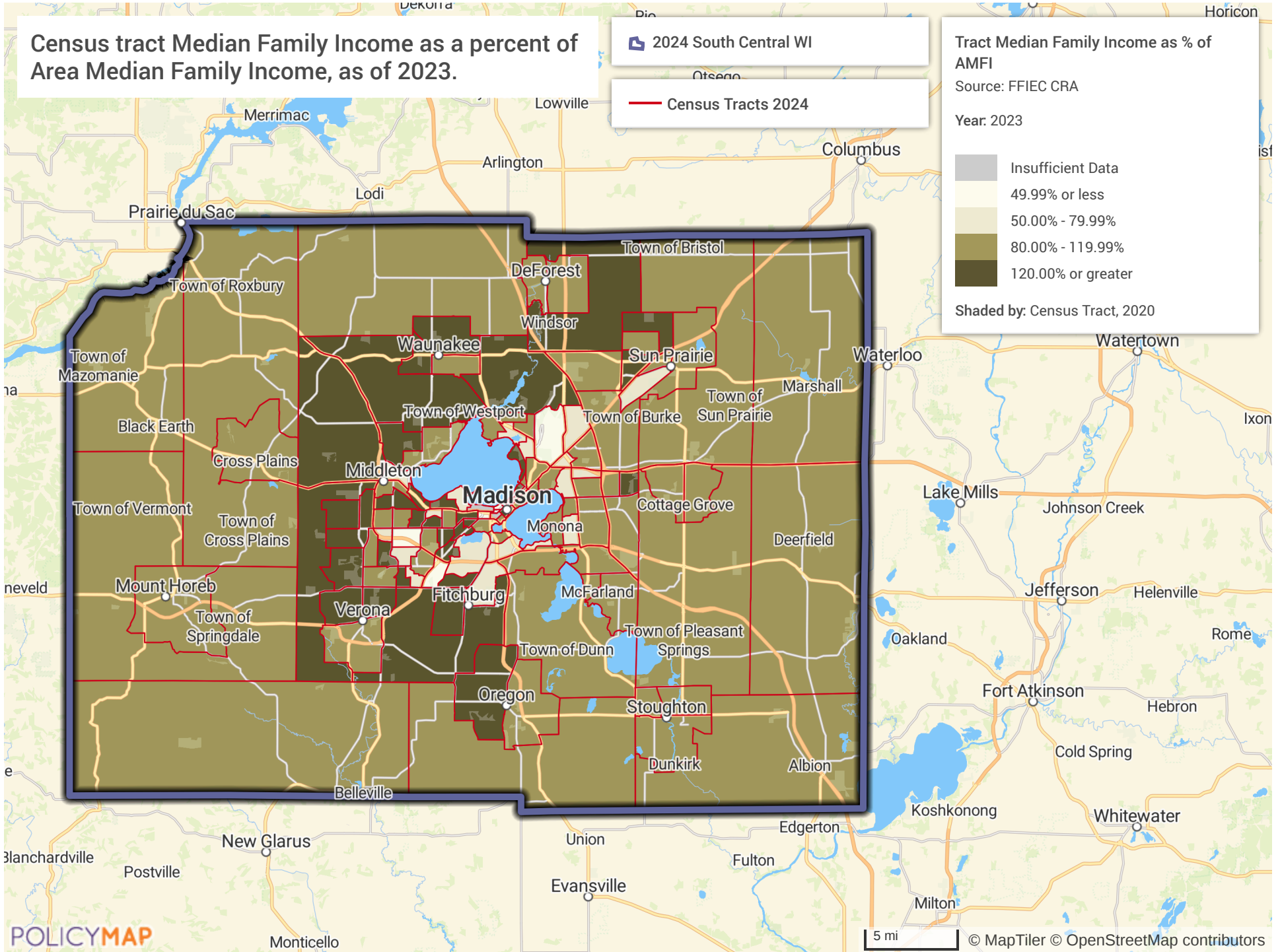
Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2023

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
55	31540	025	0001.00	Madison	53705	20% - <50%	N/A	0	55025000100
55	31540	025	0002.01	Madison	53705	10% - <20%	N/A	0	55025000201
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55	31540	025	0003.02	Madison	53705	20% - <50%	N/A	0	55025000302
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55	31540	025	0004.10	Madison	53719	20% - <50%	N/A	0	55025000410
55	31540	025	0005.01	Madison	53711	20% - <50%	N/A	0	55025000501
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55	31540	025	0005.05	Madison	53711	20% - <50%	N/A	0	55025000505
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55	31540	025	0118.00	York	53559	10% - <20%	N/A	0	55025011800
55	31540	025	0119.00	Christiana	53531	<10%	N/A	0	55025011900
55	31540	025	0120.02	Pleasant Springs	53527	<10%	N/A	0	55025012002
55	31540	025	0120.03	Cottage Grove	53527	10% - <20%	N/A	0	55025012003
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55	31540	025	0122.02	Stoughton	53589	10% - <20%	N/A	0	55025012202
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55	31540	025	0125.02	Oregon	53575	10% - <20%	N/A	0	55025012502
55	31540	025	0126.00	Primrose	53508	<10%	N/A	0	55025012600
55	31540	025	0127.00	Vermont	53515	<10%	N/A	0	55025012700
55	31540	025	0128.00	Blue Mounds	53572	<10%	N/A	0	55025012800
55	31540	025	0129.00	Berry	53515	<10%	N/A	0	55025012900
55	31540	025	0130.00	Cross Plains	53528	<10%	N/A	0	55025013000
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55	31540	025	9917.03	Madison	53704	N/A	N/A	0	55025991703

Census tract Median Family Income as a percent of Area Median Family Income, as of 2023.

2024 Southeast WI

Census Tracts 2024

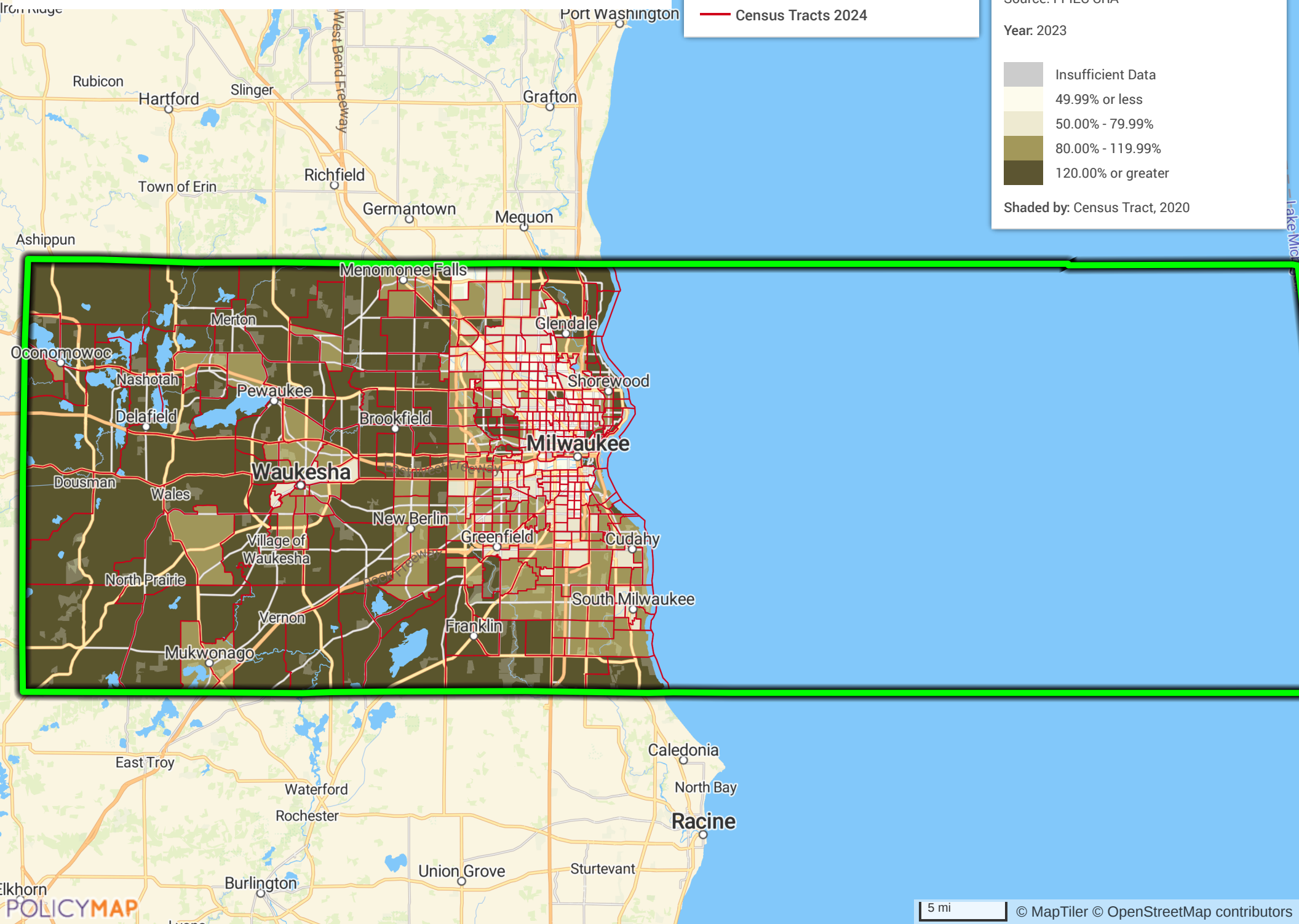
Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2023

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
55	33340	079	0001.01	Milwaukee	53223	80% - 100%	N/A	0	55079000101
55	33340	079	0001.02	Milwaukee	53223	80% - 100%	N/A	0	55079000102
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55	33340	133	2008.03	Brookfield	53045	10%	<20%	N/A	0	55133200803
55	33340	133	2008.04	Brookfield	53045	20%	<50%	N/A	0	55133200804
55	33340	133	2009.01	Brookfield	53005	10%	<20%	N/A	0	55133200901
55	33340	133	2009.02	Brookfield	53005	10%	<20%	N/A	0	55133200902

55	33340	133	2010.01 Elm Grove	53122	10% - <20%	N/A	0	55133201001
55	33340	133	2010.02 Elm Grove	53122	10% - <20%	N/A	0	55133201002
55	33340	133	2011.01 Brookfield	53005	20% - <50%	N/A	0	55133201101
55	33340	133	2011.02 Brookfield	53005	10% - <20%	N/A	0	55133201102
55	33340	133	2012.01 Brookfield	53045	10% - <20%	N/A	0	55133201201
55	33340	133	2012.03 Brookfield	53045	20% - <50%	N/A	0	55133201203
55	33340	133	2012.04 Brookfield	53045	20% - <50%	N/A	0	55133201204
55	33340	133	2012.05 Brookfield	53045	20% - <50%	N/A	0	55133201205
55	33340	133	2013 New Berlin	53146	10% - <20%	N/A	0	55133201300
55	33340	133	2014.02 New Berlin	53151	10% - <20%	N/A	0	55133201402
55	33340	133	2014.03 New Berlin	53151	10% - <20%	N/A	0	55133201403
55	33340	133	2014.04 New Berlin	53151	10% - <20%	N/A	0	55133201404
55	33340	133	2015.04 New Berlin	53151	10% - <20%	N/A	0	55133201504
55	33340	133	2015.05 New Berlin	53151	<10%	N/A	0	55133201505
55	33340	133	2015.06 New Berlin	53151	10% - <20%	N/A	0	55133201506
55	33340	133	2015.07 New Berlin	53151	10% - <20%	N/A	0	55133201507
55	33340	133	2015.08 New Berlin	53151	10% - <20%	N/A	0	55133201508
55	33340	133	2016 New Berlin	53146	<10%	N/A	0	55133201600
55	33340	133	2017.01 Muskego	53150	<10%	N/A	0	55133201701
55	33340	133	2017.03 Muskego	53150	<10%	N/A	0	55133201703
55	33340	133	2017.04 Muskego	53150	<10%	N/A	0	55133201704
55	33340	133	2018 Muskego	53150	<10%	N/A	0	55133201800
55	33340	133	2019 Muskego	53150	<10%	N/A	0	55133201900
55	33340	133	2020.01 Vernon	53149	<10%	N/A	0	55133202001
55	33340	133	2020.02 Vernon	53103	<10%	N/A	0	55133202002
55	33340	133	2021.01 Waukesha	53189	10% - <20%	N/A	0	55133202101
55	33340	133	2021.02 Waukesha	53189	10% - <20%	N/A	0	55133202102
55	33340	133	2021.03 Waukesha	53189	10% - <20%	N/A	0	55133202103
55	33340	133	2022.01 Waukesha	53188	10% - <20%	N/A	0	55133202201
55	33340	133	2022.03 Waukesha	53188	20% - <50%	N/A	0	55133202203
55	33340	133	2022.04 Waukesha	53188	20% - <50%	N/A	0	55133202204
55	33340	133	2023.01 Waukesha	53189	10% - <20%	N/A	0	55133202301
55	33340	133	2023.03 Waukesha	53189	20% - <50%	N/A	0	55133202303
55	33340	133	2023.04 Waukesha	53186	20% - <50%	N/A	0	55133202304
55	33340	133	2024 Waukesha	53186	20% - <50%	N/A	0	55133202400
55	33340	133	2025 Waukesha	53186	20% - <50%	N/A	0	55133202500
55	33340	133	2026 Waukesha	53186	20% - <50%	N/A	0	55133202600
55	33340	133	2027 Waukesha	53186	20% - <50%	N/A	0	55133202700
55	33340	133	2028 Waukesha	53186	20% - <50%	N/A	0	55133202800
55	33340	133	2029.01 Pewaukee	53186	20% - <50%	N/A	0	55133202901
55	33340	133	2029.02 Brookfield	53186	10% - <20%	N/A	0	55133202902
55	33340	133	2030 Pewaukee	53188	20% - <50%	N/A	0	55133203000
55	33340	133	2031.03 Waukesha	53188	20% - <50%	N/A	0	55133203103
55	33340	133	2031.04 Waukesha	53188	20% - <50%	N/A	0	55133203104
55	33340	133	2031.05 Waukesha	53188	10% - <20%	N/A	0	55133203105
55	33340	133	2031.06 Waukesha	53188	10% - <20%	N/A	0	55133203106
55	33340	133	2031.07 Waukesha	53188	10% - <20%	N/A	0	55133203107
55	33340	133	2032 Delafield	53072	<10%	N/A	0	55133203200
55	33340	133	2033.03 Pewaukee	53072	<10%	N/A	0	55133203303
55	33340	133	2033.04 Pewaukee	53072	10% - <20%	N/A	0	55133203304
55	33340	133	2033.05 Pewaukee	53072	<10%	N/A	0	55133203305
55	33340	133	2033.07 Pewaukee	53188	10% - <20%	N/A	0	55133203307
55	33340	133	2033.08 Pewaukee	53072	10% - <20%	N/A	0	55133203308

55 33340	133	2034.02 Lisbon	53089	10% - <20%	N/A	0 55133203402
55 33340	133	2034.03 Sussex	53089	<10%	N/A	0 55133203403
55 33340	133	2034.04 Lisbon	53089	10% - <20%	N/A	0 55133203404
55 33340	133	2034.05 Merton	53089	<10%	N/A	0 55133203405
55 33340	133	2034.06 Lisbon	53089	<10%	N/A	0 55133203406
55 33340	133	2035.01 Merton	53029	<10%	N/A	0 55133203501
55 33340	133	2035.02 Chenequa	53029	<10%	N/A	0 55133203502
55 33340	133	2036.01 Hartland	53029	10% - <20%	N/A	0 55133203601
55 33340	133	2036.02 Hartland	53029	<10%	N/A	0 55133203602
55 33340	133	2037.02 Delafield	53018	<10%	N/A	0 55133203702
55 33340	133	2037.03 Nashotah	53058	<10%	N/A	0 55133203703
55 33340	133	2037.04 Delafield	53029	<10%	N/A	0 55133203704
55 33340	133	2038.02 Mukwonago	53149	<10%	N/A	0 55133203802
55 33340	133	2038.03 Genesee	53189	<10%	N/A	0 55133203803
55 33340	133	2038.05 Genesee	53188	10% - <20%	N/A	0 55133203805
55 33340	133	2038.06 Genesee	53189	<10%	N/A	0 55133203806
55 33340	133	2039.01 Mukwonago	53149	10% - <20%	N/A	0 55133203901
55 33340	133	2039.02 Mukwonago	53149	<10%	N/A	0 55133203902
55 33340	133	2040.02 Eagle	53119	<10%	N/A	0 55133204002
55 33340	133	2040.03 Ottawa	53118	<10%	N/A	0 55133204003
55 33340	133	2040.04 Ottawa	53118	<10%	N/A	0 55133204004
55 33340	133	2041 Summit	53066	<10%	N/A	0 55133204100
55 33340	133	2042.01 Oconomowoc	53066	10% - <20%	N/A	0 55133204201
55 33340	133	2042.02 Oconomowoc	53066	<10%	N/A	0 55133204202
55 33340	133	2043.01 Oconomowoc	53066	<10%	N/A	0 55133204301
55 33340	133	2043.02 Oconomowoc	53066	10% - <20%	N/A	0 55133204302
55 33340	133	2044 Lac La Belle	53066	<10%	N/A	0 55133204400
55 33340	133	2045.01 Oconomowoc	53066	<10%	N/A	0 55133204501
55 33340	133	2045.03 Oconomowoc	53066	<10%	N/A	0 55133204503
55 33340	133	2045.04 Merton	53058	<10%	N/A	0 55133204504

Census tract Median Family Income as a percent of Area Median Family Income, as of 2023.

2024 Northeast WI Revised

Tract Median Family Income as % of AMFI

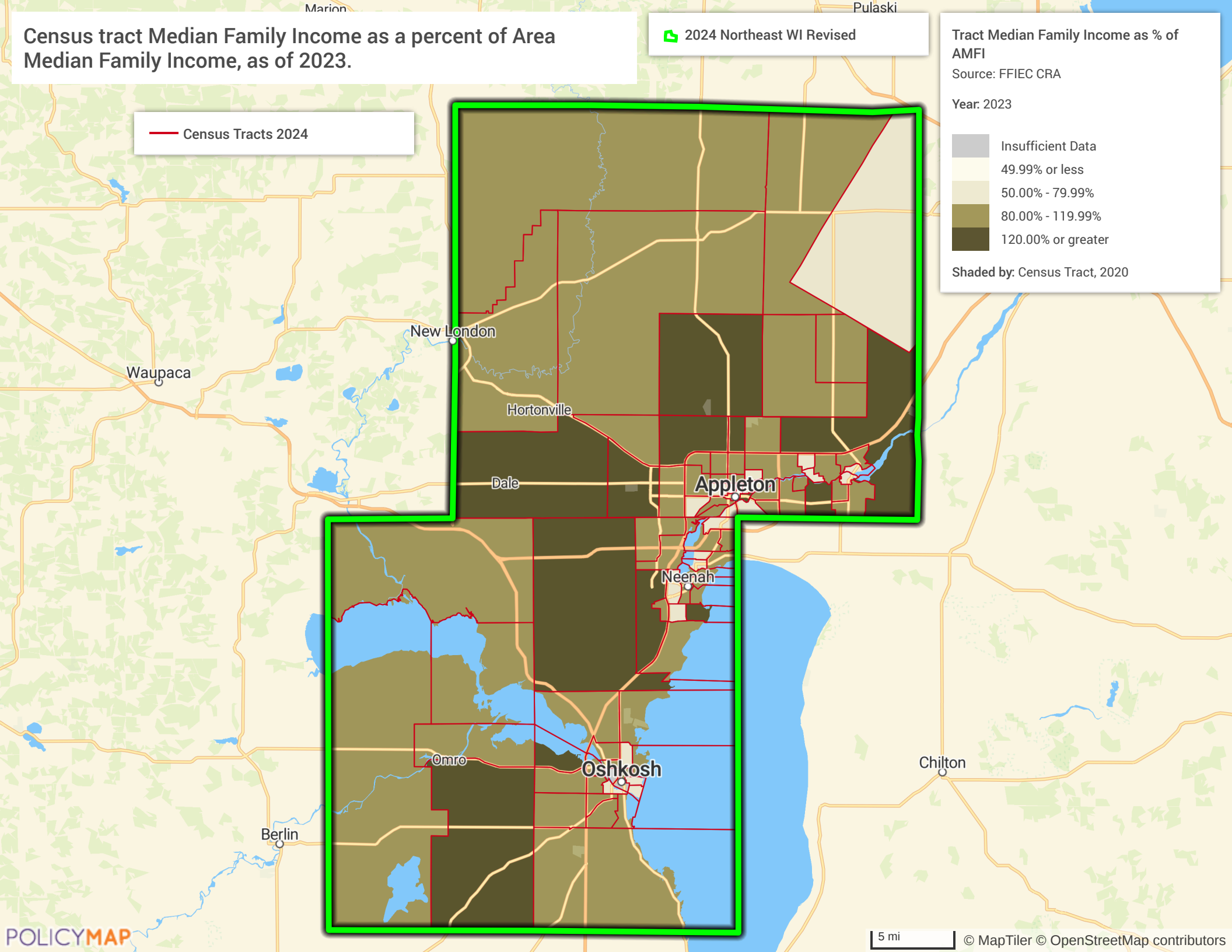
Source: FFIEC CRA

Year: 2023

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020

Census Tracts 2024



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
55	11540	087	0101.00	Appleton	54911	20% - <50%	N/A	0	55087010100
55	11540	087	0102.00	Appleton	54914	20% - <50%	N/A	0	55087010200
55	11540	087	0103.00	Appleton	54911	20% - <50%	N/A	0	55087010300
55	11540	087	0105.01	Appleton	54911	10% - <20%	N/A	0	55087010501
55	11540	087	0105.02	Appleton	54911	20% - <50%	N/A	0	55087010502
55	11540	087	0106.01	Appleton	54915	20% - <50%	N/A	0	55087010601
55	11540	087	0106.02	Appleton	54915	20% - <50%	N/A	0	55087010602
55	11540	087	0107.00	Appleton	54915	20% - <50%	N/A	0	55087010700
55	11540	087	0108.00	Appleton	54915	10% - <20%	N/A	0	55087010800
55	11540	087	0109.00	Appleton	54914	10% - <20%	N/A	0	55087010900
55	11540	087	0110.01	Grand Chute	54914	20% - <50%	N/A	0	55087011001
55	11540	087	0110.02	Appleton	54914	20% - <50%	N/A	0	55087011002
55	11540	087	0111.01	Appleton	54914	20% - <50%	N/A	0	55087011101
55	11540	087	0111.03	Grand Chute	54914	10% - <20%	N/A	0	55087011103
55	11540	087	0111.04	Grand Chute	54914	20% - <50%	N/A	0	55087011104
55	11540	087	0112.00	Appleton	54914	20% - <50%	N/A	0	55087011200
55	11540	087	0113.00	Appleton	54911	10% - <20%	N/A	0	55087011300
55	11540	087	0114.00	Grand Chute	54911	20% - <50%	N/A	0	55087011400
55	11540	087	0115.01	Appleton	54911	10% - <20%	N/A	0	55087011501
55	11540	087	0115.02	Grand Chute	54911	20% - <50%	N/A	0	55087011502
55	11540	087	0116.00	Kimberly	54136	10% - <20%	N/A	0	55087011600
55	11540	087	0117.00	Kimberly	54136	10% - <20%	N/A	0	55087011700
55	11540	087	0118.00	Little Chute	54140	<10%	N/A	0	55087011800
55	11540	087	0119.01	Vandenbroek	54140	10% - <20%	N/A	0	55087011901
55	11540	087	0119.02	Little Chute	54140	<10%	N/A	0	55087011902
55	11540	087	0120.00	Combined Locks	54113	<10%	N/A	0	55087012000
55	11540	087	0121.01	Buchanan	54130	<10%	N/A	0	55087012101
55	11540	087	0121.02	Kaukauna	54130	10% - <20%	N/A	0	55087012102
55	11540	087	0122.00	Kaukauna	54130	10% - <20%	N/A	0	55087012200
55	11540	087	0123.00	Kaukauna	54130	10% - <20%	N/A	0	55087012300
55	11540	087	0124.00	Kaukauna	54130	10% - <20%	N/A	0	55087012400
55	11540	087	0125.03	Grand Chute	54913	10% - <20%	N/A	0	55087012503
55	11540	087	0125.04	Grand Chute	54913	10% - <20%	N/A	0	55087012504
55	11540	087	0125.05	Grand Chute	54913	10% - <20%	N/A	0	55087012505
55	11540	087	0125.06	Grand Chute	54913	10% - <20%	N/A	0	55087012506
55	11540	087	0126.02	Dale	54944	<10%	N/A	0	55087012602
55	11540	087	0126.03	Greenville	54942	<10%	N/A	0	55087012603
55	11540	087	0126.04	Greenville	54914	10% - <20%	N/A	0	55087012604
55	11540	087	0127.00	Liberty	54961	<10%	N/A	0	55087012700
55	11540	087	0128.00	Bovina	54170	<10%	N/A	0	55087012800
55	11540	087	0129.02	Center	54913	<10%	N/A	0	55087012902
55	11540	087	0129.03	Freedom	54130	<10%	N/A	0	55087012903
55	11540	087	0129.04	Freedom	54913	<10%	N/A	0	55087012904
55	11540	087	0131.00	Seymour	54165	<10%	N/A	0	55087013100
55	11540	087	0132.00	Maine	54170	10% - <20%	N/A	0	55087013200
55	11540	087	0133.00	Kaukauna	54130	<10%	N/A	0	55087013300
55	11540	087	9400	Oneida	54155	50% - <80%	N/A	0	55087940000
55	36780	139	0001.00	Oshkosh	54901	10% - <20%	N/A	0	55139000100
55	36780	139	0002.00	Oshkosh	54901	10% - <20%	N/A	0	55139000200
55	36780	139	0003.00	Oshkosh	54901	10% - <20%	N/A	0	55139000300
55	36780	139	0004.00	Oshkosh	54901	10% - <20%	N/A	0	55139000400
55	36780	139	0005.01	Oshkosh	54901	10% - <20%	N/A	0	55139000501
55	36780	139	0005.02	Oshkosh	54901	20% - <50%	N/A	0	55139000502

55 36780	139 0007.00	Oshkosh	54901 20% - <50%	N/A	0 55139000700
55 36780	139 0008.00	Oshkosh	54901 10% - <20%	N/A	0 55139000800
55 36780	139 0009.00	Oshkosh	54901 10% - <20%	N/A	0 55139000900
55 36780	139 0010.00	Oshkosh	54902 10% - <20%	N/A	0 55139001000
55 36780	139 0011.00	Oshkosh	54902 20% - <50%	N/A	0 55139001100
55 36780	139 0012.00	Oshkosh	54902 10% - <20%	N/A	0 55139001200
55 36780	139 0013.00	Oshkosh	54902 10% - <20%	N/A	0 55139001300
55 36780	139 0014.00	Oshkosh	54902 10% - <20%	N/A	0 55139001400
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55 36780	139 0018.01	Algoma	54904 10% - <20%	N/A	0 55139001801
55 36780	139 0018.03	Algoma	54904 10% - <20%	N/A	0 55139001803
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55 36780	139 0019.00	Black Wolf	54902 <10%	N/A	0 55139001900
55 36780	139 0020.01	Omro	54963 10% - <20%	N/A	0 55139002001
55 36780	139 0020.02	Utica	54964 <10%	N/A	0 55139002002
55 36780	139 0021.00	Rushford	54963 <10%	N/A	0 55139002100
55 36780	139 0022.01	Winneconne	54986 <10%	N/A	0 55139002201
55 36780	139 0022.02	Winchester	54947 <10%	N/A	0 55139002202
55 36780	139 0023.00	Clayton	54956 <10%	N/A	0 55139002300
55 36780	139 0024.01	Menasha	54956 10% - <20%	N/A	0 55139002401
55 36780	139 0024.02	Menasha	54956 10% - <20%	N/A	0 55139002402
55 36780	139 0025.00	Menasha	54915 20% - <50%	N/A	0 55139002500
55 36780	139 0026.01	Menasha	54952 10% - <20%	N/A	0 55139002601
55 36780	139 0026.02	Menasha	54952 20% - <50%	N/A	0 55139002602
55 36780	139 0027.00	Menasha	54952 10% - <20%	N/A	0 55139002700
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55 36780	139 0029.00	Menasha	54952 10% - <20%	N/A	0 55139002900
55 36780	139 0030.00	Menasha	54952 10% - <20%	N/A	0 55139003000
55 36780	139 0031.00	Neenah	54956 10% - <20%	N/A	0 55139003100
55 36780	139 0032.00	Neenah	54956 10% - <20%	N/A	0 55139003200
55 36780	139 0033.00	Neenah	54956 10% - <20%	N/A	0 55139003300
55 36780	139 0034.00	Neenah	54956 10% - <20%	N/A	0 55139003400
55 36780	139 0035.00	Neenah	54956 10% - <20%	N/A	0 55139003500
55 36780	139 0036.00	Neenah	54956 10% - <20%	N/A	0 55139003600
55 36780	139 0037.01	Neenah	54956 10% - <20%	N/A	0 55139003701
55 36780	139 0037.03	Neenah	54956 <10%	N/A	0 55139003703
55 36780	139 0037.04	Neenah	54956 <10%	N/A	0 55139003704

Census tract Median Family Income as a percent of Area Median Family Income, as of 2023.

2024 Kansas City Metro

Census Tracts 2024

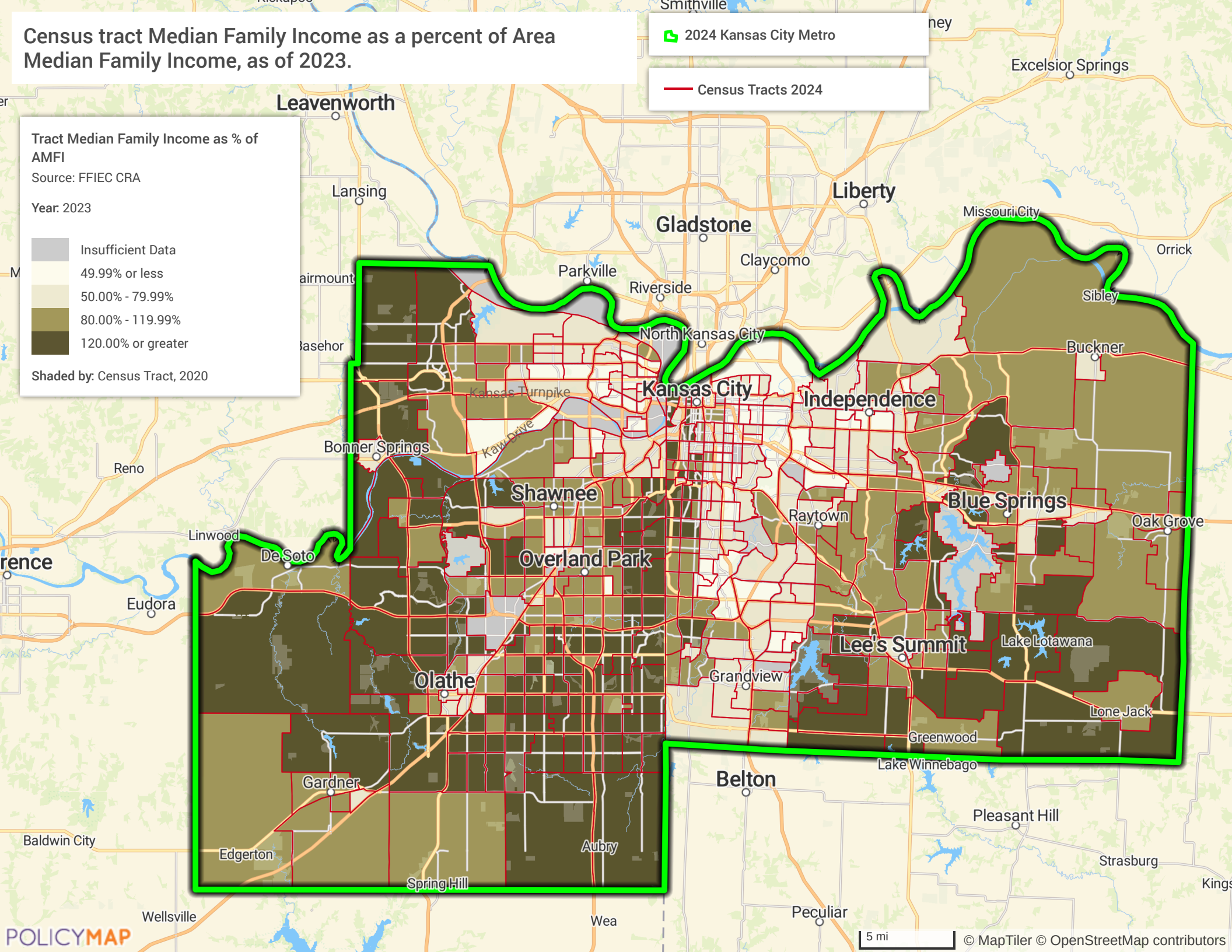
Tract Median Family Income as % of AMFI

Source: FFIEC CRA

Year: 2023

- Insufficient Data
- 49.99% or less
- 50.00% - 79.99%
- 80.00% - 119.99%
- 120.00% or greater

Shaded by: Census Tract, 2020



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
20	28140	091	0500.00	Westwood	66205	10% - <20%	N/A	0	20091050000
20	28140	091	0501.00	Roeland Park	66205	20% - <50%	N/A	0	20091050100
20	28140	091	0502.00	Mission	66202	20% - <50%	N/A	0	20091050200
20	28140	091	0503.01	Mission	66202	20% - <50%	N/A	0	20091050301
20	28140	091	0503.02	Mission	66202	20% - <50%	N/A	0	20091050302
20	28140	091	0504.00	Merriam	66202	20% - <50%	N/A	0	20091050400
20	28140	091	0505.00	Overland Park	66204	20% - <50%	N/A	0	20091050500
20	28140	091	0506.00	Overland Park	66204	10% - <20%	N/A	0	20091050600
20	28140	091	0507.00	Prairie Village	66208	10% - <20%	N/A	0	20091050700
20	28140	091	0508.00	Mission Hills	66208	<10%	N/A	0	20091050800
20	28140	091	0509.00	Mission Hills	66208	10% - <20%	N/A	0	20091050900
20	28140	091	0510.00	Prairie Village	66208	10% - <20%	N/A	0	20091051000
20	28140	091	0511.00	Overland Park	66204	20% - <50%	N/A	0	20091051100
20	28140	091	0512.00	Overland Park	66212	20% - <50%	N/A	0	20091051200
20	28140	091	0513.00	Prairie Village	66208	10% - <20%	N/A	0	20091051300
20	28140	091	0514.00	Prairie Village	66208	10% - <20%	N/A	0	20091051400
20	28140	091	0515.00	Prairie Village	66208	10% - <20%	N/A	0	20091051500
20	28140	091	0516.00	Leawood	66206	<10%	N/A	0	20091051600
20	28140	091	0517.00	Leawood	66206	<10%	N/A	0	20091051700
20	28140	091	0518.01	Prairie Village	66207	10% - <20%	N/A	0	20091051801
20	28140	091	0518.03	Overland Park	66212	20% - <50%	N/A	0	20091051803
20	28140	091	0518.04	Overland Park	66212	20% - <50%	N/A	0	20091051804
20	28140	091	0518.05	Overland Park	66212	10% - <20%	N/A	0	20091051805
20	28140	091	0518.06	Overland Park	66207	10% - <20%	N/A	0	20091051806
20	28140	091	0518.07	Overland Park	66207	10% - <20%	N/A	0	20091051807
20	28140	091	0518.08	Overland Park	66212	20% - <50%	N/A	0	20091051808
20	28140	091	0519.02	Overland Park	66212	20% - <50%	N/A	0	20091051902
20	28140	091	0519.04	Overland Park	66214	20% - <50%	N/A	0	20091051904
20	28140	091	0519.07	Overland Park	66212	20% - <50%	N/A	0	20091051907
20	28140	091	0519.08	Overland Park	66212	20% - <50%	N/A	0	20091051908
20	28140	091	0519.09	Overland Park	66212	20% - <50%	N/A	0	20091051909
20	28140	091	0519.10	Overland Park	66204	20% - <50%	N/A	0	20091051910
20	28140	091	0519.11	Overland Park	66204	20% - <50%	N/A	0	20091051911
20	28140	091	0519.12	Overland Park	66214	20% - <50%	N/A	0	20091051912
20	28140	091	0520.01	Merriam	66204	20% - <50%	N/A	0	20091052001
20	28140	091	0520.04	Merriam	66203	20% - <50%	N/A	0	20091052004
20	28140	091	0520.05	Shawnee	66203	20% - <50%	N/A	0	20091052005
20	28140	091	0520.06	Shawnee	66203	20% - <50%	N/A	0	20091052006
20	28140	091	0521.01	Merriam	66203	20% - <50%	N/A	0	20091052101
20	28140	091	0521.02	Shawnee	66203	20% - <50%	N/A	0	20091052102
20	28140	091	0522.01	Merriam	66203	20% - <50%	N/A	0	20091052201
20	28140	091	0522.02	Shawnee	66203	10% - <20%	N/A	0	20091052202
20	28140	091	0523.04	Shawnee	66216	20% - <50%	N/A	0	20091052304
20	28140	091	0523.05	Shawnee	66216	10% - <20%	N/A	0	20091052305
20	28140	091	0523.06	Lake Quivira	66217	10% - <20%	N/A	0	20091052306
20	28140	091	0523.07	Shawnee	66217	20% - <50%	N/A	0	20091052307
20	28140	091	0523.08	Shawnee	66217	20% - <50%	N/A	0	20091052308
20	28140	091	0524.10	Lenexa	66217	20% - <50%	N/A	0	20091052410
20	28140	091	0524.11	Lenexa	66216	10% - <20%	N/A	0	20091052411
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20	28140	091	0524.18	Shawnee	66214	50% - <80%	N/A	0	20091052418
20	28140	091	0524.19	Shawnee	66216	20% - <50%	N/A	0	20091052419
20	28140	091	0524.21	Lenexa	66215	10% - <20%	N/A	0	20091052421
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20	28140	091	0525.02	Shawnee	66218	10% - <20%	N/A	0	20091052502
20	28140	091	0525.05	Lenexa	66219	20% - <50%	N/A	0	20091052505
20	28140	091	0525.06	Lenexa	66219	10% - <20%	N/A	0	20091052506
20	28140	091	0525.07	Lenexa	66220	20% - <50%	N/A	0	20091052507
20	28140	091	0526.04	Shawnee	66227	10% - <20%	N/A	0	20091052604
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20	28140	091	0526.08	Monticello	66220	10% - <20%	N/A	0	20091052608
20	28140	091	0526.09	Lenexa	66227	10% - <20%	N/A	0	20091052609
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20	28140	091	0533.01	Leawood	66211	10% - <20%	N/A	0	20091053301
20	28140	091	0533.02	Leawood	66209	10% - <20%	N/A	0	20091053302

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20	28140	091	9800.01	Lenexa	66250	50% - <80%	N/A	0	20091980001
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29	28140	095	0022.00	Kaw	64127	80% - 100%	N/A	0	29095002200
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29	28140	095	0034.00	Blue	64127	80% - 100%	N/A	0	29095003400
29	28140	095	0037.00	Kaw	64127	80% - 100%	N/A	0	29095003700
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29	28140	095	0071.00	Kaw	64111	20% - <50%	N/A	0	29095007100
29	28140	095	0072.00	Kaw	64112	10% - <20%	N/A	0	29095007200
29	28140	095	0073.01	Kaw	64112	20% - <50%	N/A	0	29095007301
29	28140	095	0073.02	Kaw	64112	20% - <50%	N/A	0	29095007302
29	28140	095	0074.00	Kaw	64110	20% - <50%	N/A	0	29095007400
29	28140	095	0075.00	Kaw	64110	20% - <50%	N/A	0	29095007500
29	28140	095	0076.00	Kaw	64130	80% - 100%	N/A	0	29095007600
29	28140	095	0077.00	Kaw	64130	80% - 100%	N/A	0	29095007700
29	28140	095	0078.02	Kaw	64130	80% - 100%	N/A	0	29095007802
29	28140	095	0079.00	Brooking	64130	80% - 100%	N/A	0	29095007900
29	28140	095	0080.00	Brooking	64110	80% - 100%	N/A	0	29095008000

29	28140	095	0081.00	Kaw	64110	50% - <80%	N/A	0	29095008100
29	28140	095	0082.00	Kaw	64110	10% - <20%	N/A	0	29095008200
29	28140	095	0083.00	Kaw	64113	10% - <20%	N/A	0	29095008300
29	28140	095	0084.00	Kaw	64113	10% - <20%	N/A	0	29095008400
29	28140	095	0085.00	Kaw	64113	10% - <20%	N/A	0	29095008500
29	28140	095	0086.00	Kaw	64113	10% - <20%	N/A	0	29095008600
29	28140	095	0087.00	Brooking	64132	80% - 100%	N/A	0	29095008700
29	28140	095	0088.00	Brooking	64132	80% - 100%	N/A	0	29095008800
29	28140	095	0089.00	Brooking	64132	80% - 100%	N/A	0	29095008900
29	28140	095	0090.00	Kaw	64132	80% - 100%	N/A	0	29095009000
29	28140	095	0091.00	Kaw	64114	20% - <50%	N/A	0	29095009100
29	28140	095	0092.00	Kaw	64114	10% - <20%	N/A	0	29095009200
29	28140	095	0093.00	Kaw	64114	10% - <20%	N/A	0	29095009300
29	28140	095	0094.00	Kaw	64114	20% - <50%	N/A	0	29095009400
29	28140	095	0095.00	Brooking	64131	50% - <80%	N/A	0	29095009500
29	28140	095	0096.00	Brooking	64132	50% - <80%	N/A	0	29095009600
29	28140	095	0097.00	Washington	64131	50% - <80%	N/A	0	29095009700
29	28140	095	0098.00	Kaw	64114	20% - <50%	N/A	0	29095009800
29	28140	095	0099.00	Kaw	64114	20% - <50%	N/A	0	29095009900
29	28140	095	0100.01	Kaw	64114	20% - <50%	N/A	0	29095010001
29	28140	095	0100.02	Kaw	64114	50% - <80%	N/A	0	29095010002
29	28140	095	0101.03	Washington	64131	50% - <80%	N/A	0	29095010103
29	28140	095	0101.05	Kaw	64114	20% - <50%	N/A	0	29095010105
29	28140	095	0102.01	Washington	64137	50% - <80%	N/A	0	29095010201
29	28140	095	0102.03	Washington	64137	20% - <50%	N/A	0	29095010203
29	28140	095	0102.04	Washington	64137	20% - <50%	N/A	0	29095010204
29	28140	095	0105.00	Blue	64129	50% - <80%	N/A	0	29095010500
29	28140	095	0106.00	Blue	64133	20% - <50%	N/A	0	29095010600
29	28140	095	0107.02	Blue	64133	50% - <80%	N/A	0	29095010702
29	28140	095	0110.01	Blue	64053	20% - <50%	N/A	0	29095011001
29	28140	095	0110.02	Blue	64054	20% - <50%	N/A	0	29095011002
29	28140	095	0111.00	Blue	64054	20% - <50%	N/A	0	29095011100
29	28140	095	0112.00	Blue	64050	20% - <50%	N/A	0	29095011200
29	28140	095	0113.00	Blue	64050	20% - <50%	N/A	0	29095011300
29	28140	095	0114.05	Blue	64056	50% - <80%	N/A	0	29095011405
29	28140	095	0114.06	Blue	64056	20% - <50%	N/A	0	29095011406
29	28140	095	0114.07	Blue	64057	20% - <50%	N/A	0	29095011407
29	28140	095	0114.08	Blue	64057	20% - <50%	N/A	0	29095011408
29	28140	095	0114.09	Blue	64056	20% - <50%	N/A	0	29095011409
29	28140	095	0114.10	Blue	64050	20% - <50%	N/A	0	29095011410
29	28140	095	0115.01	Blue	64050	20% - <50%	N/A	0	29095011501
29	28140	095	0115.02	Blue	64050	20% - <50%	N/A	0	29095011502
29	28140	095	0116.01	Blue	64050	20% - <50%	N/A	0	29095011601
29	28140	095	0116.02	Blue	64050	20% - <50%	N/A	0	29095011602
29	28140	095	0117.01	Blue	64052	20% - <50%	N/A	0	29095011701
29	28140	095	0117.02	Blue	64052	20% - <50%	N/A	0	29095011702
29	28140	095	0118.00	Blue	64052	20% - <50%	N/A	0	29095011800
29	28140	095	0119.00	Blue	64052	20% - <50%	N/A	0	29095011900
29	28140	095	0120.00	Blue	64052	20% - <50%	N/A	0	29095012000
29	28140	095	0121.00	Blue	64052	20% - <50%	N/A	0	29095012100
29	28140	095	0122.00	Blue	64055	20% - <50%	N/A	0	29095012200
29	28140	095	0123.00	Blue	64055	20% - <50%	N/A	0	29095012300
29	28140	095	0124.00	Blue	64055	20% - <50%	N/A	0	29095012400

29	28140	095	0125.01	Brooking	64133	50% - <80%	N/A	0	29095012501
29	28140	095	0125.02	Brooking	64133	20% - <50%	N/A	0	29095012502
29	28140	095	0126.00	Brooking	64133	20% - <50%	N/A	0	29095012600
29	28140	095	0127.02	Brooking	64133	20% - <50%	N/A	0	29095012702
29	28140	095	0127.03	Brooking	64133	20% - <50%	N/A	0	29095012703
29	28140	095	0128.02	Brooking	64138	20% - <50%	N/A	0	29095012802
29	28140	095	0128.03	Brooking	64133	20% - <50%	N/A	0	29095012803
29	28140	095	0128.04	Brooking	64138	50% - <80%	N/A	0	29095012804
29	28140	095	0129.03	Washington	64138	50% - <80%	N/A	0	29095012903
29	28140	095	0129.04	Washington	64138	50% - <80%	N/A	0	29095012904
29	28140	095	0129.06	Washington	64134	50% - <80%	N/A	0	29095012906
29	28140	095	0130.03	Washington	64134	50% - <80%	N/A	0	29095013003
29	28140	095	0131.00	Washington	64134	50% - <80%	N/A	0	29095013100
29	28140	095	0132.03	Washington	64134	50% - <80%	N/A	0	29095013203
29	28140	095	0132.08	Washington	64134	80% - 100%	N/A	0	29095013208
29	28140	095	0132.10	Washington	64134	50% - <80%	N/A	0	29095013210
29	28140	095	0133.01	Washington	64030	20% - <50%	N/A	0	29095013301
29	28140	095	0133.07	Washington	64030	50% - <80%	N/A	0	29095013307
29	28140	095	0133.09	Washington	64030	50% - <80%	N/A	0	29095013309
29	28140	095	0133.13	Washington	64030	50% - <80%	N/A	0	29095013313
29	28140	095	0134.01	Washington	64030	50% - <80%	N/A	0	29095013401
29	28140	095	0134.05	Kaw	64145	20% - <50%	N/A	0	29095013405
29	28140	095	0134.07	Kaw	64145	10% - <20%	N/A	0	29095013407
29	28140	095	0134.10	Washington	64030	20% - <50%	N/A	0	29095013410
29	28140	095	0134.16	Washington	64030	50% - <80%	N/A	0	29095013416
29	28140	095	0134.17	Kaw	64131	20% - <50%	N/A	0	29095013417
29	28140	095	0134.18	Kaw	64145	20% - <50%	N/A	0	29095013418
29	28140	095	0135.02	Prairie	64034	10% - <20%	N/A	0	29095013502
29	28140	095	0135.04	Prairie	64082	20% - <50%	N/A	0	29095013504
29	28140	095	0136.06	Prairie	64081	10% - <20%	N/A	0	29095013606
29	28140	095	0136.12	Prairie	64081	20% - <50%	N/A	0	29095013612
29	28140	095	0136.13	Prairie	64081	10% - <20%	N/A	0	29095013613
29	28140	095	0136.14	Prairie	64081	20% - <50%	N/A	0	29095013614
29	28140	095	0136.15	Prairie	64081	20% - <50%	N/A	0	29095013615
29	28140	095	0137.05	Prairie	64063	20% - <50%	N/A	0	29095013705
29	28140	095	0137.06	Prairie	64063	20% - <50%	N/A	0	29095013706
29	28140	095	0137.07	Prairie	64081	20% - <50%	N/A	0	29095013707
29	28140	095	0137.08	Prairie	64081	10% - <20%	N/A	0	29095013708
29	28140	095	0138.01	Prairie	64086	20% - <50%	N/A	0	29095013801
29	28140	095	0138.03	Prairie	64063	20% - <50%	N/A	0	29095013803
29	28140	095	0138.04	Prairie	64081	20% - <50%	N/A	0	29095013804
29	28140	095	0139.02	Van Buren	64070	10% - <20%	N/A	0	29095013902
29	28140	095	0139.04	Prairie	64063	20% - <50%	N/A	0	29095013904
29	28140	095	0139.16	Prairie	64086	10% - <20%	N/A	0	29095013916
29	28140	095	0139.17	Van Buren	64070	<10%	N/A	0	29095013917
29	28140	095	0139.18	Prairie	64034	<10%	N/A	0	29095013918
29	28140	095	0140.02	Sni-A-Bar	64075	10% - <20%	N/A	0	29095014002
29	28140	095	0140.04	Sni-A-Bar	64075	10% - <20%	N/A	0	29095014004
29	28140	095	0140.05	Sni-A-Bar	64075	10% - <20%	N/A	0	29095014005
29	28140	095	0140.06	Sni-A-Bar	64029	10% - <20%	N/A	0	29095014006
29	28140	095	0140.08	Sni-A-Bar	64029	10% - <20%	N/A	0	29095014008
29	28140	095	0140.09	Sni-A-Bar	64029	10% - <20%	N/A	0	29095014009
29	28140	095	0141.11	Sni-A-Bar	64029	20% - <50%	N/A	0	29095014111

29	28140	095	0141.12	Van Buren	64029	10% - <20%	N/A	0	29095014112
29	28140	095	0141.20	Prairie	64014	10% - <20%	N/A	0	29095014120
29	28140	095	0141.21	Sni-A-Bar	64014	20% - <50%	N/A	0	29095014121
29	28140	095	0141.22	Sni-A-Bar	64014	20% - <50%	N/A	0	29095014122
29	28140	095	0141.23	Sni-A-Bar	64015	20% - <50%	N/A	0	29095014123
29	28140	095	0141.24	Sni-A-Bar	64015	20% - <50%	N/A	0	29095014124
29	28140	095	0141.25	Sni-A-Bar	64015	10% - <20%	N/A	0	29095014125
29	28140	095	0141.26	Sni-A-Bar	64015	20% - <50%	N/A	0	29095014126
29	28140	095	0141.27	Sni-A-Bar	64015	20% - <50%	N/A	0	29095014127
29	28140	095	0141.28	Sni-A-Bar	64014	20% - <50%	N/A	0	29095014128
29	28140	095	0142.03	Prairie	64064	20% - <50%	N/A	0	29095014203
29	28140	095	0142.05	Prairie	64064	20% - <50%	N/A	0	29095014205
29	28140	095	0142.06	Prairie	64064	10% - <20%	N/A	0	29095014206
29	28140	095	0143.00	Brooking	64136	20% - <50%	N/A	0	29095014300
29	28140	095	0144.00	Brooking	64134	20% - <50%	N/A	0	29095014400
29	28140	095	0145.01	Blue	64055	20% - <50%	N/A	0	29095014501
29	28140	095	0145.03	Sni-A-Bar	64057	10% - <20%	N/A	0	29095014503
29	28140	095	0145.04	Blue	64055	20% - <50%	N/A	0	29095014504
29	28140	095	0146.01	Blue	64055	20% - <50%	N/A	0	29095014601
29	28140	095	0146.03	Blue	64055	20% - <50%	N/A	0	29095014603
29	28140	095	0146.04	Blue	64055	20% - <50%	N/A	0	29095014604
29	28140	095	0147.01	Blue	64057	20% - <50%	N/A	0	29095014701
29	28140	095	0147.02	Blue	64057	10% - <20%	N/A	0	29095014702
29	28140	095	0148.04	Sni-A-Bar	64015	10% - <20%	N/A	0	29095014804
29	28140	095	0148.06	Sni-A-Bar	64015	20% - <50%	N/A	0	29095014806
29	28140	095	0149.02	Fort Osage	64016	10% - <20%	N/A	0	29095014902
29	28140	095	0149.03	Sni-A-Bar	64029	10% - <20%	N/A	0	29095014903
29	28140	095	0149.04	Sni-A-Bar	64014	20% - <50%	N/A	0	29095014904
29	28140	095	0149.05	Sni-A-Bar	64029	10% - <20%	N/A	0	29095014905
29	28140	095	0150.00	Fort Osage	64088	10% - <20%	N/A	0	29095015000
29	28140	095	0151.00	Blue	64058	20% - <50%	N/A	0	29095015100
29	28140	095	0152.00	Kaw	64101	20% - <50%	N/A	0	29095015200
29	28140	095	0153.00	Kaw	64108	50% - <80%	N/A	0	29095015300
29	28140	095	0154.01	Kaw	64106	80% - 100%	N/A	0	29095015401
29	28140	095	0154.02	Kaw	64124	80% - 100%	N/A	0	29095015402
29	28140	095	0155.00	Blue	64120	50% - <80%	N/A	0	29095015500
29	28140	095	0156.00	Blue	64053	50% - <80%	N/A	0	29095015600
29	28140	095	0157.01	Kaw	64105	20% - <50%	N/A	0	29095015701
29	28140	095	0157.02	Kaw	64106	20% - <50%	N/A	0	29095015702
29	28140	095	0158.00	Kaw	64108	10% - <20%	N/A	0	29095015800
29	28140	095	0159.00	Kaw	64106	50% - <80%	N/A	0	29095015900
29	28140	095	0160.00	Kaw	64127	80% - 100%	N/A	0	29095016000
29	28140	095	0161.00	Kaw	64108	80% - 100%	N/A	0	29095016100
29	28140	095	0162.00	Kaw	64109	50% - <80%	N/A	0	29095016200
29	28140	095	0163.00	Blue	64129	50% - <80%	N/A	0	29095016300
29	28140	095	0164.00	Blue	64128	80% - 100%	N/A	0	29095016400
29	28140	095	0165.00	Kaw	64127	80% - 100%	N/A	0	29095016500
29	28140	095	0166.00	Kaw	64127	80% - 100%	N/A	0	29095016600
29	28140	095	0167.00	Kaw	64111	20% - <50%	N/A	0	29095016700
29	28140	095	0168.01	Kaw	64111	20% - <50%	N/A	0	29095016801
29	28140	095	0168.02	Kaw	64111	20% - <50%	N/A	0	29095016802
29	28140	095	0169.00	Kaw	64110	80% - 100%	N/A	0	29095016900
29	28140	095	0170.00	Blue	64129	50% - <80%	N/A	0	29095017000

29	28140	095	0171.00	Kaw	64130	80% - 100%	N/A	0	29095017100
29	28140	095	0172.00	Brooking	64138	50% - <80%	N/A	0	29095017200
29	28140	095	0173.00	Kaw	64131	20% - <50%	N/A	0	29095017300
29	28140	095	0174.00	Washington	64138	50% - <80%	N/A	0	29095017400
29	28140	095	0175.00	Brooking	64129	50% - <80%	N/A	0	29095017500
29	28140	095	0176.00	Brooking	64133	50% - <80%	N/A	0	29095017600
29	28140	095	0177.00	Fort Osage	64056	20% - <50%	N/A	0	29095017700
29	28140	095	0178.00	Kaw	64109	20% - <50%	N/A	0	29095017800
29	28140	095	0179.00	Prairie	64086	20% - <50%	N/A	0	29095017900
29	28140	095	0180.00	Prairie	64063	20% - <50%	N/A	0	29095018000
29	28140	095	0181.01	Prairie	64082	10% - <20%	N/A	0	29095018101
29	28140	095	0181.02	Washington	64149	20% - <50%	N/A	0	29095018102
29	28140	095	0182.00	Prairie	64082	20% - <50%	N/A	0	29095018200
29	28140	095	0185.00	Prairie	64064	20% - <50%	N/A	0	29095018500
29	28140	095	0186.00	Prairie	64086	10% - <20%	N/A	0	29095018600
29	28140	095	0193.01	Sni-A-Bar	64015	20% - <50%	N/A	0	29095019301
29	28140	095	0193.02	Sni-A-Bar	64015	10% - <20%	N/A	0	29095019302
29	28140	095	9801.01	Brooking	64132	80% - 100%	N/A	0	29095980101
29	28140	095	9808.02	Blue	64129	80% - 100%	N/A	0	29095980802
29	28140	095	9883	Prairie	64082	<10%	N/A	0	29095988300
29	28140	095	9891	Prairie	64064	10% - <20%	N/A	0	29095989100
29	28140	095	9892	Sni-A-Bar	64015	50% - <80%	N/A	0	29095989200

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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%	1	28	0	0	1	391	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	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	103	0	0	1	391	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	103	0	0	1	391	0	0	0	0
STATE TOTAL	2	103	0	0	1	391	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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	1	175	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	1	137	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	1	103	0	0	0	0	0	0
Median Family Income >= 120%	2	104	1	180	2	1,113	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	104	4	595	2	1,113	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	816	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	495	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	186	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	1	186	2	1,311	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	120	5	781	5	3,280	1	856	0	0
STATE TOTAL	3	120	5	781	5	3,280	1	856	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: COLORADO (08)

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)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,091	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,091	0	0	0	0
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	497	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	497	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: COLORADO (08)

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)
JEFFERSON COUNTY (059), CO										
MSA 19740										
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%	1	35	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	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	35	0	0	3	1,588	0	0	0	0
STATE TOTAL	1	35	0	0	3	1,588	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	47	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	0	0	0	0
LEE COUNTY (071), FL										
MSA 15980										
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	1	682	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	682	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
MANATEE COUNTY (081), FL										
MSA 35840										
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	82	0	0	2	1,540	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	82	0	0	2	1,540	0	0	0	0
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	153	2	774	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	1	153	2	774	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
ORANGE COUNTY (095), FL										
MSA 36740										
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	1	885	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	1	885	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
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	1	244	0	0	1	244	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	2	659	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	1	244	2	659	1	244	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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%	1	20	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	139	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	139	0	0	0	0	0	0
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	0	0	0	0	0	0
Upper Income	0	0	1	176	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	176	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS 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)
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	1	204	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	1	204	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	4	182	6	1,061	9	5,233	2	937	0	0
STATE TOTAL	4	182	6	1,061	9	5,233	2	937	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

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)
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	0	0	0	0	0	0
Middle Income	0	0	1	185	0	0	0	0	0	0
Upper Income	0	0	1	156	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	341	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	0	0	2	341	0	0	0	0	0	0
STATE TOTAL	0	0	2	341	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: ILLINOIS (17)

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)
COOK COUNTY (031), IL										
MSA 16984										
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%	2	88	2	350	2	1,095	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	88	2	350	2	1,095	0	0	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
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	750	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	750	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: ILLINOIS (17)

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)
WILL COUNTY (197), IL										
MSA 16984										
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%	1	98	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	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	4	271	3	600	3	1,845	0	0	0	0
STATE TOTAL	4	271	3	600	3	1,845	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: INDIANA (18)

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)
ELKHART COUNTY (039), IN										
MSA 21140										
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	569	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	569	0	0	0	0
MARION COUNTY (097), IN										
MSA 26900										
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%	1	41	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	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	41	0	0	1	569	0	0	0	0
STATE TOTAL	1	41	0	0	1	569	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: IOWA (19)

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)
STORY COUNTY (169), IA										
MSA 11180										
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	86	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	86	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (183), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	600	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	600	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	154	2	304	4	1,570	0	0	0	0
STATE TOTAL	2	154	2	304	4	1,570	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: KANSAS (20)

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)
JOHNSON COUNTY (091), KS										
MSA 28140										
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	2	849	0	0	0	0
Median Family Income 60-70%	1	25	1	116	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	298	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%	4	143	1	237	1	302	0	0	0	0
Median Family Income 100-110%	4	187	3	427	0	0	1	100	0	0
Median Family Income 110-120%	3	188	0	0	1	400	3	528	0	0
Median Family Income >= 120%	37	1,513	12	1,767	7	3,307	3	425	0	0
Median Family Income Not Known	2	72	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	51	2,128	19	2,845	11	4,858	7	1,053	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: KANSAS (20)

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)
SEDGWICK COUNTY (173), KS										
MSA 48620										
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%	2	65	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	65	0	0	0	0	0	0	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0002										
Low Income	0	0	1	184	2	1,098	1	298	0	0
Moderate Income	1	14	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	1	31	2	375	1	304	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	3	559	3	1,402	1	298	0	0
TOTAL INSIDE AA IN STATE	53	2,173	22	3,404	14	6,260	8	1,351	0	0
TOTAL OUTSIDE AA IN STATE	3	110	1	200	0	0	1	200	0	0
STATE TOTAL	56	2,283	23	3,604	14	6,260	9	1,551	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: KENTUCKY (21)

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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	71	1	150	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	71	1	150	0	0	0	0	0	0
JESSAMINE COUNTY (113), KY										
MSA 30460										
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	118	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	118	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	71	2	268	0	0	0	0	0	0
STATE TOTAL	1	71	2	268	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MARYLAND (24)

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)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
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	1	211	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	1	211	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MARYLAND (24)

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)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
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	1	113	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	1	113	0	0	0	0	0	0
WASHINGTON COUNTY (043), MD										
MSA 25180										
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	115	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	115	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	0	0	3	439	0	0	0	0	0	0
STATE TOTAL	0	0	3	439	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGAN COUNTY (005), MI										
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	1	235	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	235	0	0	0	0	0	0
DICKINSON COUNTY (043), MI										
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	1	268	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	268	0	0	0	0
ISABELLA COUNTY (073), MI										
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	1	614	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	614	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
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%	1	52	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0
MENOMINEE COUNTY (109), MI										
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	0	0	1	250	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	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
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%	1	42	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	21	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	63	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	3	115	2	485	2	882	0	0	0	0
STATE TOTAL	3	115	2	485	2	882	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MINNESOTA (27)

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
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	979	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	687	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	2	1,666	0	0	0	0
ST. LOUIS COUNTY (137), MN										
MSA 20260										
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	300	1	300	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	300	1	300	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MINNESOTA (27)

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)
SIBLEY COUNTY (143), MN										
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	1	211	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	211	0	0	0	0	0	0
WASHINGTON COUNTY (163), MN										
MSA 33460										
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	255	0	0	0	0
Upper Income	0	0	1	203	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	203	1	255	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	2	414	4	2,221	1	300	0	0
STATE TOTAL	0	0	2	414	4	2,221	1	300	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: MISSISSIPPI (28)

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)
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	570	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	570	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	570	0	0	0	0
STATE TOTAL	0	0	0	0	1	570	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

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)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	250	0	0	0	0	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	2	1,270	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	1,270	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

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)
JACKSON COUNTY (095), MO										
MSA 28140										
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%	5	313	1	118	2	648	0	0	0	0
Median Family Income 40-50%	0	0	1	175	1	268	0	0	0	0
Median Family Income 50-60%	1	83	1	129	0	0	0	0	0	0
Median Family Income 60-70%	1	6	1	130	4	2,191	2	1,367	0	0
Median Family Income 70-80%	4	248	1	145	0	0	0	0	0	0
Median Family Income 80-90%	3	110	0	0	0	0	1	86	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	243	1	118	3	2,198	1	977	0	0
Median Family Income 110-120%	1	58	0	0	0	0	0	0	0	0
Median Family Income >= 120%	13	544	4	542	5	2,308	1	75	0	0
Median Family Income Not Known	0	0	1	116	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,605	11	1,473	15	7,613	5	2,505	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	206	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	206	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

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)
JOHNSON COUNTY (101), MO										
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	68	3	731	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	68	3	731	0	0	0	0	0	0
LAFAYETTE COUNTY (107), MO										
MSA 28140										
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	1,000	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	1,000	0	0	0	0
LIVINGSTON COUNTY (117), MO										
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	0	0	0	0	1	439	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	439	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229

Agency: FDIC - 3

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)
ST. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	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	350	0	0	0	0
TOTAL INSIDE AA IN STATE	32	1,605	11	1,473	15	7,613	5	2,505	0	0
TOTAL OUTSIDE AA IN STATE	4	154	7	1,503	6	3,661	0	0	0	0
STATE TOTAL	36	1,759	18	2,976	21	11,274	5	2,505	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
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	451	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	451	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	451	0	0	0	0
STATE TOTAL	0	0	0	0	1	451	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: NEW JERSEY (34)

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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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	3	492	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	245	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	4	737	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: NEW JERSEY (34)

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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	1	461	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	1	136	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	35	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	35	1	136	1	461	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: NEW JERSEY (34)

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)
UNION COUNTY (039), NJ										
MSA 35084										
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%	1	24	0	0	1	513	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	1	513	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	153	5	873	2	974	0	0	0	0
STATE TOTAL	3	153	5	873	2	974	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
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	1	493	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	1	250	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	1	250	1	493	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	1	250	1	493	0	0	0	0
STATE TOTAL	0	0	1	250	1	493	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

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)
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	207	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	1	207	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	137	2	342	0	0	0	0	0	0
STATE TOTAL	2	137	2	342	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: OHIO (39)

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)
FRANKLIN COUNTY (049), OH										
MSA 18140										
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	1	593	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	575	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	2	1,168	0	0	0	0
SANDUSKY COUNTY (143), OH										
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	1	853	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	853	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	18	0	0	3	2,021	0	0	0	0
STATE TOTAL	1	18	0	0	3	2,021	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: OREGON (41)

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)
DOUGLAS COUNTY (019), OR										
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	1	690	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	690	0	0	0	0
MULTNOMAH COUNTY (051), OR										
MSA 38900										
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	1	555	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	1	555	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	2	1,245	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,245	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: PENNSYLVANIA (42)

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)
LANCASTER COUNTY (071), PA										
MSA 29540										
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	1	116	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	1	116	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: PENNSYLVANIA (42)

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)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	12	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	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	12	1	116	0	0	0	0	0	0
STATE TOTAL	1	12	1	116	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229

Agency: FDIC - 3

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)
DORCHESTER COUNTY (035), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	486	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	486	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	486	0	0	0	0
STATE TOTAL	0	0	0	0	1	486	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	698	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	698	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
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%	1	40	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
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	1	570	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	570	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	113	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	1	113	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	330	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	95	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	1	330	0	0	0	0
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	607	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	607	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	207	0	0	0	0	0	0
Median Family Income Not Known	1	31	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	207	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	4	180	2	320	5	3,205	0	0	0	0
STATE TOTAL	4	180	2	320	5	3,205	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	1	299	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	1	299	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	299	0	0	0	0
STATE TOTAL	0	0	0	0	1	299	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: VIRGINIA (51)

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)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
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	580	1	580	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	580	1	580	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	580	1	580	0	0
STATE TOTAL	0	0	0	0	1	580	1	580	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WASHINGTON (53)

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)
PIERCE COUNTY (053), WA										
MSA 45104										
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	1	325	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	1	325	0	0	0	0
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Low Income	0	0	0	0	1	278	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	278	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	2	603	0	0	0	0
STATE TOTAL	0	0	0	0	2	603	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
ASHLAND COUNTY (003), WI										
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	2	767	2	767	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	767	2	767	0	0
BAYFIELD COUNTY (007), WI										
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	22	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	22	0	0	0	0	0	0	0	0
BROWN COUNTY (009), WI										
MSA 24580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	342	2	1,101	1	200	0	0
Middle Income	1	78	1	170	2	764	0	0	0	0
Upper Income	0	0	2	407	2	557	1	292	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	5	919	6	2,422	2	492	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
CALUMET COUNTY (015), WI										
MSA 11540										
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	3	97	1	200	2	592	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	97	1	200	2	592	0	0	0	0
CHIPPEWA COUNTY (017), WI										
MSA 20740										
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	1	160	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	160	0	0	0	0	0	0
COLUMBIA COUNTY (021), WI										
MSA 31540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	298	1	340	2	507	0	0
Middle Income	2	126	0	0	1	300	1	300	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	2	298	2	640	3	807	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
DANE COUNTY (025), WI										
MSA 31540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	2	48	0	0	1	550	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	23	1	250	1	671	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	11	474	7	1,292	18	9,244	3	934	0	0
Median Family Income 60-70%	6	321	19	3,167	24	11,076	5	1,814	0	0
Median Family Income 70-80%	0	0	2	444	2	1,097	2	622	0	0
Median Family Income 80-90%	16	799	11	2,089	22	10,377	5	1,481	0	0
Median Family Income 90-100%	8	421	7	1,342	16	9,017	0	0	0	0
Median Family Income 100-110%	11	623	13	2,074	16	9,442	1	50	0	0
Median Family Income 110-120%	8	533	11	1,801	8	3,445	4	1,378	0	0
Median Family Income >= 120%	35	1,892	34	6,076	59	31,290	6	2,566	0	0
Median Family Income Not Known	1	15	1	122	2	955	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	5,149	106	18,657	169	87,164	26	8,845	0	0
DODGE COUNTY (027), WI										
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	1	141	3	1,879	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	141	3	1,879	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
GREEN LAKE COUNTY (047), WI										
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	1	684	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	684	0	0	0	0
IOWA COUNTY (049), WI										
MSA 31540										
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	61	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	61	0	0	0	0	0	0	0	0
IRON COUNTY (051), WI										
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	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
LAFAYETTE COUNTY (065), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	1	156	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	75	1	156	0	0	0	0	0	0
LINCOLN COUNTY (069), WI										
MSA 48140										
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	1,084	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	1,084	0	0	0	0
MANITOWOC COUNTY (071), WI										
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	0	0	1	228	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	228	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
MARATHON COUNTY (073), WI										
MSA 48140										
Outside Assessment Area										
Low Income	1	14	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Inside AA 0004										
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%	1	72	1	215	0	0	1	215	0	0
Median Family Income 30-40%	2	79	0	0	0	0	2	79	0	0
Median Family Income 40-50%	2	99	1	217	2	820	0	0	0	0
Median Family Income 50-60%	1	76	0	0	2	1,291	0	0	0	0
Median Family Income 60-70%	3	175	1	112	9	6,606	1	640	0	0
Median Family Income 70-80%	3	265	1	124	1	660	1	660	0	0
Median Family Income 80-90%	2	128	2	336	1	826	0	0	0	0
Median Family Income 90-100%	9	447	3	573	2	1,924	0	0	0	0
Median Family Income 100-110%	2	30	4	615	4	2,516	0	0	0	0
Median Family Income 110-120%	51	1,820	11	1,828	2	1,253	1	50	0	0
Median Family Income >= 120%	17	697	5	923	20	10,406	2	798	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	93	3,888	29	4,943	43	26,302	8	2,442	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
MONROE COUNTY (081), WI										
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	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	2	417	2	1,156	1	50	0	0
Middle Income	9	299	9	1,966	19	10,301	1	25	0	0
Upper Income	0	0	0	0	3	2,103	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	349	11	2,383	24	13,560	2	75	0	0
OZAUKEE COUNTY (089), WI										
MSA 33340										
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	110	3	1,610	0	0	0	0
Upper Income	3	87	2	292	4	2,521	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	87	3	402	7	4,131	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	1	113	0	0	1	113	0	0
Moderate Income	0	0	1	156	0	0	0	0	0	0
Middle Income	1	3	0	0	3	1,610	0	0	0	0
Upper Income	0	0	4	827	1	415	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	3	6	1,096	4	2,025	1	113	0	0
SAUK COUNTY (111), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	97	0	0	3	1,789	1	537	0	0
Middle Income	0	0	2	399	7	2,923	0	0	0	0
Upper Income	0	0	0	0	3	1,620	1	488	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	97	2	399	13	6,332	2	1,025	0	0
SHAWANO COUNTY (115), WI										
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	2	1,537	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	1,537	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

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)
VERNON COUNTY (123), WI										
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	60	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	60	0	0	0	0	0	0	0	0
VILAS COUNTY (125), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	191	1	335	1	335	0	0
Middle Income	1	32	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	32	1	191	1	335	1	335	0	0
WALWORTH COUNTY (127), WI										
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	1	230	6	3,682	2	942	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	230	6	3,682	2	942	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (131), WI										
MSA 33340										
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	28	2	310	0	0	0	0	0	0
Upper Income	1	46	1	227	6	3,222	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	74	3	537	6	3,222	0	0	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
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	2	97	9	1,697	18	8,474	3	975	0	0
Upper Income	18	892	21	3,593	22	13,692	5	1,615	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	989	30	5,290	40	22,166	8	2,590	0	0
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	158	1	250	4	2,661	1	65	0	0
Middle Income	1	78	1	127	1	500	0	0	0	0
Upper Income	5	275	1	119	6	3,644	2	194	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	511	3	496	11	6,805	3	259	0	0
TOTAL INSIDE AA IN STATE	230	10,886	179	31,769	287	155,997	47	14,211	0	0

Loans by County

Small Business Loans - Originations

Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229

Agency: FDIC - 3

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	32	1,421	38	6,672	74	37,119	14	4,581	0	0
STATE TOTAL	262	12,307	217	38,441	361	193,116	61	18,792	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	315	14,664	212	36,646	316	169,870	60	18,067	0	0
TOTAL OUTSIDE AA	74	3,459	84	14,969	132	69,286	20	7,454	0	0
TOTAL INSIDE & OUTSIDE	389	18,123	296	51,615	448	239,156	80	25,521	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229
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)
WI - OUTAGAMIE COUNTY (087) - MSA 11540	45	16,292	2	75	0	0
WI - WINNEBAGO COUNTY (139) - MSA 36780	22	7,812	3	259	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	81	9,831	7	1,053	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	8	2,006	1	298	0	0
MO - JACKSON COUNTY (095) - MSA 28140	58	10,691	5	2,505	0	0
WI - DANE COUNTY (025) - MSA 31540	374	110,970	26	8,845	0	0
WI - MILWAUKEE COUNTY (079) - MSA 33340	165	35,133	8	2,442	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	90	28,445	8	2,590	0	0

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	25	9,524	0	0
Purchased	0	0	0	0
Total	25	9,524	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

ASSESSMENT AREA - 0001

OUTAGAMIE COUNTY (087), WI

MSA: 11540

Moderate Income

0103.00* 0106.01 0110.00 0111.01* 0118.00* 0122.00* 9400.00*

Middle Income

0101.00 0102.00* 0105.00* 0106.02* 0107.00* 0108.00* 0109.00* 0111.02 0112.00* 0113.00* 0114.00

0115.01* 0115.02* 0116.00 0117.00* 0119.00* 0120.00* 0121.00* 0123.00* 0124.00* 0125.05* 0125.06

0126.01 0127.00 0128.00* 0129.01* 0129.02* 0131.00* 0132.00* 0133.00

Upper Income

0125.03* 0125.04 0126.02

WINNEBAGO COUNTY (139), WI

MSA: 36780

Moderate Income

0004.00 0005.00 0010.00* 0011.00* 0025.00* 0029.00* 0035.00*

Middle Income

0001.00* 0002.00* 0003.00* 0007.00* 0008.00* 0009.00* 0012.00* 0013.00* 0014.00* 0015.00 0016.00*

0017.00* 0018.03* 0019.00 0020.00* 0021.00* 0022.01* 0022.02* 0026.01* 0026.02* 0027.00* 0028.00*

0030.00* 0031.00* 0032.00* 0033.00* 0034.00* 0037.01*

Upper Income

0018.01 0018.04* 0023.00 0024.00 0036.00* 0037.02*

ASSESSMENT AREA - 0002

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 30-40%

0524.18*

Median Family Income 40-50%

0535.55*

Median Family Income 50-60%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0535.02* 0535.57

Median Family Income 60-70%

0519.06 0521.02* 0524.17 0529.05* 0535.56* 0536.01*

Median Family Income 70-80%

0519.03 0519.07* 0529.08* 0531.05*

Median Family Income 80-90%

0504.00* 0511.00* 0513.00* 0520.03* 0528.03* 0537.03*

Median Family Income 90-100%

0501.00* 0503.01* 0505.00* 0512.00 0518.02 0519.02* 0520.04* 0522.01* 0529.07 0536.02* 0537.05*

0537.07* 0538.01*

Median Family Income 100-110%

0502.00* 0506.00 0518.03* 0518.04* 0520.01* 0521.01* 0523.04 0524.05 0524.16* 0527.00* 0529.06

0530.05 0535.08* 0537.01* 0537.09*

Median Family Income 110-120%

0503.02* 0519.09* 0522.02* 0523.03* 0524.21* 0525.04 0530.04 0530.06*

Median Family Income >= 120%

0500.00 0507.00* 0508.00* 0509.00* 0510.00* 0514.00 0515.00 0516.00 0517.00 0518.01 0518.05

0518.06* 0519.04* 0519.08* 0523.05* 0523.06* 0524.10* 0524.11* 0524.14 0524.15* 0524.19* 0525.02*

0526.01 0526.03 0526.04* 0526.06* 0526.07* 0528.01* 0528.02 0529.04* 0529.10 0530.02* 0530.07*

0530.08* 0530.09* 0530.10* 0530.11* 0531.01 0531.02 0531.08 0531.09* 0531.10* 0532.01 0532.02*

0532.03 0533.01 0533.02 0534.03 0534.06 0534.09 0534.10 0534.11* 0534.13 0534.14 0534.15*

0534.17 0534.18* 0534.19 0534.21* 0534.22* 0534.23* 0534.24 0535.05* 0535.06* 0535.07* 0535.09

0535.10* 0537.11* 0537.12* 0538.03* 0538.04

Median Family Income Not Known

9800.01 9800.02 9800.03*

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0403.00* 0404.00* 0406.00* 0407.00* 0408.00* 0409.00* 0410.00* 0411.00* 0412.00* 0413.00* 0418.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0420.01* 0420.02* 0421.00* 0423.00* 0424.00* 0426.00* 0428.00* 0430.00* 0433.01* 0439.03* 0439.05*

0440.04 0441.01* 0441.04* 0450.00* 0451.00*

Moderate Income

0405.00* 0415.00* 0416.00* 0417.00* 0419.00* 0422.00* 0427.00* 0434.00* 0435.00* 0436.00* 0438.03*

0439.04* 0440.01* 0440.03* 0441.02* 0443.02* 0443.03* 0444.00* 0445.00* 0446.01* 0452.00

Middle Income

0437.00* 0438.02* 0441.03* 0442.01* 0442.02* 0443.01* 0447.02* 0447.03* 0447.04* 0448.05* 0449.00*

Upper Income

0448.03* 0448.04* 0448.06*

Income Not Known

0400.01 0400.02 0402.00* 0425.01* 0425.02* 0438.04 0446.02* 0446.03*

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0114.05* 0154.00*

Median Family Income 20-30%

0096.00*

Median Family Income 30-40%

0003.00* 0010.00* 0018.00* 0021.00* 0034.00* 0037.00* 0055.00* 0056.02* 0061.00* 0063.00* 0067.00*

0076.00* 0077.00* 0089.00* 0097.00* 0102.01* 0132.08* 0153.00 0155.00* 0156.00* 0163.00

Median Family Income 40-50%

0006.00* 0009.00* 0019.00* 0020.00* 0022.00* 0023.00* 0052.00* 0056.01* 0057.00* 0058.01* 0080.00*

0087.00* 0088.00* 0095.00* 0110.00* 0118.00* 0132.03* 0134.01 0134.05* 0164.00* 0165.00* 0166.00*

0169.00* 0170.00* 0174.00*

Median Family Income 50-60%

0007.00* 0008.00* 0054.00* 0060.00* 0078.02* 0079.00 0107.02 0111.00* 0113.00* 0115.00* 0116.00*

0126.00* 0131.00* 0134.10* 0160.00* 0171.00*

Median Family Income 60-70%

0038.00* 0075.00* 0081.00* 0090.00 0102.04* 0105.00* 0117.00* 0119.00* 0123.00* 0129.03* 0130.03

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0133.01 0133.09* 0137.03 0140.04* 0141.01* 0141.08* 0161.00* 0168.00*

Median Family Income 70-80%

0065.00* 0094.00* 0100.02 0101.03* 0106.00 0112.00* 0114.06* 0121.00* 0125.01* 0128.04* 0129.06*

0132.10* 0133.07* 0140.07 0146.04* 0149.02* 0172.00* 0175.00* 0180.00

Median Family Income 80-90%

0011.00 0098.00* 0102.03* 0114.01* 0120.00* 0122.00* 0124.00* 0125.02* 0133.13* 0134.16* 0141.05*

0143.00* 0145.01* 0146.01* 0147.01* 0167.00

Median Family Income 90-100%

0043.00* 0046.00* 0053.00* 0093.00* 0127.01* 0128.02* 0128.03* 0129.04* 0139.02* 0140.05* 0144.00*

0146.03* 0151.00* 0177.00* 0193.00*

Median Family Income 100-110%

0099.00* 0134.08* 0135.02* 0138.01* 0140.06* 0141.14 0142.04 0145.02* 0147.02* 0150.00* 0152.00

0157.00* 0159.00* 0176.00*

Median Family Income 110-120%

0069.00* 0071.00* 0100.01* 0101.05* 0136.08* 0140.02* 0141.12* 0173.00* 0179.00

Median Family Income >= 120%

0044.00* 0051.00 0066.00* 0072.00* 0073.00 0074.00* 0082.00 0083.00* 0084.00* 0085.00* 0086.00

0091.00 0092.00* 0134.07 0135.04* 0136.06* 0136.12* 0137.04 0138.02 0139.01* 0139.04* 0139.16*

0141.11 0141.20* 0142.03* 0148.04* 0148.06* 0149.03 0149.04* 0149.05* 0158.00 0181.00 0182.00*

0185.00 0186.00*

Median Family Income Not Known

0162.00* 0178.00 9801.01* 9808.02* 9883.00* 9891.00* 9892.00*

ASSESSMENT AREA - 0003

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 10-20%

0011.01

Median Family Income 30-40%

0006.00* 0014.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Median Family Income 40-50%

0032.00*

Median Family Income 50-60%

0012.00 0014.02 0015.02 0016.05 0025.00 0026.01 0030.02*

Median Family Income 60-70%

0004.08 0018.04 0021.00 0022.00 0023.01* 0024.02* 0115.05

Median Family Income 70-80%

0015.01 0028.00* 0111.01

Median Family Income 80-90%

0004.05 0004.07 0005.03 0014.03 0020.00 0024.01* 0026.02 0026.03 0027.00* 0029.00 0115.04*
0115.06 0131.00

Median Family Income 90-100%

0001.00 0004.06 0005.01 0013.00 0030.01 0031.00 0104.00 0113.02* 0118.00* 0121.00* 0122.01*
0122.02* 0123.00* 0128.00

Median Family Income 100-110%

0002.04* 0003.00 0019.00 0103.00 0114.02 0116.00 0119.00 0125.01 0126.00 0127.00* 0133.01
0133.02*

Median Family Income 110-120%

0004.01 0004.02 0008.00 0105.01 0105.02* 0106.00* 0111.02 0114.01 0117.00 0120.01 0129.00*
0130.00*

Median Family Income >= 120%

0002.01 0002.02 0002.05 0005.04 0007.00 0009.01 0009.02 0010.00 0017.04 0017.05 0018.02*
0023.02* 0101.00 0102.00 0107.01 0107.02 0108.00 0109.01 0109.03 0109.04 0110.00 0112.00
0113.01 0115.03 0120.02* 0124.00* 0125.02 0132.00 0137.00

Median Family Income Not Known

0011.02 0016.03 0016.04* 0016.06 9917.02* 9917.03*

ASSESSMENT AREA - 0004

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 10-20%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0146.00* 0147.00* 1868.00*

Median Family Income 20-30%

0064.00* 0065.00* 0069.00* 0088.00* 0089.00* 0090.00* 0134.00* 0141.00 0149.00* 0166.00 1857.00*
1861.00* 1866.00*

Median Family Income 30-40%

0001.01* 0002.01* 0012.00 0015.00* 0018.00* 0021.00* 0024.00* 0026.00* 0029.00* 0040.00* 0042.00*
0045.00* 0062.00* 0066.00* 0067.00* 0068.00* 0070.00* 0081.00* 0084.00* 0085.00* 0087.00* 0096.00*
0098.00* 0106.00* 0122.00* 0123.00* 0135.00* 0136.00* 0137.00* 0157.00* 0158.00* 0159.00* 0160.00*
0163.00* 0164.00* 0167.00* 0168.00* 0169.00* 0174.00* 0175.00* 0187.00* 1855.00* 1862.00* 1864.00*

Median Family Income 40-50%

0001.02 0003.02* 0005.02* 0009.00* 0010.00* 0011.00* 0014.00* 0016.00* 0020.00* 0023.00* 0025.00*
0028.00* 0036.00 0038.00* 0039.00* 0043.00* 0044.00 0046.00* 0047.00* 0048.00* 0060.00* 0063.00*
0086.00* 0091.00* 0092.00 0099.00* 0133.00* 0148.00* 0162.00* 0165.00* 0170.00* 0173.00* 0176.00*
0186.00* 0188.00* 1854.00* 1856.00* 1860.00* 1865.00*

Median Family Income 50-60%

0004.00 0013.00* 0017.00 0027.00* 0032.00* 0034.00* 0041.00* 0051.00* 0061.00* 0071.00* 0080.00*
0124.00* 0161.00* 0171.00* 0200.00* 0201.00* 0204.00* 0205.00* 0213.00* 0214.00* 1802.00* 1858.00*
1859.00*

Median Family Income 60-70%

0005.01 0006.00* 0019.00* 0033.00* 0037.00* 0050.00* 0059.00* 0130.00* 0172.00* 0203.00* 0216.00
1002.00 1004.00* 1005.00* 1009.00* 1101.00 1202.02* 1706.00* 1803.00*

Median Family Income 70-80%

0007.00* 0008.00* 0022.00* 0031.00* 0049.00* 0053.00* 0072.00* 0079.00* 0110.00* 0126.00* 0129.00
0179.00 0191.00* 0192.00* 0198.00* 0199.00* 0202.00* 1001.00 1003.00 1006.00* 1015.00* 1202.03*
1707.00*

Median Family Income 80-90%

0003.03* 0030.00* 0073.00* 0093.00 0097.00* 0185.00* 0189.00 0190.00* 0194.00* 0206.00* 0209.00*
0211.00* 0212.00* 0215.00* 0218.00* 0501.02 1014.00 1016.00 1202.01* 1203.00* 1205.02* 1602.04*
1702.00* 1703.00* 1705.00* 1851.00*

Median Family Income 90-100%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0002.02* 0035.00 0052.00* 0054.00* 0077.00* 0078.00* 0094.00* 0127.00* 0128.00* 0180.00* 0183.00*
0193.00* 0196.00* 0197.00* 0207.00* 0210.00* 0217.00* 0602.00 0804.00* 1007.00* 1011.00 1017.00*
1204.00* 1503.04* 1602.02* 1801.00* 1804.00* 1805.00* 1852.00*

Median Family Income 100-110%

0057.00* 0058.00* 0095.00* 0107.00* 0125.00* 0144.00 0181.00* 0184.00* 0195.00* 0208.00* 0501.01
0903.00* 0906.00* 1008.00 1010.00 1012.00* 1013.00* 1018.00* 1205.01* 1402.01 1601.00 1704.00*

Median Family Income 110-120%

0003.01* 0003.04* 0055.00* 0108.00 0111.00* 0113.00 0802.00* 0909.00* 0914.00* 1201.01 1201.02*
1402.02* 1602.03* 1701.00*

Median Family Income >= 120%

0056.00* 0074.00 0075.00* 0076.00* 0112.00* 0114.00 0143.00 0182.00 0301.00* 0351.00* 0352.00
0401.00* 0601.01 0601.02* 0701.00 0702.00 0703.00* 0801.00 0803.00* 0901.00* 0902.00* 0907.00*
0908.00* 0910.00 0911.00* 0912.00 0913.00 1301.00* 1302.00* 1401.00* 1501.00* 1503.01* 1503.03*
1603.00* 1853.00 1863.00 1869.00* 1870.00* 1872.00 1873.00* 1874.00

Median Family Income Not Known

9800.00* 9900.00*

WAUKESHA COUNTY (133), WI

MSA: 33340

Moderate Income

2023.02* 2026.00* 2031.03*

Middle Income

2001.01* 2001.02* 2001.03 2002.02 2006.00* 2014.02* 2022.02 2024.00* 2025.00 2027.00 2028.00*
2029.01 2029.02 2030.00* 2031.02* 2033.06 2034.04* 2036.01 2040.03* 2043.02*

Upper Income

2002.01* 2003.00 2004.00 2005.00 2007.00 2008.01* 2008.03* 2008.04 2009.01* 2009.02* 2010.00
2011.01 2011.02 2012.01 2012.02 2012.03 2013.00* 2014.03 2014.04 2015.03* 2015.04 2015.05*
2015.06 2016.00 2017.01 2017.03* 2017.04 2018.00* 2019.00* 2020.01* 2020.02* 2021.01 2021.02*
2021.03* 2022.01* 2023.01* 2031.01* 2032.00* 2033.03* 2033.04 2033.05 2034.02* 2034.03* 2034.05*
2034.06* 2035.00* 2036.02 2037.02 2037.03* 2037.04 2038.02* 2038.03 2038.04 2039.01* 2039.02*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

2040.02 2040.04* 2041.00 2042.00* 2043.01* 2044.00* 2045.01 2045.02*

OUTSIDE ASSESSMENT AREA

HOUSTON COUNTY (069), AL

MSA: 20020

Upper Income

0402.02

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 100-110%

2168.53 8111.00

Median Family Income >= 120%

0101.02

3461.01

IMPERIAL COUNTY (025), CA

MSA: 20940

Upper Income

0118.03

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 60-70%

1154.03

Median Family Income 80-90%

1239.01

Median Family Income 110-120%

5300.05

Median Family Income >= 120%

5039.02 5545.21 7006.00 7008.02

ORANGE COUNTY (059), CA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 11244

Median Family Income 60-70%

0889.03

Median Family Income 80-90%

0639.03

Median Family Income >= 120%

0757.02

ADAMS COUNTY (001), CO

MSA: 19740

Low Income

0150.00

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

0608.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 70-80%

0101.00

ESCAMBIA COUNTY (033), FL

MSA: 37860

Moderate Income

0012.01

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 80-90%

0202.01

MANATEE COUNTY (081), FL

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 35840

Upper Income

0020.07 0020.15

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0076.04 0090.10

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 40-50%

0146.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 50-60%

0010.04

Median Family Income >= 120%

0007.03

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 110-120%

0273.27

Median Family Income >= 120%

0250.10

ST. JOHNS COUNTY (109), FL

MSA: 27260

Upper Income

0208.05

SARASOTA COUNTY (115), FL

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 35840

Upper Income

0027.13

SUMTER COUNTY (119), FL

MSA: 45540

Middle Income

9112.00

VOLUSIA COUNTY (127), FL

MSA: 19660

Median Family Income 80-90%

0830.08

CHATHAM COUNTY (051), GA

MSA: 42340

Middle Income

0108.03

Upper Income

0107.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

0814.03 8003.00 8391.00

DEKALB COUNTY (037), IL

MSA: 20994

Middle Income

0007.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

8453.00

JACKSON COUNTY (077), IL

MSA: 16060

Low Income

0112.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 110-120%

8804.12

ELKHART COUNTY (039), IN

MSA: 21140

Upper Income

0007.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 80-90%

3301.03

BLACK HAWK COUNTY (013), IA

MSA: 47940

Moderate Income

0015.01

Middle Income

0015.03

POLK COUNTY (153), IA

MSA: 19780

Middle Income

0110.28

SCOTT COUNTY (163), IA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 19340

Middle Income

0116.00

STORY COUNTY (169), IA

MSA: 11180

Middle Income

0101.00

WASHINGTON COUNTY (183), IA

MSA: 26980

Moderate Income

9603.00

CRAWFORD COUNTY (037), KS

MSA: NA

Middle Income

9573.00

DOUGLAS COUNTY (045), KS

MSA: 29940

Low Income

0004.00

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income >= 120%

0098.02 0101.15

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income >= 120%

0103.13 0103.15

JESSAMINE COUNTY (113), KY

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 30460

Middle Income

0601.01

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 90-100%

7012.11

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 50-60%

8001.03

WASHINGTON COUNTY (043), MD

MSA: 25180

Middle Income

0105.00

ALLEGAN COUNTY (005), MI

MSA: NA

Middle Income

0311.00

DICKINSON COUNTY (043), MI

MSA: NA

Middle Income

9506.00

ISABELLA COUNTY (073), MI

MSA: NA

Middle Income

9401.00

KENT COUNTY (081), MI

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 24340

Median Family Income 60-70%

0147.01

MENOMINEE COUNTY (109), MI

MSA: NA

Upper Income

9605.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 60-70%

1618.00

Median Family Income >= 120%

1965.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 90-100%

0257.02

Median Family Income >= 120%

0260.07

ST. LOUIS COUNTY (137), MN

MSA: 20260

Upper Income

0022.00

SIBLEY COUNTY (143), MN

MSA: NA

Middle Income

1704.00

WASHINGTON COUNTY (163), MN

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 33460

Middle Income

0703.04

Upper Income

0707.01

LEE COUNTY (081), MS

MSA: NA

Moderate Income

9507.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.01 0606.00

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

0221.00

JEFFERSON COUNTY (099), MO

MSA: 41180

Moderate Income

7002.10

JOHNSON COUNTY (101), MO

MSA: NA

Upper Income

9603.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

0906.02

LIVINGSTON COUNTY (117), MO

MSA: NA

Upper Income

4803.00

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0303.08

Upper Income

0301.03 0302.01

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2150.03

ST. LOUIS CITY (510), MO

MSA: 41180

Moderate Income

1256.00

MISSOULA COUNTY (063), MT

MSA: 33540

Middle Income

0012.00

SARPY COUNTY (153), NE

MSA: 36540

Middle Income

0106.27

ROCKINGHAM COUNTY (015), NH

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

MSA: 40484

Middle Income

0610.01

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 90-100%

0291.00

Median Family Income 100-110%

0463.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0216.01

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01

Median Family Income 90-100%

0015.06

Median Family Income >= 120%

0007.02

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 40-50%

0398.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1585.07

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Median Family Income 110-120%

1352.09

FORSYTH COUNTY (067), NC

MSA: 49180

Upper Income

0033.08

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 110-120%

0061.06

ROWAN COUNTY (159), NC

MSA: 16740

Moderate Income

0513.01

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0534.10

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 90-100%

1406.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 40-50%

0088.11

Median Family Income 100-110%

0071.98

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

SANDUSKY COUNTY (143), OH

MSA: NA

Middle Income

9619.00

DOUGLAS COUNTY (019), OR

MSA: NA

Middle Income

1600.00

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 60-70%

0041.01

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 100-110%

0132.03

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income Not Known

9803.00

DORCHESTER COUNTY (035), SC

MSA: 16700

Moderate Income

0108.18

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1211.20

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 40-50%

0169.03

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 110-120%

0214.08

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income >= 120%

0011.09

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6744.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 50-60%

2415.00

Median Family Income 110-120%

5548.01

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9616.00

TARRANT COUNTY (439), TX

MSA: 23104

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Median Family Income >= 120%

1131.09

Median Family Income Not Known

9800.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 70-80%

1145.00

ALBEMARLE COUNTY (003), VA

MSA: 16820

Upper Income

0103.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 60-70%

0626.00

SPOKANE COUNTY (063), WA

MSA: 44060

Low Income

0024.00

ASHLAND COUNTY (003), WI

MSA: NA

Middle Income

9505.00

BAYFIELD COUNTY (007), WI

MSA: NA

Middle Income

9602.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

BROWN COUNTY (009), WI

MSA: 24580

Moderate Income

0205.02 0213.03

Middle Income

0020.03 0208.00

Upper Income

9400.01

CALUMET COUNTY (015), WI

MSA: 11540

Middle Income

0201.00 0203.04 0206.00 0208.00

CHIPPEWA COUNTY (017), WI

MSA: 20740

Upper Income

0107.00

COLUMBIA COUNTY (021), WI

MSA: 31540

Moderate Income

9703.00 9704.00

Middle Income

9708.00 9712.00

DODGE COUNTY (027), WI

MSA: NA

Middle Income

9618.00

FOND DU LAC COUNTY (039), WI

MSA: 22540

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Moderate Income

0403.00

Middle Income

0407.00

GRANT COUNTY (043), WI

MSA: NA

Middle Income

9609.00

GREEN COUNTY (045), WI

MSA: 31540

Moderate Income

9608.00

Middle Income

9601.00

GREEN LAKE COUNTY (047), WI

MSA: NA

Middle Income

1005.00

IOWA COUNTY (049), WI

MSA: 31540

Middle Income

9501.00

IRON COUNTY (051), WI

MSA: NA

Middle Income

1803.00

JEFFERSON COUNTY (055), WI

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Middle Income

1013.00

Upper Income

1001.00 1004.00 1005.00 1017.02

KENOSHA COUNTY (059), WI

MSA: 29404

Moderate Income

0007.00

Middle Income

0006.01 0026.02 0027.00

KEWAUNEE COUNTY (061), WI

MSA: 24580

Middle Income

9604.00

LAFAYETTE COUNTY (065), WI

MSA: NA

Middle Income

9702.00 9703.00

LINCOLN COUNTY (069), WI

MSA: 48140

Middle Income

9610.00

MANITOWOC COUNTY (071), WI

MSA: NA

Upper Income

0107.00

MARATHON COUNTY (073), WI

MSA: 48140

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Low Income

0001.00

MONROE COUNTY (081), WI

MSA: NA

Middle Income

9501.00

OZAUKEE COUNTY (089), WI

MSA: 33340

Middle Income

6101.01 6401.00

Upper Income

6402.00 6603.01 6603.03

POLK COUNTY (095), WI

MSA: NA

Middle Income

9606.00

RACINE COUNTY (101), WI

MSA: 39540

Middle Income

0026.00

Upper Income

0020.01 0020.02

RICHLAND COUNTY (103), WI

MSA: NA

Middle Income

9705.00

ROCK COUNTY (105), WI

MSA: 27500

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUSINESS BANK

Low Income

0003.00

Moderate Income

0007.00

Middle Income

0011.00 0014.00 0031.00

Upper Income

0012.02 0030.02

SAUK COUNTY (111), WI

MSA: NA

Moderate Income

0003.00

Middle Income

0001.00 0006.00 0011.00

Upper Income

0007.00

SHAWANO COUNTY (115), WI

MSA: NA

Middle Income

1001.00 1005.00

VERNON COUNTY (123), WI

MSA: NA

Middle Income

9604.00

VILAS COUNTY (125), WI

MSA: NA

Moderate Income

9505.00

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: FIRST BUSINESS BANK

Respondent ID: 0000015229

Agency: FDIC - 3

9506.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0016.02 0016.04

WASHINGTON COUNTY (131), WI

MSA: 33340

Middle Income

4001.04 4202.00 4702.03

Upper Income

4701.00

2020 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000015229

Institution: FIRST BUSINESS BANK

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	470	470	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	480	480	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.

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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	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	125	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	125	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	0	0	1	125	0	0	0	0	0	0
STATE TOTAL	0	0	1	125	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	399	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	399	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	399	0	0	0	0
STATE TOTAL	0	0	0	0	1	399	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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	1	103	0	0	0	0	0	0
Median Family Income >= 120%	2	88	1	202	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	88	2	305	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	816	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	1	816	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	998	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	998	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	155	2	305	2	1,814	0	0	0	0
STATE TOTAL	3	155	2	305	2	1,814	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: COLORADO (08)

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)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	1	356	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	356	0	0	0	0
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	464	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	464	0	0	0	0
GARFIELD COUNTY (045), CO										
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	1	722	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	722	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: COLORADO (08)

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)
JEFFERSON COUNTY (059), CO										
MSA 19740										
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%	1	35	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	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	35	0	0	3	1,542	0	0	0	0
STATE TOTAL	1	35	0	0	3	1,542	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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										
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	291	1	291	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	291	1	291	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
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	660	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	660	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	1	180	0	0	1	180	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	1	180	0	0	1	180	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
LEE COUNTY (071), FL										
MSA 15980										
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	1	142	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	1	142	0	0	0	0	0	0
LEON COUNTY (073), FL										
MSA 45220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	630	1	630	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	630	1	630	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
MANATEE COUNTY (081), FL										
MSA 35840										
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	82	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	82	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	394	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	394	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
PASCO COUNTY (101), FL										
MSA 45300										
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	971	1	971	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	971	1	971	0	0
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%	0	0	1	136	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	1	136	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
POLK COUNTY (105), FL										
MSA 29460										
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	310	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	310	0	0	0	0
SUMTER COUNTY (119), FL										
MSA 45540										
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	36	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	36	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	3	138	3	458	6	3,256	4	2,072	0	0
STATE TOTAL	3	138	3	458	6	3,256	4	2,072	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: IDAHO (16)

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)
BEAR LAKE COUNTY (007), ID										
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	1	960	1	960	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	1	960	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	960	1	960	0	0
STATE TOTAL	0	0	0	0	1	960	1	960	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: ILLINOIS (17)

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)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	155	1	620	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	1	155	1	620	0	0	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
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	1,672	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	1,672	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: ILLINOIS (17)

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)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	328	1	328	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	328	1	328	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: ILLINOIS (17)

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)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	750	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	750	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	1	155	5	3,370	1	328	0	0
STATE TOTAL	0	0	1	155	5	3,370	1	328	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: INDIANA (18)

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)
ELKHART COUNTY (039), IN										
MSA 21140										
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	569	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	569	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	569	0	0	0	0
STATE TOTAL	0	0	0	0	1	569	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: IOWA (19)

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)
STORY COUNTY (169), IA										
MSA 11180										
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	740	1	740	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	740	1	740	0	0
WASHINGTON COUNTY (183), IA										
MSA 26980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	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	300	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	2	1,040	1	740	0	0
STATE TOTAL	0	0	0	0	2	1,040	1	740	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: KANSAS (20)

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)
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	760	1	760	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	760	1	760	0	0
CHEROKEE COUNTY (021), KS										
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	1	783	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	783	0	0	0	0
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	1	35	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	462	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	1	462	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: KANSAS (20)

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)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0004										
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	3	1,349	0	0	0	0
Median Family Income 60-70%	1	97	0	0	0	0	1	97	0	0
Median Family Income 70-80%	0	0	2	308	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	53	1	107	0	0	2	53	0	0
Median Family Income 100-110%	1	21	1	147	0	0	1	21	0	0
Median Family Income 110-120%	1	87	0	0	1	400	1	87	0	0
Median Family Income >= 120%	17	663	13	2,228	7	4,308	22	2,512	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	22	921	17	2,790	11	6,057	27	2,770	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: KANSAS (20)

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)
SEDGWICK COUNTY (173), KS										
MSA 48620										
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	57	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	57	0	0	0	0	0	0	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
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	0	0	0	0	0	0	0	0
Income Not Known	2	120	0	0	3	1,803	1	31	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	3	1,803	1	31	0	0
TOTAL INSIDE AA IN STATE	24	1,041	17	2,790	14	7,860	28	2,801	0	0
TOTAL OUTSIDE AA IN STATE	2	92	0	0	3	2,005	1	760	0	0
STATE TOTAL	26	1,133	17	2,790	17	9,865	29	3,561	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: KENTUCKY (21)

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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	71	1	150	0	0	1	150	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	71	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	1	150	0	0	1	150	0	0
STATE TOTAL	1	71	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: LOUISIANA (22)

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)
OUACHITA PARISH (073), LA										
MSA 33740										
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	310	1	310	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	310	1	310	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	310	1	310	0	0
STATE TOTAL	0	0	0	0	1	310	1	310	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DICKINSON COUNTY (043), MI										
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	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
MARQUETTE COUNTY (103), MI										
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	0	0	1	118	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	118	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
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	21	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	21	0	0	0	0	0	0	0	0
SHIAWASSEE COUNTY (155), MI										
MSA 29620										
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	500	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	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	21	2	318	1	500	0	0	0	0
STATE TOTAL	1	21	2	318	1	500	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: MINNESOTA (27)

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	765	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	765	0	0	0	0
SIBLEY COUNTY (143), MN										
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	1	239	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	239	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	0	0	1	239	1	765	0	0	0	0
STATE TOTAL	0	0	1	239	1	765	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: MISSISSIPPI (28)

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)
LEE COUNTY (081), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	594	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	594	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	594	0	0	0	0
STATE TOTAL	0	0	0	0	1	594	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
BUCHANAN COUNTY (021), MO										
MSA 41140										
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	500	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	0	0	0	0
CASS COUNTY (037), MO										
MSA 28140										
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	0	0	0	0
Upper Income	1	96	0	0	0	0	1	96	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	106	0	0	0	0	1	96	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	1	200	2	1,403	3	783	0	0
Middle Income	0	0	0	0	1	420	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	101	1	200	3	1,823	3	783	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
LAFAYETTE COUNTY (107), MO										
MSA 28140										
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	250	1	650	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	250	1	650	0	0	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
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	3	1,599	0	0	0	0
Income Not Known	1	84	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	3	1,599	0	0	0	0
TOTAL INSIDE AA IN STATE	16	862	6	960	14	6,563	17	2,525	0	0
TOTAL OUTSIDE AA IN STATE	6	367	2	450	8	4,572	4	879	0	0
STATE TOTAL	22	1,229	8	1,410	22	11,135	21	3,404	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: NEBRASKA (31)

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)
DOUGLAS COUNTY (055), NE										
MSA 36540										
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
SARPY COUNTY (153), NE										
MSA 36540										
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	327	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	327	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	1	327	0	0	0	0
STATE TOTAL	1	5	0	0	1	327	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: NEW JERSEY (34)

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)
BERGEN COUNTY (003), NJ										
MSA 35614										
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	3	613	1	700	1	700	0	0
Median Family Income 100-110%	0	0	0	0	1	343	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	627	1	627	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	3	613	3	1,670	2	1,327	0	0
CAPE MAY COUNTY (009), NJ										
MSA 36140										
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	366	1	366	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	366	1	366	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: NEW JERSEY (34)

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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	1	370	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	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	370	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	3	613	5	2,406	3	1,693	0	0
STATE TOTAL	0	0	3	613	5	2,406	3	1,693	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
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%	1	46	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	134	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	134	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

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)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	174	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	1	174	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	136	2	308	0	0	0	0	0	0
STATE TOTAL	2	136	2	308	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: OREGON (41)

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)
MULTNOMAH COUNTY (051), OR										
MSA 38900										
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	1	545	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	1	545	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	545	0	0	0	0
STATE TOTAL	0	0	0	0	1	545	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	698	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	698	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FORT BEND COUNTY (157), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	253	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	253	0	0	0	0	0	0
VICTORIA COUNTY (469), TX										
MSA 47020										
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	578	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	578	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	2	253	2	1,276	0	0	0	0
STATE TOTAL	0	0	2	253	2	1,276	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	1	348	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	1	348	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	348	0	0	0	0
STATE TOTAL	0	0	0	0	1	348	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: VIRGINIA (51)

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)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	398	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	398	0	0	0	0
HAMPTON CITY (650), VA										
MSA 47260										
Outside Assessment Area										
Low Income	1	59	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	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	59	0	0	1	398	0	0	0	0
STATE TOTAL	1	59	0	0	1	398	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WASHINGTON (53)

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)
BENTON COUNTY (005), WA										
MSA 28420										
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	516	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	516	0	0	0	0
PIERCE COUNTY (053), WA										
MSA 45104										
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	1	396	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	1	396	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WASHINGTON (53)

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)
SPOKANE COUNTY (063), WA										
MSA 44060										
Outside Assessment Area										
Low Income	0	0	0	0	2	890	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	890	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	1,802	0	0	0	0
STATE TOTAL	0	0	0	0	4	1,802	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
ASHLAND COUNTY (003), WI										
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	67	0	0	1	400	1	400	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	67	0	0	1	400	1	400	0	0
BAYFIELD COUNTY (007), WI										
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	23	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	23	0	0	0	0	0	0	0	0
BROWN COUNTY (009), WI										
MSA 24580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	171	2	363	8	4,161	2	1,100	0	0
Middle Income	2	111	1	228	0	0	0	0	0	0
Upper Income	2	103	2	430	0	0	1	50	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	385	5	1,021	8	4,161	3	1,150	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
CALUMET COUNTY (015), WI										
MSA 11540										
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	200	6	2,695	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	6	2,695	0	0	0	0
COLUMBIA COUNTY (021), WI										
MSA 31540										
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	125	0	0	3	1,628	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	125	0	0	3	1,628	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
DANE COUNTY (025), WI										
MSA 31540										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	3	89	0	0	1	550	3	89	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	24	1	250	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%	5	217	4	618	13	6,271	10	1,960	0	0
Median Family Income 60-70%	8	565	5	1,010	17	8,241	8	2,144	0	0
Median Family Income 70-80%	0	0	2	356	1	678	3	1,034	0	0
Median Family Income 80-90%	17	939	9	1,732	20	10,355	18	3,515	0	0
Median Family Income 90-100%	1	10	6	1,197	11	6,066	1	10	0	0
Median Family Income 100-110%	9	450	5	1,015	15	10,145	11	3,321	0	0
Median Family Income 110-120%	6	432	7	1,268	6	3,368	12	3,703	0	0
Median Family Income >= 120%	35	1,789	27	4,719	33	17,765	40	6,231	0	0
Median Family Income Not Known	2	46	1	123	4	2,287	3	849	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	4,561	67	12,288	121	65,726	109	22,856	0	0
DODGE COUNTY (027), WI										
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	1	613	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	613	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
DOOR COUNTY (029), WI										
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	6	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	6	0	0	0	0	0	0	0	0
EAU CLAIRE COUNTY (035), WI										
MSA 20740										
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	385	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	385	0	0	0	0
FOND DU LAC COUNTY (039), WI										
MSA 22540										
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	709	1	351	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	709	1	351	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
GRANT COUNTY (043), WI										
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	1	219	2	1,556	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	219	2	1,556	0	0	0	0
IOWA COUNTY (049), WI										
MSA 31540										
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	49	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	49	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (055), WI										
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	60	1	250	4	2,200	1	250	0	0
Upper Income	1	100	0	0	4	2,714	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	160	1	250	8	4,914	1	250	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
KENOSHA COUNTY (059), WI										
MSA 29404										
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	51	1	177	2	1,464	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	1	177	2	1,464	0	0	0	0
KEWAUNEE COUNTY (061), WI										
MSA 24580										
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	22	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	22	0	0	0	0	0	0	0	0
LA CROSSE COUNTY (063), WI										
MSA 29100										
Outside Assessment Area										
Low Income	0	0	0	0	1	655	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	655	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
LINCOLN COUNTY (069), WI										
MSA 48140										
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	128	1	374	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	128	1	374	0	0	0	0
MANITOWOC COUNTY (071), WI										
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	0	0	1	227	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	227	0	0	0	0	0	0
MARATHON COUNTY (073), WI										
MSA 48140										
Outside Assessment Area										
Low Income	1	15	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	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	15	0	0	1	800	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
MARINETTE COUNTY (075), WI										
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	186	0	0	1	300	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	186	0	0	1	300	0	0	0	0
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	1	200	2	1,182	0	0	0	0
Median Family Income 20-30%	1	72	0	0	0	0	1	72	0	0
Median Family Income 30-40%	1	56	0	0	1	500	1	56	0	0
Median Family Income 40-50%	1	67	0	0	1	500	1	67	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	169	3	2,514	0	0	0	0
Median Family Income 70-80%	1	100	0	0	1	285	0	0	0	0
Median Family Income 80-90%	2	116	2	317	2	1,500	5	933	0	0
Median Family Income 90-100%	225	7,855	3	598	0	0	4	503	0	0
Median Family Income 100-110%	1	10	2	457	2	1,550	4	1,267	0	0
Median Family Income 110-120%	100	3,653	6	877	1	258	1	50	0	0
Median Family Income >= 120%	14	675	5	826	18	9,982	22	4,534	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	346	12,604	20	3,444	31	18,271	39	7,482	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	74	0	0	1	304	1	50	0	0
Middle Income	10	423	5	1,035	12	7,320	8	1,477	0	0
Upper Income	1	72	0	0	7	4,472	4	1,163	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	569	5	1,035	20	12,096	13	2,690	0	0
OZAUKEE COUNTY (089), WI										
MSA 33340										
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	4	2,007	0	0	0	0
Upper Income	2	51	1	102	3	2,334	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	1	102	7	4,341	1	1,000	0	0
RACINE COUNTY (101), WI										
MSA 39540										
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	500	0	0	0	0
Upper Income	1	74	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	74	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
RICHLAND COUNTY (103), WI										
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	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
ROCK COUNTY (105), WI										
MSA 27500										
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	250	2	1,170	1	420	0	0
Upper Income	0	0	2	450	1	415	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	700	3	1,585	1	420	0	0
RUSK COUNTY (107), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	312	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	312	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
VILAS COUNTY (125), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	189	0	0	0	0	0	0
Middle Income	0	0	0	0	1	317	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	189	1	317	0	0	0	0
WALWORTH COUNTY (127), WI										
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	1	220	2	1,332	1	533	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	220	2	1,332	1	533	0	0
WASHINGTON COUNTY (131), WI										
MSA 33340										
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	3	0	0	0	0	0	0	0	0
Upper Income	1	42	1	150	6	3,538	1	627	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	45	1	150	6	3,538	1	627	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST BUS BK

State: WISCONSIN (55)

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)
WAUKESHA COUNTY (133), WI										
MSA 33340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	1	340	0	0	0	0
Middle Income	2	108	7	1,425	11	6,322	9	3,361	0	0
Upper Income	8	311	11	1,942	15	9,349	12	3,088	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	419	19	3,527	27	16,011	21	6,449	0	0
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	1	102	1	780	2	137	0	0
Middle Income	1	19	1	123	3	1,857	1	997	0	0
Upper Income	2	145	1	206	6	2,696	2	145	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	264	3	431	10	5,333	5	1,279	0	0
TOTAL INSIDE AA IN STATE	461	18,417	114	20,725	209	117,437	187	40,756	0	0
TOTAL OUTSIDE AA IN STATE	26	1,365	19	3,733	68	37,521	10	4,731	0	0
STATE TOTAL	487	19,782	133	24,458	277	154,958	197	45,487	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	501	20,320	137	24,475	237	131,860	232	46,082	0	0
TOTAL OUTSIDE AA	49	2,635	39	7,107	119	66,319	27	12,623	0	0
TOTAL INSIDE & OUTSIDE	550	22,955	176	31,582	356	198,179	259	58,705	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: FIRST BUS BK

Respondent ID: 000015229
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)
WI - MILWAUKEE COUNTY (079) - MSA 33340	397	34,319	39	7,482	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	56	19,957	21	6,449	0	0
WI - OUTAGAMIE COUNTY (087) - MSA 11540	38	13,700	13	2,690	0	0
WI - WINNEBAGO COUNTY (139) - MSA 36780	18	6,028	5	1,279	0	0
WI - DANE COUNTY (025) - MSA 31540	275	82,575	109	22,856	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	50	9,768	27	2,770	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	5	1,923	1	31	0	0
MO - JACKSON COUNTY (095) - MSA 28140	36	8,385	17	2,525	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: FIRST BUS BK

Respondent ID: 0000015229
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	51,006	0	0
Purchased	0	0	0	0
Total	33	51,006	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

ASSESSMENT AREA - 0001

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 10-20%

0146.00* 0147.00* 1868.00

Median Family Income 20-30%

0064.00* 0065.00* 0069.00* 0088.00* 0089.00* 0090.00* 0134.00* 0141.00* 0149.00* 0166.00 1857.00*
1861.00* 1866.00*

Median Family Income 30-40%

0001.01* 0002.01 0012.00 0015.00* 0018.00* 0021.00* 0024.00* 0026.00* 0029.00* 0040.00* 0042.00*
0045.00* 0062.00* 0066.00* 0067.00* 0068.00* 0070.00* 0081.00* 0084.00* 0085.00* 0087.00* 0096.00*
0098.00* 0106.00* 0122.00* 0123.00* 0135.00* 0136.00* 0137.00* 0157.00* 0158.00* 0159.00* 0160.00*
0163.00* 0164.00* 0167.00* 0168.00* 0169.00* 0174.00* 0175.00* 0187.00* 1855.00* 1862.00* 1864.00*

Median Family Income 40-50%

0001.02 0003.02* 0005.02* 0009.00* 0010.00* 0011.00* 0014.00* 0016.00* 0020.00* 0023.00* 0025.00*
0028.00* 0036.00* 0038.00* 0039.00* 0043.00* 0044.00* 0046.00* 0047.00* 0048.00* 0060.00* 0063.00*
0086.00* 0091.00* 0092.00 0099.00* 0133.00* 0148.00* 0162.00* 0165.00* 0170.00* 0173.00* 0176.00*
0186.00* 0188.00* 1854.00* 1856.00* 1860.00* 1865.00*

Median Family Income 50-60%

0004.00* 0013.00* 0017.00* 0027.00* 0032.00* 0034.00* 0041.00* 0051.00* 0061.00* 0071.00* 0080.00*
0124.00* 0161.00* 0171.00* 0200.00* 0201.00* 0204.00* 0205.00* 0213.00* 0214.00* 1802.00* 1858.00*
1859.00*

Median Family Income 60-70%

0005.01* 0006.00* 0019.00* 0033.00* 0037.00* 0050.00* 0059.00* 0130.00* 0172.00* 0203.00* 0216.00
1002.00 1004.00* 1005.00* 1009.00* 1101.00 1202.02* 1706.00* 1803.00*

Median Family Income 70-80%

0007.00* 0008.00* 0022.00* 0031.00* 0049.00* 0053.00* 0072.00* 0079.00* 0110.00* 0126.00* 0129.00*
0179.00* 0191.00* 0192.00* 0198.00* 0199.00* 0202.00* 1001.00* 1003.00 1006.00* 1015.00* 1202.03*
1707.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

Median Family Income 80-90%

0003.03* 0030.00* 0073.00* 0093.00 0097.00* 0185.00 0189.00* 0190.00* 0194.00* 0206.00* 0209.00*
0211.00* 0212.00* 0215.00* 0218.00* 0501.02 1014.00 1016.00* 1202.01* 1203.00* 1205.02* 1602.04*
1702.00* 1703.00* 1705.00* 1851.00*

Median Family Income 90-100%

0002.02* 0035.00 0052.00* 0054.00* 0077.00* 0078.00* 0094.00* 0127.00* 0128.00* 0180.00* 0183.00*
0193.00* 0196.00* 0197.00* 0207.00* 0210.00* 0217.00* 0602.00 0804.00* 1007.00* 1011.00 1017.00*
1204.00* 1503.04* 1602.02* 1801.00* 1804.00* 1805.00* 1852.00*

Median Family Income 100-110%

0057.00* 0058.00* 0095.00* 0107.00* 0125.00* 0144.00 0181.00* 0184.00* 0195.00* 0208.00* 0501.01*
0903.00* 0906.00* 1008.00* 1010.00 1012.00* 1013.00* 1018.00* 1205.01* 1402.01* 1601.00 1704.00*

Median Family Income 110-120%

0003.01* 0003.04* 0055.00* 0108.00* 0111.00* 0113.00 0802.00* 0909.00* 0914.00* 1201.01 1201.02*
1402.02* 1602.03* 1701.00*

Median Family Income >= 120%

0056.00* 0074.00* 0075.00* 0076.00* 0112.00* 0114.00* 0143.00 0182.00* 0301.00* 0351.00* 0352.00
0401.00* 0601.01 0601.02* 0701.00* 0702.00 0703.00* 0801.00* 0803.00* 0901.00* 0902.00* 0907.00*
0908.00* 0910.00 0911.00* 0912.00 0913.00 1301.00* 1302.00* 1401.00* 1501.00* 1503.01* 1503.03*
1603.00 1853.00 1863.00 1869.00* 1870.00* 1872.00 1873.00* 1874.00

Median Family Income Not Known

9800.00* 9900.00*

WAUKESHA COUNTY (133), WI

MSA: 33340

Moderate Income

2023.02* 2026.00 2031.03*

Middle Income

2001.01* 2001.02 2001.03 2002.02 2006.00* 2014.02* 2022.02* 2024.00* 2025.00 2027.00 2028.00
2029.01 2029.02* 2030.00* 2031.02* 2033.06 2034.04 2036.01* 2040.03* 2043.02*

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

2002.01* 2003.00 2004.00 2005.00 2007.00 2008.01* 2008.03* 2008.04 2009.01* 2009.02* 2010.00*
2011.01 2011.02 2012.01 2012.02* 2012.03 2013.00* 2014.03 2014.04* 2015.03* 2015.04* 2015.05*
2015.06 2016.00* 2017.01* 2017.03* 2017.04* 2018.00* 2019.00* 2020.01* 2020.02* 2021.01* 2021.02*
2021.03* 2022.01* 2023.01 2031.01* 2032.00 2033.03* 2033.04* 2033.05* 2034.02* 2034.03* 2034.05*
2034.06 2035.00* 2036.02* 2037.02 2037.03* 2037.04 2038.02* 2038.03 2038.04* 2039.01* 2039.02*
2040.02* 2040.04* 2041.00* 2042.00* 2043.01* 2044.00* 2045.01* 2045.02*

ASSESSMENT AREA - 0002

OUTAGAMIE COUNTY (087), WI

MSA: 11540

Moderate Income

0103.00* 0106.01 0110.00 0111.01* 0118.00 0122.00* 9400.00*

Middle Income

0101.00 0102.00* 0105.00* 0106.02* 0107.00* 0108.00* 0109.00* 0111.02 0112.00* 0113.00* 0114.00*
0115.01* 0115.02 0116.00* 0117.00* 0119.00* 0120.00* 0121.00* 0123.00* 0124.00 0125.05* 0125.06
0126.01 0127.00 0128.00* 0129.01* 0129.02* 0131.00* 0132.00* 0133.00

Upper Income

0125.03 0125.04 0126.02

WINNEBAGO COUNTY (139), WI

MSA: 36780

Moderate Income

0004.00* 0005.00 0010.00* 0011.00 0025.00* 0029.00* 0035.00

Middle Income

0001.00* 0002.00* 0003.00* 0007.00* 0008.00* 0009.00* 0012.00* 0013.00* 0014.00* 0015.00* 0016.00
0017.00* 0018.03* 0019.00 0020.00* 0021.00* 0022.01* 0022.02* 0026.01* 0026.02 0027.00* 0028.00*
0030.00* 0031.00* 0032.00* 0033.00* 0034.00* 0037.01*

Upper Income

0018.01* 0018.04* 0023.00 0024.00 0036.00* 0037.02*

ASSESSMENT AREA - 0003

DANE COUNTY (025), WI

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

MSA: 31540

Median Family Income 10-20%

0011.01

Median Family Income 30-40%

0006.00* 0014.01

Median Family Income 40-50%

0032.00*

Median Family Income 50-60%

0012.00* 0014.02 0015.02 0016.05 0025.00 0026.01 0030.02*

Median Family Income 60-70%

0004.08 0018.04 0021.00 0022.00 0023.01* 0024.02* 0115.05

Median Family Income 70-80%

0015.01* 0028.00* 0111.01

Median Family Income 80-90%

0004.05 0004.07* 0005.03* 0014.03 0020.00 0024.01* 0026.02 0026.03 0027.00* 0029.00 0115.04*

0115.06* 0131.00

Median Family Income 90-100%

0001.00 0004.06 0005.01* 0013.00* 0030.01 0031.00 0104.00* 0113.02* 0118.00* 0121.00* 0122.01*

0122.02* 0123.00* 0128.00

Median Family Income 100-110%

0002.04* 0003.00 0019.00 0103.00 0114.02 0116.00 0119.00 0125.01 0126.00 0127.00* 0133.01*

0133.02

Median Family Income 110-120%

0004.01 0004.02 0008.00 0105.01 0105.02* 0106.00* 0111.02 0114.01 0117.00* 0120.01 0129.00*

0130.00*

Median Family Income >= 120%

0002.01 0002.02 0002.05 0005.04* 0007.00* 0009.01 0009.02* 0010.00 0017.04 0017.05 0018.02*

0023.02 0101.00 0102.00* 0107.01 0107.02 0108.00 0109.01 0109.03* 0109.04 0110.00 0112.00

0113.01 0115.03* 0120.02* 0124.00* 0125.02 0132.00 0137.00

Median Family Income Not Known

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

0011.02 0016.03* 0016.04 0016.06 9917.02* 9917.03*

ASSESSMENT AREA - 0004

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 30-40%

0524.18*

Median Family Income 40-50%

0535.55*

Median Family Income 50-60%

0535.02* 0535.57

Median Family Income 60-70%

0519.06 0521.02* 0524.17* 0529.05* 0535.56* 0536.01*

Median Family Income 70-80%

0519.03 0519.07* 0529.08* 0531.05*

Median Family Income 80-90%

0504.00* 0511.00* 0513.00* 0520.03* 0528.03* 0537.03*

Median Family Income 90-100%

0501.00* 0503.01* 0505.00* 0512.00 0518.02* 0519.02* 0520.04* 0522.01* 0529.07 0536.02* 0537.05*
0537.07* 0538.01*

Median Family Income 100-110%

0502.00* 0506.00 0518.03* 0518.04* 0520.01* 0521.01* 0523.04* 0524.05 0524.16* 0527.00* 0529.06*
0530.05* 0535.08* 0537.01* 0537.09*

Median Family Income 110-120%

0503.02* 0519.09* 0522.02* 0523.03* 0524.21* 0525.04 0530.04 0530.06*

Median Family Income >= 120%

0500.00 0507.00* 0508.00* 0509.00* 0510.00* 0514.00* 0515.00* 0516.00 0517.00* 0518.01 0518.05
0518.06* 0519.04* 0519.08* 0523.05* 0523.06* 0524.10* 0524.11* 0524.14 0524.15* 0524.19* 0525.02*
0526.01* 0526.03 0526.04* 0526.06* 0526.07* 0528.01* 0528.02* 0529.04* 0529.10 0530.02* 0530.07*
0530.08* 0530.09* 0530.10* 0530.11* 0531.01 0531.02 0531.08 0531.09* 0531.10* 0532.01 0532.02*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

0532.03 0533.01 0533.02* 0534.03* 0534.06 0534.09 0534.10 0534.11* 0534.13* 0534.14 0534.15*
0534.17* 0534.18 0534.19* 0534.21 0534.22* 0534.23* 0534.24* 0535.05* 0535.06* 0535.07* 0535.09
0535.10* 0537.11* 0537.12* 0538.03* 0538.04

Median Family Income Not Known

9800.01* 9800.02* 9800.03*

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0403.00* 0404.00* 0406.00* 0407.00* 0408.00* 0409.00* 0410.00* 0411.00* 0412.00* 0413.00* 0418.00*
0420.01* 0420.02* 0421.00* 0423.00* 0424.00* 0426.00* 0428.00* 0430.00* 0433.01* 0439.03* 0439.05*
0440.04* 0441.01* 0441.04* 0450.00* 0451.00*

Moderate Income

0405.00* 0415.00* 0416.00* 0417.00* 0419.00* 0422.00* 0427.00* 0434.00* 0435.00* 0436.00* 0438.03*
0439.04* 0440.01* 0440.03* 0441.02* 0443.02* 0443.03* 0444.00* 0445.00* 0446.01* 0452.00*

Middle Income

0437.00* 0438.02* 0441.03* 0442.01* 0442.02* 0443.01* 0447.02* 0447.03* 0447.04* 0448.05* 0449.00*

Upper Income

0448.03* 0448.04* 0448.06*

Income Not Known

0400.01 0400.02 0402.00* 0425.01* 0425.02* 0438.04 0446.02* 0446.03*

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0114.05* 0154.00*

Median Family Income 20-30%

0096.00*

Median Family Income 30-40%

0003.00* 0010.00* 0018.00* 0021.00* 0034.00* 0037.00* 0055.00* 0056.02* 0061.00* 0063.00* 0067.00*
0076.00* 0077.00* 0089.00* 0097.00* 0102.01* 0132.08* 0153.00 0155.00* 0156.00* 0163.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

Median Family Income 40-50%

0006.00* 0009.00* 0019.00* 0020.00* 0022.00* 0023.00* 0052.00* 0056.01* 0057.00* 0058.01* 0080.00*
0087.00* 0088.00* 0095.00* 0110.00* 0118.00* 0132.03* 0134.01 0134.05* 0164.00* 0165.00* 0166.00*
0169.00* 0170.00* 0174.00*

Median Family Income 50-60%

0007.00* 0008.00* 0054.00* 0060.00* 0078.02* 0079.00* 0107.02* 0111.00* 0113.00* 0115.00* 0116.00*
0126.00* 0131.00* 0134.10 0160.00* 0171.00*

Median Family Income 60-70%

0038.00* 0075.00* 0081.00* 0090.00* 0102.04* 0105.00* 0117.00* 0119.00* 0123.00* 0129.03* 0130.03
0133.01 0133.09* 0137.03* 0140.04* 0141.01* 0141.08* 0161.00* 0168.00*

Median Family Income 70-80%

0065.00* 0094.00* 0100.02* 0101.03* 0106.00* 0112.00* 0114.06* 0121.00* 0125.01* 0128.04* 0129.06*
0132.10* 0133.07* 0140.07* 0146.04* 0149.02* 0172.00* 0175.00* 0180.00*

Median Family Income 80-90%

0011.00 0098.00* 0102.03* 0114.01* 0120.00* 0122.00* 0124.00* 0125.02* 0133.13* 0134.16* 0141.05*
0143.00* 0145.01* 0146.01* 0147.01* 0167.00*

Median Family Income 90-100%

0043.00* 0046.00* 0053.00* 0093.00* 0127.01* 0128.02 0128.03* 0129.04* 0139.02 0140.05* 0144.00*
0146.03* 0151.00* 0177.00* 0193.00*

Median Family Income 100-110%

0099.00* 0134.08* 0135.02* 0138.01* 0140.06* 0141.14 0142.04 0145.02* 0147.02* 0150.00* 0152.00
0157.00* 0159.00* 0176.00*

Median Family Income 110-120%

0069.00* 0071.00* 0100.01* 0101.05* 0136.08* 0140.02* 0141.12* 0173.00* 0179.00

Median Family Income >= 120%

0044.00* 0051.00 0066.00* 0072.00* 0073.00* 0074.00* 0082.00 0083.00* 0084.00* 0085.00* 0086.00
0091.00* 0092.00* 0134.07 0135.04* 0136.06* 0136.12* 0137.04* 0138.02 0139.01* 0139.04* 0139.16*
0141.11* 0141.20* 0142.03* 0148.04* 0148.06* 0149.03* 0149.04* 0149.05* 0158.00 0181.00* 0182.00*
0185.00* 0186.00*

Median Family Income Not Known

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

0162.00* 0178.00* 9801.01* 9808.02* 9883.00* 9891.00* 9892.00*

OUTSIDE ASSESSMENT AREA

HOUSTON COUNTY (069), AL

MSA: 20020

Upper Income

0402.02

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

8102.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 110-120%

5300.05

Median Family Income >= 120%

5545.21 7006.00 7008.02

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 60-70%

0889.03

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income >= 120%

0404.05

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income >= 120%

6093.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

ADAMS COUNTY (001), CO

MSA: 19740

Low Income

0150.00

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

0608.00

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9516.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 70-80%

0101.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 90-100%

1105.02

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0106.02

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 90-100%

0119.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income >= 120%

0115.07

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 80-90%

0202.01

LEON COUNTY (073), FL

MSA: 45220

Middle Income

0022.08

MANATEE COUNTY (081), FL

MSA: 35840

Upper Income

0020.15

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0007.03

PASCO COUNTY (101), FL

MSA: 45300

Upper Income

0315.04

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0250.10

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 90-100%

0119.02

SUMTER COUNTY (119), FL

MSA: 45540

Middle Income

9112.00

BEAR LAKE COUNTY (007), ID

MSA: NA

Middle Income

9502.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

8391.00

DEKALB COUNTY (037), IL

MSA: 20994

Middle Income

0007.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income >= 120%

8465.14

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8648.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

ELKHART COUNTY (039), IN

MSA: 21140

Upper Income

0007.00

STORY COUNTY (169), IA

MSA: 11180

Upper Income

0011.00

WASHINGTON COUNTY (183), IA

MSA: 26980

Moderate Income

9604.00

BUTLER COUNTY (015), KS

MSA: 48620

Moderate Income

0208.00

CHEROKEE COUNTY (021), KS

MSA: NA

Middle Income

9581.00

DOUGLAS COUNTY (045), KS

MSA: 29940

Low Income

0004.00

Moderate Income

0008.01

SEDGWICK COUNTY (173), KS

MSA: 48620

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

Median Family Income >= 120%

0100.04

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income >= 120%

0103.13 0103.15

OUACHITA PARISH (073), LA

MSA: 33740

Middle Income

0055.00

WASHINGTON COUNTY (043), MD

MSA: 25180

Middle Income

0105.00

9506.00

MARQUETTE COUNTY (103), MI

MSA: NA

Upper Income

0012.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income >= 120%

1965.00

SHIAWASSEE COUNTY (155), MI

MSA: 29620

Middle Income

0303.00

HENNEPIN COUNTY (053), MN

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

MSA: 33460

Median Family Income >= 120%

1099.00

SIBLEY COUNTY (143), MN

MSA: NA

Middle Income

1704.00

LEE COUNTY (081), MS

MSA: NA

Moderate Income

9507.00

BUCHANAN COUNTY (021), MO

MSA: 41140

Middle Income

0007.02

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.02

Upper Income

0604.00

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

0208.01 0217.01 0221.00

Middle Income

0202.02

JOHNSON COUNTY (101), MO

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

MSA: NA

Upper Income

9603.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

0906.01

PLATTE COUNTY (165), MO

MSA: 28140

Upper Income

0301.03 0302.01 0304.01

Income Not Known

0303.07

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income >= 120%

0075.12

SARPY COUNTY (153), NE

MSA: 36540

Middle Income

0106.29

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 90-100%

0291.00 0542.00

Median Family Income 100-110%

0463.00

Median Family Income >= 120%

0314.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

CAPE MAY COUNTY (009), NJ

MSA: 36140

Upper Income

0209.02

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income >= 120%

0161.01

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 110-120%

0061.06

ROWAN COUNTY (159), NC

MSA: 16740

Moderate Income

0513.01

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0534.10

MULTNOMAH COUNTY (051), OR

MSA: 38900

Median Family Income 60-70%

0041.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 100-110%

0132.03

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1211.20

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6729.00 6740.00

VICTORIA COUNTY (469), TX

MSA: 47020

Middle Income

0005.01

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 70-80%

1145.00

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income >= 120%

4315.00

HAMPTON CITY (650), VA

MSA: 47260

Low Income

0103.13

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

BENTON COUNTY (005), WA

MSA: 28420

Middle Income

0109.01

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income 60-70%

0626.00

SPOKANE COUNTY (063), WA

MSA: 44060

Low Income

0024.00

ASHLAND COUNTY (003), WI

MSA: NA

Middle Income

9505.00

BAYFIELD COUNTY (007), WI

MSA: NA

Middle Income

9602.00

BROWN COUNTY (009), WI

MSA: 24580

Moderate Income

0016.00 0213.03

Middle Income

0202.03 0208.00 0216.00

Upper Income

9400.01

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

CALUMET COUNTY (015), WI

MSA: 11540

Middle Income

0201.00 0203.04 0206.00

COLUMBIA COUNTY (021), WI

MSA: 31540

Middle Income

9708.00 9711.00 9712.00

DODGE COUNTY (027), WI

MSA: NA

Middle Income

9618.00

DOOR COUNTY (029), WI

MSA: NA

Middle Income

1008.00

EAU CLAIRE COUNTY (035), WI

MSA: 20740

Middle Income

0004.00

FOND DU LAC COUNTY (039), WI

MSA: 22540

Middle Income

0407.00 0422.00

GRANT COUNTY (043), WI

MSA: NA

Middle Income

9609.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

IOWA COUNTY (049), WI

MSA: 31540

Middle Income

9501.00

JEFFERSON COUNTY (055), WI

MSA: NA

Middle Income

1009.00 1010.00 1013.00

Upper Income

1001.00 1004.00 1017.02

KENOSHA COUNTY (059), WI

MSA: 29404

Middle Income

0006.01 0026.02 0027.00

KEWAUNEE COUNTY (061), WI

MSA: 24580

Middle Income

9604.00

LA CROSSE COUNTY (063), WI

MSA: 29100

Low Income

0003.00

LINCOLN COUNTY (069), WI

MSA: 48140

Middle Income

9602.00 9610.00

MANITOWOC COUNTY (071), WI

MSA: NA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

Upper Income

0107.00

MARATHON COUNTY (073), WI

MSA: 48140

Low Income

0001.00

Upper Income

0003.00

MARINETTE COUNTY (075), WI

MSA: NA

Middle Income

9608.00

OZAUKEE COUNTY (089), WI

MSA: 33340

Middle Income

6101.01 6401.00

Upper Income

6402.00 6603.01 6603.03

RACINE COUNTY (101), WI

MSA: 39540

Middle Income

0026.00

Upper Income

0020.01

RICHLAND COUNTY (103), WI

MSA: NA

Middle Income

9705.00

ROCK COUNTY (105), WI

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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

Agency: FDIC - 3

Institution: FIRST BUS BK

MSA: 27500

Middle Income

0014.00 0031.00 0033.00

Upper Income

0012.02 0030.02

RUSK COUNTY (107), WI

MSA: NA

Moderate Income

9605.00

SAUK COUNTY (111), WI

MSA: NA

Moderate Income

0003.00

Middle Income

0006.00 0010.02 0011.00

SHAWANO COUNTY (115), WI

MSA: NA

Middle Income

1005.00

VERNON COUNTY (123), WI

MSA: NA

Middle Income

9604.00

VILAS COUNTY (125), WI

MSA: NA

Moderate Income

9505.00

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: FIRST BUS BK

9506.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0008.00 0016.04

WASHINGTON COUNTY (131), WI

MSA: 33340

Middle Income

4202.00

Upper Income

4501.05 4601.02 4701.00 4702.04

2021 Institution Disclosure Statement - Table E-1
Error Status Information
Institution: FIRST BUS BK

Respondent ID: 0000015229
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	352	352	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	971	971	0	0.00%
Total	1,325	1,325	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.

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
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	1	500	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	500	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	745	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	745	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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	1	868	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	868	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	687	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	687	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	2,800	0	0	0	0
STATE TOTAL	0	0	0	0	4	2,800	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: COLORADO (08)

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)
ADAMS COUNTY (001), CO										
MSA 19740										
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	1	198	1	750	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	1	198	1	750	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	1	198	1	750	0	0	0	0
STATE TOTAL	0	0	1	198	1	750	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
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%	0	0	0	0	1	350	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	1	350	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	350	0	0	0	0
STATE TOTAL	0	0	0	0	1	350	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
DUVAL COUNTY (031), FL										
MSA 27260										
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	2	1,022	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	2	1,022	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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)
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	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	394	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	394	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business 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%	1	82	1	138	0	0	1	82	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	82	1	138	0	0	1	82	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
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	418	0	0	0	0
Upper Income	0	0	1	201	0	0	1	201	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	201	1	418	1	201	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	82	2	339	4	1,834	2	283	0	0
STATE TOTAL	1	82	2	339	4	1,834	2	283	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: ILLINOIS (17)

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)
COOK COUNTY (031), IL										
MSA 16984										
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	1	496	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	225	5	3,406	1	225	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	6	3,902	1	225	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	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	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: ILLINOIS (17)

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)
SANGAMON COUNTY (167), IL										
MSA 44100										
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	594	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	594	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	1	225	8	4,996	1	225	0	0
STATE TOTAL	0	0	1	225	8	4,996	1	225	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: KANSAS (20)

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)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0004										
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	1	500	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	1	102	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	1	750	1	750	0	0
Median Family Income >= 120%	2	131	4	702	3	1,900	4	702	0	0
Median Family Income Not Known	0	0	2	300	1	500	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	7	1,104	6	3,650	6	1,952	0	0
TOTAL INSIDE AA IN STATE	2	131	7	1,104	6	3,650	6	1,952	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	131	7	1,104	6	3,650	6	1,952	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

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)
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	900	0	0	0	0
Middle Income	0	0	1	140	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	340	1	900	0	0	0	0
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0004										
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	1	363	1	363	0	0
Median Family Income 50-60%	0	0	0	0	2	1,822	2	1,822	0	0
Median Family Income 60-70%	0	0	1	152	1	500	0	0	0	0
Median Family Income 70-80%	0	0	2	437	1	420	3	857	0	0
Median Family Income 80-90%	1	62	0	0	1	997	2	1,059	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	2	1,750	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	2	125	0	0	6	3,088	3	1,178	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	287	3	589	14	8,940	12	5,379	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

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)
PLATTE COUNTY (165), MO										
MSA 28140										
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	342	1	342	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	342	1	342	0	0
TOTAL INSIDE AA IN STATE	4	287	3	589	14	8,940	12	5,379	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	340	2	1,242	1	342	0	0
STATE TOTAL	4	287	5	929	16	10,182	13	5,721	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: NEBRASKA (31)

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)
DOUGLAS COUNTY (055), NE										
MSA 36540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	731	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	731	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	731	0	0	0	0
STATE TOTAL	0	0	0	0	1	731	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: NEW MEXICO (35)

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)
BERNALILLO COUNTY (001), NM										
MSA 10740										
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	1	500	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	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	927	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	927	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	927	0	0	0	0
STATE TOTAL	0	0	0	0	1	927	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,236	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	2	1,236	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
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	1	939	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	1	939	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	3	2,175	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,175	0	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: First Business Bank

Respondent ID: 0000015229
 Agency: FDIC - 3
 State: VIRGINIA (51)

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)
HENRICO COUNTY (087), VA										
MSA 40060										
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	419	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	419	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	419	0	0	0	0
STATE TOTAL	0	0	0	0	1	419	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
ASHLAND COUNTY (003), WI										
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	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
BROWN COUNTY (009), WI										
MSA 24580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	160	2	350	1	450	1	150	0	0
Middle Income	0	0	1	200	4	2,370	0	0	0	0
Upper Income	0	0	0	0	2	1,350	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	160	3	550	7	4,170	1	150	0	0
CALUMET COUNTY (015), WI										
MSA 11540										
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	2	302	2	1,410	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	302	2	1,410	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
COLUMBIA COUNTY (021), WI										
MSA 31540										
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	4	2,339	1	500	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	4	2,339	1	500	0	0
DANE COUNTY (025), WI										
MSA 31540										
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	1	550	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	2	315	10	5,079	3	1,560	0	0
Median Family Income 50-60%	1	60	3	677	3	2,135	3	1,797	0	0
Median Family Income 60-70%	0	0	0	0	2	1,459	0	0	0	0
Median Family Income 70-80%	2	200	5	999	8	4,984	3	1,484	0	0
Median Family Income 80-90%	2	51	2	500	1	944	0	0	0	0
Median Family Income 90-100%	3	245	0	0	8	5,064	6	3,411	0	0
Median Family Income 100-110%	3	250	5	1,053	14	8,287	4	1,056	0	0
Median Family Income 110-120%	6	401	1	209	7	4,377	5	2,399	0	0
Median Family Income >= 120%	7	446	7	1,224	15	10,629	6	2,077	0	0
Median Family Income Not Known	0	0	0	0	2	650	1	350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,653	25	4,977	71	44,158	31	14,134	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
GRANT COUNTY (043), WI										
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	2	1,636	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	1,636	0	0	0	0
JEFFERSON COUNTY (055), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	3	2,300	0	0	0	0
Upper Income	0	0	2	375	4	2,900	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	375	7	5,200	1	500	0	0
KENOSHA COUNTY (059), WI										
MSA 29404										
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	263	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	263	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Inside AA 0003										
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%	1	55	1	200	1	1,000	2	255	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	2	200	0	0	0	0	1	100	0	0
Median Family Income 60-70%	0	0	0	0	3	1,951	1	739	0	0
Median Family Income 70-80%	36	1,045	1	217	3	2,500	1	217	0	0
Median Family Income 80-90%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	1	250	6	4,170	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	79	2,794	2	328	7	3,785	8	495	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	118	4,094	5	995	23	15,906	13	1,806	0	0
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Inside AA 0001										
Low Income	1	25	0	0	1	364	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	3	584	13	6,816	7	2,479	0	0
Upper Income	2	109	0	0	6	3,558	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	254	3	584	20	10,738	9	2,554	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
OZAUKEE COUNTY (089), WI										
MSA 33340										
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	187	0	0	1	187	0	0
Upper Income	0	0	0	0	1	800	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	187	1	800	1	187	0	0
RACINE COUNTY (101), WI										
MSA 39540										
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	500	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	0	0	0	0
ROCK COUNTY (105), WI										
MSA 27500										
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	3	700	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	700	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

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)
SAUK COUNTY (111), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	1	150	5	2,309	0	0	0	0
Upper Income	0	0	0	0	1	500	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	7	3,109	0	0	0	0
SHAWANO COUNTY (115), WI										
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	1	1,000	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	1,000	0	0	0	0
VILAS COUNTY (125), WI										
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	1	429	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	429	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (131), WI										
MSA 33340										
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	1	750	1	150	0	0
Upper Income	0	0	0	0	3	1,258	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	4	2,008	1	150	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
Inside AA 0003										
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	3	683	6	3,733	3	823	0	0
Upper Income	3	237	2	245	15	11,870	5	2,665	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	292	5	928	21	15,603	8	3,488	0	0
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	780	0	0	0	0
Middle Income	0	0	0	0	2	1,500	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	1	65	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	3	2,280	0	0	0	0
TOTAL INSIDE AA IN STATE	156	6,593	41	8,034	145	92,855	62	22,132	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	364	10	1,864	38	23,120	6	2,437	0	0
STATE TOTAL	160	6,957	51	9,898	183	115,975	68	24,569	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	162	7,011	51	9,727	165	105,445	80	29,463	0	0
TOTAL OUTSIDE AA	6	496	16	2,966	65	39,844	10	3,287	0	0
TOTAL INSIDE & OUTSIDE	168	7,507	67	12,693	230	145,289	90	32,750	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: First Business Bank

Respondent ID: 0000015229
 Agency: FDIC - 3
 State: WISCONSIN (55)

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)
DANE COUNTY (025), WI										
MSA 31540										
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	1	120	0	0	1	120	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	1	120	0	0	1	120	0	0
SAUK COUNTY (111), WI										
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	1	500	1	500	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
TOTAL INSIDE AA IN STATE	0	0	1	120	0	0	1	120	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	1	120	1	500	2	620	0	0

Loans by County

Respondent ID: 0000015229

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: First Business 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 Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	120	0	0	1	120	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	120	1	500	2	620	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: First Business Bank

Respondent ID: 0000015229
 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)
WI - BROWN COUNTY (009) - MSA 24580	13	4,880	1	150	0	0
WI - OUTAGAMIE COUNTY (087) - MSA 11540	28	11,576	9	2,554	0	0
WI - WINNEBAGO COUNTY (139) - MSA 36780	5	2,420	0	0	0	0
WI - DANE COUNTY (025) - MSA 31540	120	50,788	31	14,134	0	0
WI - MILWAUKEE COUNTY (079) - MSA 33340	146	20,995	13	1,806	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	30	16,823	8	3,488	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	15	4,885	6	1,952	0	0
MO - JACKSON COUNTY (095) - MSA 28140	21	9,816	12	5,379	0	0

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: First Business Bank

Respondent ID: 0000015229
 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)
WI - DANE COUNTY (025) - MSA 31540	1	120	1	120	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: First Business Bank

Respondent ID: 0000015229
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	32	70,685	0	0
Purchased	0	0	0	0
Total	32	70,685	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

ASSESSMENT AREA - 0001

BROWN COUNTY (009), WI

MSA: 24580

Low Income

0008.00*

Moderate Income

0001.00* 0002.00* 0003.02* 0004.01* 0005.00* 0007.00 0009.00* 0011.00* 0012.00* 0013.00* 0014.00*

0016.00* 0017.01* 0017.02* 0205.02* 0213.03

Middle Income

0003.03* 0004.02* 0006.00* 0018.01* 0018.02* 0020.01* 0020.02* 0102.01* 0102.02* 0103.00* 0201.00*

0205.05* 0205.06* 0206.00* 0207.03 0207.04 0208.00* 0209.00* 0212.00* 0213.01* 0213.02* 0213.04*

0214.00 0215.00* 0216.00* 9400.03* 9400.04* 9400.07*

Upper Income

0010.00 0020.03 0101.00* 0202.03* 0202.04* 0205.04* 0207.02* 0210.00* 9400.02* 9400.05* 9400.06*

9400.08*

Income Not Known

9800.00*

OUTAGAMIE COUNTY (087), WI

MSA: 11540

Low Income

0101.00 0103.00*

Moderate Income

0102.00* 0105.01* 0107.00* 0108.00* 0110.01* 0115.01* 0118.00* 0119.01* 0122.00* 0123.00* 9400.00*

Middle Income

0106.01* 0106.02* 0109.00* 0110.02 0111.01* 0111.03 0111.04 0112.00* 0113.00* 0114.00* 0115.02

0116.00 0117.00* 0119.02 0121.01* 0121.02* 0124.00* 0125.04 0125.06 0126.03* 0127.00* 0128.00*

0129.03* 0129.04* 0131.00* 0132.00*

Upper Income

0105.02* 0120.00* 0125.03* 0125.05 0126.02 0126.04 0129.02* 0133.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

WINNEBAGO COUNTY (139), WI

MSA: 36780

Moderate Income

0001.00* 0002.00* 0004.00* 0012.00* 0025.00* 0027.00* 0029.00* 0034.00* 0035.00

Middle Income

0003.00* 0005.02* 0008.00* 0009.00* 0010.00* 0011.00* 0013.00* 0014.00* 0015.00* 0016.00* 0017.00*

0018.01* 0018.03* 0019.00 0020.01* 0021.00* 0022.01* 0022.02* 0024.01 0024.02* 0026.01* 0026.02*

0028.00* 0030.00* 0031.00* 0032.00* 0033.00* 0037.01* 0037.04*

Upper Income

0018.04* 0020.02* 0023.00 0036.00* 0037.03*

Income Not Known

0005.01 0007.00*

ASSESSMENT AREA - 0002

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 10-20%

0011.01

Median Family Income 30-40%

0016.04*

Median Family Income 40-50%

0004.08 0006.00* 0025.00

Median Family Income 50-60%

0003.01* 0004.10 0014.01 0032.00* 0111.01

Median Family Income 60-70%

0004.07* 0014.02 0015.01* 0023.01* 0027.00* 0030.02*

Median Family Income 70-80%

0005.06* 0014.05 0022.00 0026.01* 0026.02 0029.00 0115.06*

Median Family Income 80-90%

0005.01* 0018.04 0021.00* 0024.01* 0024.02* 0028.00* 0105.04* 0118.00* 0122.02*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

Median Family Income 90-100%

0002.02* 0002.04 0013.00* 0019.02* 0020.00* 0023.02* 0026.03* 0030.01 0104.00 0115.05 0119.00
 0120.02* 0121.00* 0122.01* 0123.00* 0126.00 0131.00* 0133.01*

Median Family Income 100-110%

0004.06* 0005.04* 0008.00* 0015.02 0031.00 0103.00 0105.01 0111.03* 0113.02* 0114.05 0115.07
 0116.00 0125.01 0128.00 0129.00

Median Family Income 110-120%

0004.02* 0012.00* 0016.05* 0019.01 0105.03* 0106.00* 0110.00 0114.04* 0114.06* 0114.07 0117.00
 0120.03 0120.04 0124.00* 0127.00* 0130.00* 0132.01* 0133.02 0137.00

Median Family Income >= 120%

0001.00 0002.01 0002.05 0003.02* 0004.01* 0004.09* 0005.05* 0007.00* 0009.01* 0009.02* 0010.00
 0014.04 0017.04 0018.02* 0101.00* 0102.00* 0107.01 0107.02 0108.01 0108.02* 0109.03* 0109.05
 0109.06* 0109.07 0109.08 0111.04* 0112.01 0112.02 0113.01* 0114.03* 0115.04* 0115.08* 0125.02*
 0132.02

Median Family Income Not Known

0011.02* 0016.03* 0016.06* 0017.06 0017.07* 9917.02* 9917.03*

ASSESSMENT AREA - 0003

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 10-20%

0123.00* 0135.00*

Median Family Income 20-30%

0029.00* 0064.00* 0068.00* 0070.00* 0087.00* 0091.00* 0136.00* 0137.00* 0141.00* 0165.00* 0166.00*
 1857.00* 1860.00* 1861.00*

Median Family Income 30-40%

0002.01* 0012.00 0018.00* 0027.00* 0028.00* 0039.00* 0040.00* 0044.00* 0045.00* 0046.00* 0060.00*
 0062.00* 0065.00* 0066.00* 0069.00* 0084.00* 0085.00* 0088.00* 0089.00* 0090.00* 0099.00* 0133.00*
 0157.00* 0158.00* 0167.00* 0168.00* 0174.00* 0175.00* 0176.00* 0214.00 1854.00* 1858.00* 1862.00*
 1868.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

Median Family Income 40-50%

0004.00* 0005.02* 0009.00 0010.00* 0019.00* 0020.00* 0021.00* 0023.00* 0025.00* 0026.00* 0034.00*
 0041.00* 0042.00* 0048.00* 0063.00* 0067.00* 0081.00* 0096.00* 0098.00* 0106.00* 0159.00* 0160.00*
 0163.00* 0164.00* 0169.00* 0170.00* 0186.00* 0187.00* 0205.00* 1855.00* 1866.00*

Median Family Income 50-60%

0003.02* 0007.00* 0013.00* 0014.00* 0015.00* 0016.00* 0017.00* 0024.00* 0030.00* 0031.00* 0035.00*
 0038.00* 0043.00* 0049.00* 0059.00* 0061.00* 0086.00* 0161.00* 0171.00* 0173.00* 0188.00* 0201.00*
 0204.00* 0216.00 1001.00* 1003.00 1705.00* 1859.00* 1865.00*

Median Family Income 60-70%

0001.02 0005.01* 0006.00* 0008.00* 0011.00* 0022.00* 0033.00* 0050.00* 0051.00* 0079.00* 0092.00
 0124.00* 0126.00* 0162.00* 0172.00* 0202.00* 1002.00* 1702.00*

Median Family Income 70-80%

0001.01* 0032.00* 0036.00* 0053.00* 0071.00* 0080.00* 0108.00* 0129.00 0130.00* 0189.00* 0194.00*
 0199.00* 0200.00* 0203.00* 0206.00* 0212.00* 0213.00* 0218.00* 1004.00* 1009.00* 1011.00 1016.00*
 1101.00 1202.01* 1202.03* 1703.00* 1706.00* 1803.00*

Median Family Income 80-90%

0003.03* 0037.00* 0052.00* 0054.00* 0058.00* 0072.00* 0073.00* 0122.00* 0190.00* 0191.00* 0192.00*
 0193.00* 0198.00* 0211.00* 1006.00* 1010.00* 1012.00* 1013.00* 1014.00 1015.00* 1017.00* 1202.02*
 1601.02* 1707.00* 1801.00* 1804.00* 1805.00* 1851.00*

Median Family Income 90-100%

0002.02* 0003.01* 0057.00* 0078.00* 0094.00* 0107.00* 0111.00* 0127.00* 0183.00* 0184.00* 0185.00
 0195.00* 0196.00* 0197.00* 0207.00* 0209.00* 0210.00* 0217.00* 0901.00* 1005.00* 1007.00* 1008.00*
 1203.00* 1205.01* 1205.02* 1402.01* 1601.01* 1602.03* 1802.00* 1852.00* 1863.00*

Median Family Income 100-110%

0055.00* 0077.00* 0093.00* 0095.00* 0125.00* 0128.00* 0180.00* 0501.01 0501.04* 0801.00* 0906.00*
 1018.00* 1301.00* 1602.06* 1701.00* 1704.00* 1853.00

Median Family Income 110-120%

0179.00* 0181.00* 0208.00* 0215.00* 0602.00* 0804.00* 0902.00* 0903.00* 0912.00* 1201.02* 1204.00*
 1402.02* 1501.00* 1602.02* 1602.05*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

0003.04* 0047.00* 0056.00* 0074.00* 0075.00 0076.00* 0110.00* 0112.00* 0113.00 0114.00* 0143.00*
 0144.00 0182.00* 0301.00* 0351.00* 0352.00* 0401.00 0501.03* 0601.01 0601.02* 0701.00* 0702.00*
 0703.00* 0802.00* 0803.00* 0907.00* 0908.00* 0909.00* 0910.00* 0911.00* 0913.00 0914.00* 1201.01
 1302.00* 1401.00* 1503.01* 1503.03* 1503.04* 1603.01* 1603.02* 1864.00* 1869.00* 1870.00* 1872.00
 1873.00* 1874.00*

Median Family Income Not Known

0097.00* 0134.00* 0146.00* 0147.00* 0148.00* 0149.00* 1856.00* 9800.00* 9900.00*

WAUKESHA COUNTY (133), WI

MSA: 33340

Moderate Income

2022.03* 2022.04* 2028.00* 2029.02*

Middle Income

2001.01* 2001.02* 2001.03 2002.01* 2006.00 2014.03* 2014.04* 2015.05* 2015.06* 2015.08* 2018.00
 2023.01 2023.03* 2023.04* 2024.00* 2025.00 2026.00* 2027.00 2029.01* 2030.00* 2031.03* 2031.04*
 2033.03* 2033.07* 2034.04* 2036.01* 2038.06* 2039.01* 2039.02* 2042.01*

Upper Income

2002.02 2003.00* 2004.00 2005.00* 2007.00 2008.01* 2008.03* 2008.04 2009.01* 2009.02* 2010.01*
 2010.02* 2011.01 2011.02 2012.01* 2012.03* 2012.04* 2012.05* 2013.00* 2014.02* 2015.04* 2015.07*
 2016.00* 2017.01* 2017.03* 2017.04* 2019.00* 2020.01* 2020.02* 2021.01* 2021.02* 2021.03 2022.01*
 2031.05* 2031.06* 2031.07* 2032.00* 2033.04* 2033.05* 2033.08 2034.02* 2034.03* 2034.05* 2034.06
 2035.01* 2035.02* 2036.02* 2037.02 2037.03* 2037.04 2038.02* 2038.03* 2038.05* 2040.02* 2040.03*
 2040.04* 2041.00* 2042.02* 2043.01* 2043.02* 2044.00* 2045.01* 2045.03* 2045.04*

ASSESSMENT AREA - 0004

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 40-50%

0518.08* 0524.18*

Median Family Income 50-60%

0524.23* 0535.02* 0535.55*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

Median Family Income 60-70%

0519.11* 0520.05* 0529.05* 0535.56*

Median Family Income 70-80%

0520.04* 0520.06* 0523.08* 0529.06* 0535.57 0537.05*

Median Family Income 80-90%

0503.01* 0503.02* 0505.00* 0513.00* 0520.01* 0521.02* 0522.01* 0524.17* 0528.03*

Median Family Income 90-100%

0501.00* 0512.00* 0518.03* 0518.04* 0518.07 0519.07* 0519.08* 0519.10* 0519.12* 0522.02* 0523.07*

0529.07* 0530.04* 0531.05* 0536.01* 0537.07*

Median Family Income 100-110%

0502.00* 0504.00* 0511.00* 0519.02* 0519.09* 0521.01* 0524.16* 0527.01* 0529.04* 0529.08* 0537.01*

0537.03*

Median Family Income 110-120%

0518.05 0519.04* 0523.04* 0523.05* 0524.15* 0524.19* 0524.22* 0525.07* 0526.06* 0526.11* 0530.07*

0534.14* 0535.07* 0536.04* 0537.09* 0537.12* 0538.01*

Median Family Income >= 120%

0500.00* 0506.00* 0507.00* 0508.00* 0509.00* 0510.00* 0514.00* 0515.00* 0516.00 0517.00* 0518.01*

0518.06* 0523.06* 0524.10* 0524.11* 0524.14* 0524.21* 0525.02* 0525.05* 0525.06* 0526.04* 0526.07*

0526.08* 0526.09* 0526.10* 0526.12* 0526.13* 0527.02* 0528.04* 0528.05* 0528.06* 0528.07* 0529.10*

0530.05* 0530.06* 0530.08* 0530.09* 0530.10* 0530.11* 0530.12* 0530.13 0531.01* 0531.02* 0531.08*

0531.09* 0531.10* 0532.01* 0532.02* 0532.03* 0533.01 0533.02 0534.03* 0534.09* 0534.11* 0534.13*

0534.15* 0534.17* 0534.18* 0534.19* 0534.21* 0534.22* 0534.23* 0534.25* 0534.26* 0534.27* 0534.28*

0534.29* 0534.30* 0534.31 0535.06* 0535.08* 0535.09* 0535.10* 0535.58* 0535.59* 0535.60* 0536.03*

0537.11* 0538.03* 0538.04*

Median Family Income Not Known

9800.01 9800.03* 9800.04 9800.05* 9801.00

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

0407.00*	0411.00*	0413.00*	0414.00*	0415.00*	0420.01*	0422.00*	0423.00*	0424.00*	0426.00*	0427.00*
0429.00*	0439.03*	0439.04*	0440.02*							
Moderate Income										
0401.00*	0402.00*	0405.00*	0406.00*	0412.00*	0416.00*	0419.00*	0420.02*	0421.00*	0428.00*	0430.00*
0433.01*	0434.00*	0436.00*	0437.00*	0439.05*	0441.02*	0441.04*	0443.01*	0443.02*	0443.03*	0444.00*
0445.00*	0446.01*	0449.00*	0451.00*	0452.00*						
Middle Income										
0409.00*	0435.00*	0438.02*	0438.03*	0440.01*	0441.03*	0442.01*	0442.02*	0447.02*	0447.04*	
Upper Income										
0447.03*	0448.03*	0448.04*	0448.07*							
Income Not Known										
0441.01*	0446.02*	0446.03*	9800.00*	9805.00*	9809.00*	9812.00*	9815.00*			
JACKSON COUNTY (095), MO										
MSA: 28140										
Median Family Income 10-20%										
0063.00*										
Median Family Income 20-30%										
0102.01*	0154.01*	0160.00*								
Median Family Income 30-40%										
0010.00*	0019.00*	0021.00*	0023.00*	0054.00*	0055.00*	0056.01*	0056.02*	0096.00*	0114.05*	0116.01*
0117.01*	0163.00*	0164.00*								
Median Family Income 40-50%										
0003.00	0007.00*	0018.00*	0022.00*	0037.00*	0060.00*	0077.00*	0079.00*	0095.00*	0097.00*	0107.02*
0110.02*	0115.01*	0117.02*	0132.03*	0132.10*	0155.00*	0165.00*	0170.00*	0174.00*		
Median Family Income 50-60%										
0006.00*	0008.00*	0009.00*	0020.00*	0034.00*	0052.00*	0058.01*	0075.00*	0076.00*	0078.02*	0081.00*
0087.00*	0089.00*	0111.00*	0114.08*	0119.00*	0120.00*	0121.00*	0129.03*	0130.03*	0131.00*	0132.08*
0134.01*	0134.10*	0137.06*	0145.03	0153.00	0156.00*	0162.00*				
Median Family Income 60-70%										

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

0038.00* 0061.00* 0088.00* 0090.00* 0102.04* 0105.00* 0110.01* 0112.00* 0115.02* 0116.02* 0118.00*

0129.06* 0133.01 0133.09* 0134.05* 0134.17* 0140.08* 0167.00* 0169.00* 0171.00*

Median Family Income 70-80%

0073.01* 0080.00* 0114.06* 0114.10* 0122.00* 0123.00* 0124.00* 0125.01* 0125.02* 0128.03* 0128.04*

0129.04* 0141.21* 0141.23* 0141.28 0146.01* 0146.04* 0149.02* 0151.00 0166.00* 0172.00* 0178.00*

0180.00*

Median Family Income 80-90%

0053.00* 0067.00* 0071.00* 0093.00* 0094.00* 0101.03* 0106.00 0114.09* 0126.00* 0133.13* 0136.13*

0140.04* 0141.24* 0141.27* 0145.01* 0146.03* 0150.00* 0161.00* 0168.01* 0175.00*

Median Family Income 90-100%

0098.00* 0100.02* 0113.00* 0114.07* 0128.02* 0134.18* 0138.03* 0140.05* 0140.09* 0141.26* 0145.04*

0147.01* 0179.00*

Median Family Income 100-110%

0092.00* 0101.05* 0102.03* 0127.02* 0127.03* 0134.16* 0136.15* 0137.05* 0137.07* 0137.08* 0138.01*

0140.06* 0142.05* 0144.00* 0147.02* 0149.04* 0168.02* 0177.00*

Median Family Income 110-120%

0043.00* 0065.00* 0082.00* 0091.00* 0099.00* 0100.01* 0134.07* 0135.02* 0139.02 0140.02* 0141.11*

0141.20* 0143.00* 0148.06* 0149.03 0149.05* 0176.00* 0186.00* 0193.01*

Median Family Income >= 120%

0044.00* 0046.00* 0051.00* 0066.00* 0069.00* 0072.00* 0074.00* 0083.00* 0084.00* 0085.00* 0086.00*

0135.04* 0136.06* 0136.12* 0136.14* 0138.04* 0139.04* 0139.16* 0139.17* 0139.18* 0141.12* 0141.22*

0141.25* 0142.03* 0142.06* 0148.04* 0152.00 0157.01* 0157.02* 0158.00* 0173.00* 0181.01* 0181.02*

0182.00* 0185.00* 0193.02* 9883.00*

Median Family Income Not Known

0011.00 0057.00* 0073.02 0133.07 0154.02* 0159.00* 9801.01* 9808.02* 9891.00* 9892.00*

OUTSIDE ASSESSMENT AREA

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 80-90%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

4251.04

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income >= 120%

3451.11

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 80-90%

2185.00

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income >= 120%

0051.06

ADAMS COUNTY (001), CO

MSA: 19740

Median Family Income 40-50%

0150.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 70-80%

0137.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0001.02

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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Agency: FDIC - 3

Institution: First Business Bank

0119.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 80-90%

0012.00

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 90-100%

0284.03

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0027.33

Upper Income

0020.13

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 40-50%

6707.00

Median Family Income >= 120%

0632.00 8026.05 8055.02 8325.00 8391.00

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

8705.01

SANGAMON COUNTY (167), IL

MSA: 44100

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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Agency: FDIC - 3

Institution: First Business Bank

0033.00

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

0221.00

Middle Income

0216.02

PLATTE COUNTY (165), MO

MSA: 28140

Upper Income

0301.03

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income \geq 120%

0075.09

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 50-60%

0024.03

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income \geq 120%

0208.36

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

2319.00

TARRANT COUNTY (439), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

MSA: 23104

Median Family Income 70-80%

1130.05

HENRICO COUNTY (087), VA

MSA: 40060

Middle Income

2001.51

ASHLAND COUNTY (003), WI

MSA: NA

Middle Income

9505.00

CALUMET COUNTY (015), WI

MSA: 11540

Middle Income

0203.04 0206.00

COLUMBIA COUNTY (021), WI

MSA: 31540

Middle Income

9708.00 9711.00 9712.00

DODGE COUNTY (027), WI

MSA: NA

Middle Income

9610.00 9618.00

EAU CLAIRE COUNTY (035), WI

MSA: 20740

Middle Income

0004.02

FOND DU LAC COUNTY (039), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: First Business Bank

MSA: 22540

Middle Income

0415.00

GRANT COUNTY (043), WI

MSA: NA

Middle Income

9609.00

JEFFERSON COUNTY (055), WI

MSA: NA

Middle Income

1001.00 1004.00

Upper Income

1013.00 1017.02

KENOSHA COUNTY (059), WI

MSA: 29404

Middle Income

0029.04

LAFAYETTE COUNTY (065), WI

MSA: NA

Middle Income

9702.00

MARATHON COUNTY (073), WI

MSA: 48140

Moderate Income

0007.00

Middle Income

0012.04

MARINETTE COUNTY (075), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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Agency: FDIC - 3

Institution: First Business Bank

MSA: NA

Middle Income

9608.00

OZAUKEE COUNTY (089), WI

MSA: 33340

Middle Income

6401.01

Upper Income

6402.02

RACINE COUNTY (101), WI

MSA: 39540

Middle Income

0026.00

ROCK COUNTY (105), WI

MSA: 27500

Middle Income

0014.00 0030.02

Upper Income

0012.02

SAUK COUNTY (111), WI

MSA: NA

Moderate Income

0001.04

Middle Income

0001.02 0003.03 0011.00

Upper Income

0007.00

SHAWANO COUNTY (115), WI

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015229

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Agency: FDIC - 3

Institution: First Business Bank

Middle Income

1005.00

VILAS COUNTY (125), WI

MSA: NA

Middle Income

9506.01

WASHINGTON COUNTY (131), WI

MSA: 33340

Middle Income

4201.07 4702.03

Upper Income

4001.03 4701.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000015229

Institution: First Business Bank

Agency: FDIC - 3

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	205	205	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,120	1,120	0	0.00%
Total	1,329	1,329	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.



Home Mortgage Disclosure Act (HMDA) Disclosure Statement

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's web site (www.consumerfinance.gov/hmda).

2021 Data is available at www.consumerfinance.gov/hmda for First Business Bank

2022 Data is not available as First Business Bank was not required to report HMDA loans

2023 Data is not available as First Business Bank was not required to report HMDA loans