



Community Reinvestment Act ("CRA") Public File



Written Comments

During the years 2022, 2023 and 2024, 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

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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%.</i>						
<i>(*) 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
<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 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
<i>Source: Bank Records, NA = Program not available.</i>								

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
<i>Source: Bank data</i>					

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.

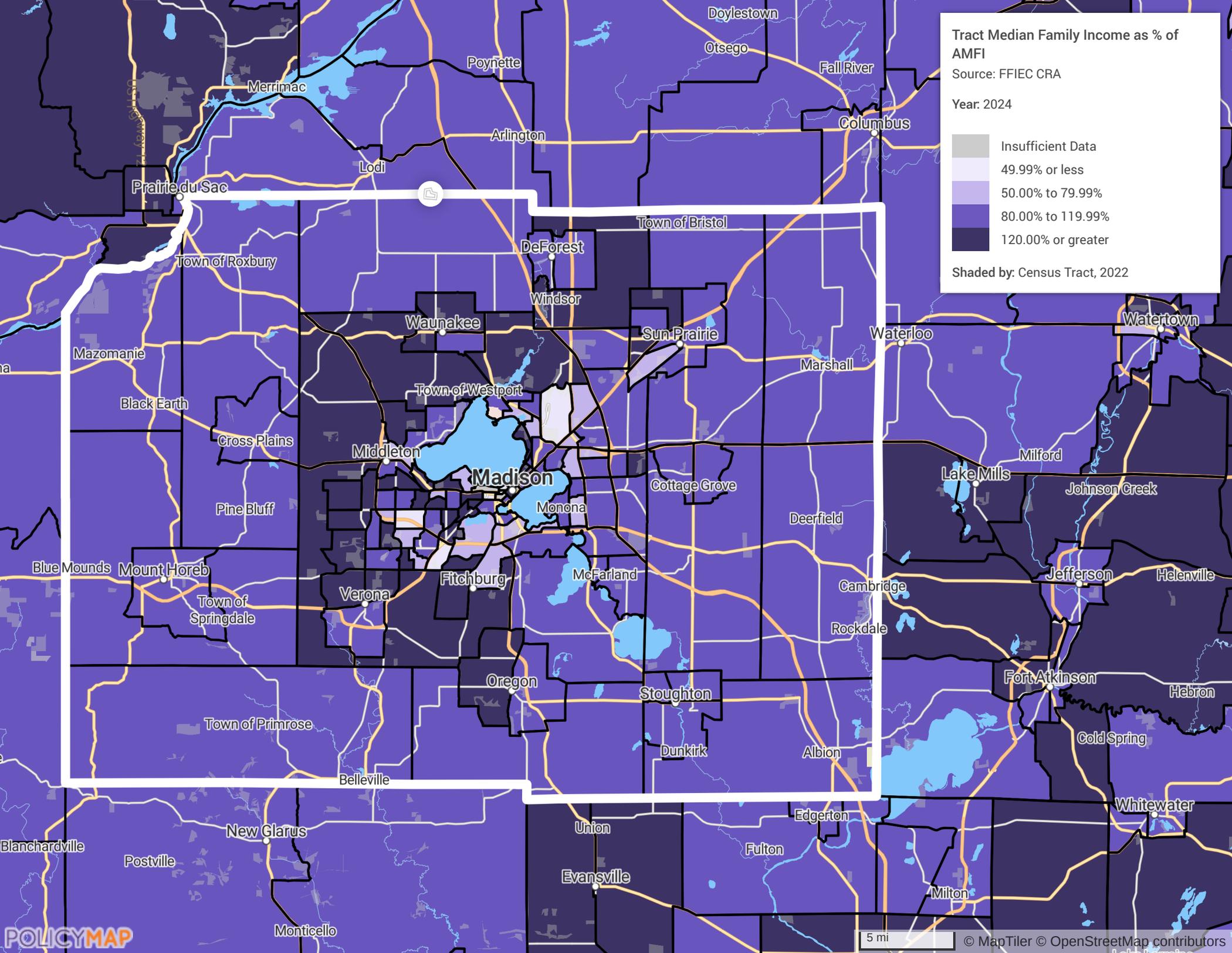
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except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

Tract Median Family Income as % of AMFI
 Source: FFIEC CRA
 Year: 2024

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

Shaded by: Census Tract, 2022



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level
55	31540	25	1	Madison	53705	20% - <50%	>120%
55	31540	25	2.01	Madison	53705	10% - <20%	>120%
55	31540	25	2.02	Madison	53705	20% - <50%	80% - 120%
55	31540	25	2.04	Madison	53717	20% - <50%	80% - 120%
55	31540	25	2.05	Madison	53717	10% - <20%	>120%
55	31540	25	3.01	Madison	53705	20% - <50%	50% - 80%
55	31540	25	3.02	Madison	53705	20% - <50%	>120%
55	31540	25	4.01	Madison	53711	10% - <20%	>120%
55	31540	25	4.02	Madison	53711	20% - <50%	80% - 120%
55	31540	25	4.06	Middleton	53719	20% - <50%	80% - 120%
55	31540	25	4.07	Madison	53711	20% - <50%	50% - 80%
55	31540	25	4.08	Madison	53705	20% - <50%	<50%
55	31540	25	4.09	Madison	53719	20% - <50%	>120%
55	31540	25	4.1	Madison	53719	20% - <50%	50% - 80%
55	31540	25	5.01	Madison	53711	20% - <50%	80% - 120%
55	31540	25	5.04	Verona	53719	20% - <50%	80% - 120%
55	31540	25	5.05	Madison	53711	20% - <50%	>120%
55	31540	25	5.06	Fitchburg	53719	50% - <80%	50% - 80%
55	31540	25	6	Fitchburg	53711	50% - <80%	<50%
55	31540	25	7	Madison	53711	10% - <20%	>120%
55	31540	25	8	Madison	53705	20% - <50%	80% - 120%
55	31540	25	9.01	Madison	53711	10% - <20%	>120%
55	31540	25	9.02	Madison	53726	20% - <50%	>120%
55	31540	25	10	Madison	53711	10% - <20%	>120%
55	31540	25	11.01	Madison	53715	20% - <50%	<50%
55	31540	25	11.02	Madison	53706	20% - <50%	N/A
55	31540	25	12	Madison	53715	20% - <50%	80% - 120%
55	31540	25	13	Madison	53715	10% - <20%	80% - 120%
55	31540	25	14.01	Madison	53713	50% - <80%	50% - 80%
55	31540	25	14.02	Madison	53713	50% - <80%	50% - 80%
55	31540	25	14.04	Fitchburg	53711	20% - <50%	>120%
55	31540	25	14.05	Fitchburg	53711	20% - <50%	50% - 80%
55	31540	25	15.01	Madison	53713	20% - <50%	50% - 80%
55	31540	25	15.02	Blooming Grove	53713	50% - <80%	80% - 120%
55	31540	25	16.03	Madison	53703	20% - <50%	N/A
55	31540	25	16.04	Madison	53703	20% - <50%	<50%
55	31540	25	16.05	Madison	53703	20% - <50%	80% - 120%
55	31540	25	16.06	Madison	53703	20% - <50%	N/A
55	31540	25	17.04	Madison	53703	20% - <50%	>120%
55	31540	25	17.06	Madison	53703	20% - <50%	N/A
55	31540	25	17.07	Madison	53703	20% - <50%	N/A
55	31540	25	18.02	Madison	53703	10% - <20%	>120%
55	31540	25	18.04	Madison	53704	20% - <50%	80% - 120%

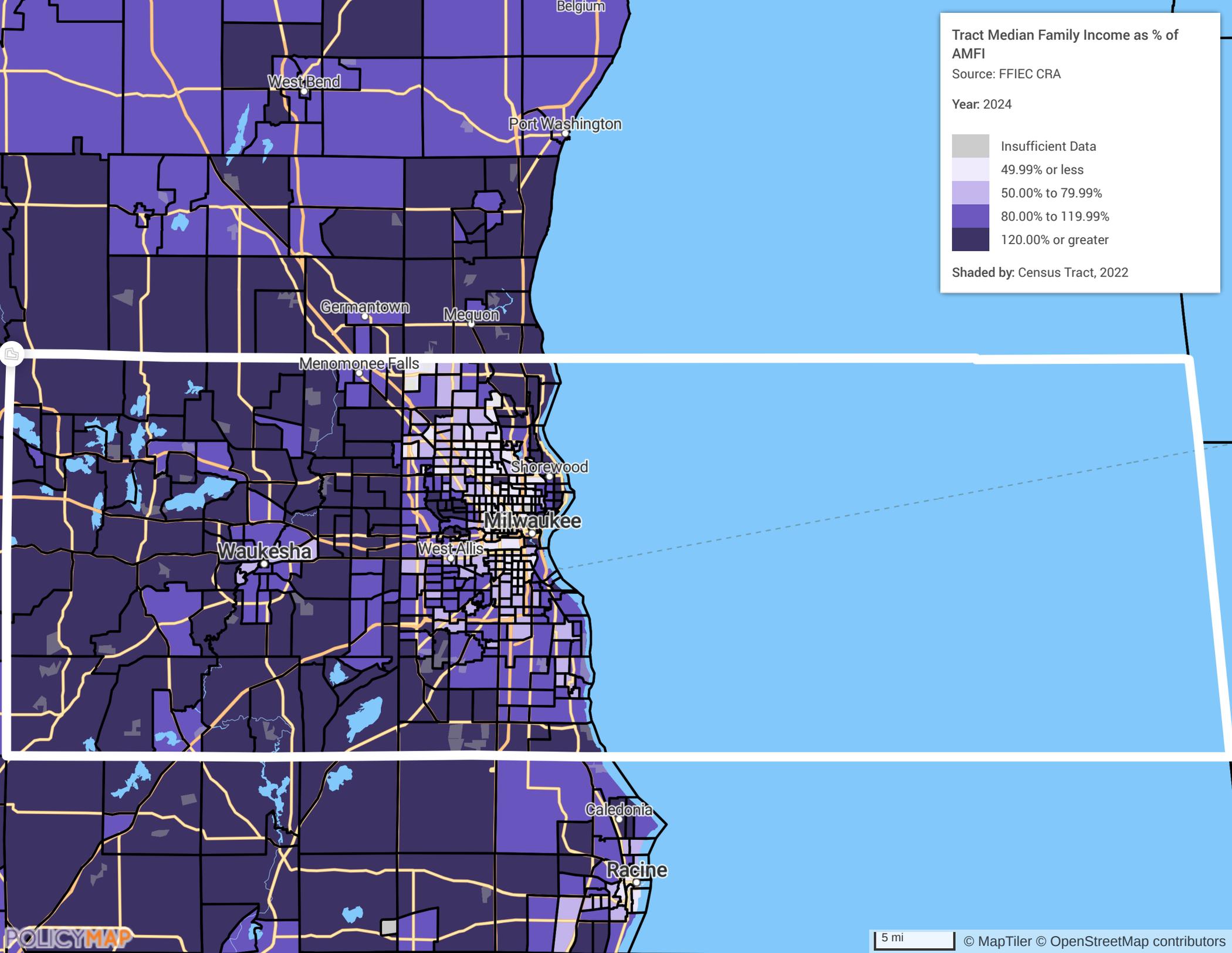
55	31540	25	19.01 Madison	53703	10% - <20%	80% - 120%
55	31540	25	19.02 Madison	53704	10% - <20%	80% - 120%
55	31540	25	20 Madison	53704	20% - <50%	80% - 120%
55	31540	25	21 Madison	53704	20% - <50%	80% - 120%
55	31540	25	22 Madison	53704	20% - <50%	50% - 80%
55	31540	25	23.01 Madison	53704	50% - <80%	50% - 80%
55	31540	25	23.02 Madison	53704	20% - <50%	80% - 120%
55	31540	25	24.01 Madison	53704	20% - <50%	80% - 120%
55	31540	25	24.02 Madison	53704	20% - <50%	80% - 120%
55	31540	25	25 Madison	53704	50% - <80%	<50%
55	31540	25	26.01 Madison	53714	20% - <50%	50% - 80%
55	31540	25	26.02 Madison	53704	20% - <50%	50% - 80%
55	31540	25	26.03 Madison	53704	20% - <50%	80% - 120%
55	31540	25	27 Madison	53714	10% - <20%	50% - 80%
55	31540	25	28 Madison	53716	10% - <20%	80% - 120%
55	31540	25	29 Madison	53716	20% - <50%	50% - 80%
55	31540	25	30.01 Madison	53714	20% - <50%	80% - 120%
55	31540	25	30.02 Madison	53714	20% - <50%	50% - 80%
55	31540	25	31 Madison	53718	20% - <50%	80% - 120%
55	31540	25	32 Madison	53705	50% - <80%	50% - 80%
55	31540	25	101 Shorewood Hills	53705	20% - <50%	>120%
55	31540	25	102 Maple Bluff	53704	<10%	>120%
55	31540	25	103 Monona	53716	10% - <20%	80% - 120%
55	31540	25	104 Monona	53716	10% - <20%	80% - 120%
55	31540	25	105.01 Madison	53718	20% - <50%	80% - 120%
55	31540	25	105.03 Dunn	53558	<10%	80% - 120%
55	31540	25	105.04 McFarland	53558	10% - <20%	80% - 120%
55	31540	25	106 Dunn	53558	<10%	80% - 120%
55	31540	25	107.01 Fitchburg	53711	10% - <20%	>120%
55	31540	25	107.02 Fitchburg	53575	20% - <50%	>120%
55	31540	25	108.01 Verona	53593	20% - <50%	>120%
55	31540	25	108.02 Verona	53593	10% - <20%	>120%
55	31540	25	109.03 Verona	53593	20% - <50%	>120%
55	31540	25	109.05 Middleton	53593	20% - <50%	>120%
55	31540	25	109.06 Middleton	53562	20% - <50%	>120%
55	31540	25	109.07 Verona	53593	10% - <20%	>120%
55	31540	25	109.08 Springfield	53562	10% - <20%	>120%
55	31540	25	110 Middleton	53562	10% - <20%	80% - 120%
55	31540	25	111.01 Middleton	53562	20% - <50%	50% - 80%
55	31540	25	111.03 Westport	53562	20% - <50%	80% - 120%
55	31540	25	111.04 Springfield	53562	10% - <20%	>120%
55	31540	25	112.01 Westport	53597	10% - <20%	>120%
55	31540	25	112.02 Springfield	53597	10% - <20%	>120%
55	31540	25	113.01 Westport	53597	10% - <20%	>120%

55	31540	25	113.02 Waunakee	53597	10% - <20%	80% - 120%
55	31540	25	114.03 Blooming Grove	53718	20% - <50%	>120%
55	31540	25	114.04 Burke	53718	20% - <50%	80% - 120%
55	31540	25	114.05 Burke	53718	20% - <50%	80% - 120%
55	31540	25	114.06 Blooming Grove	53718	20% - <50%	80% - 120%
55	31540	25	114.07 Blooming Grove	53718	10% - <20%	80% - 120%
55	31540	25	115.04 Sun Prairie	53590	20% - <50%	>120%
55	31540	25	115.05 Sun Prairie	53590	20% - <50%	80% - 120%
55	31540	25	115.06 Sun Prairie	53590	20% - <50%	50% - 80%
55	31540	25	115.07 Windsor	53590	10% - <20%	80% - 120%
55	31540	25	115.08 Bristol	53590	10% - <20%	>120%
55	31540	25	116 Sun Prairie	53590	10% - <20%	80% - 120%
55	31540	25	117 Sun Prairie	53559	10% - <20%	80% - 120%
55	31540	25	118 York	53559	10% - <20%	80% - 120%
55	31540	25	119 Christiana	53531	<10%	80% - 120%
55	31540	25	120.02 Pleasant Springs	53527	<10%	80% - 120%
55	31540	25	120.03 Cottage Grove	53527	10% - <20%	80% - 120%
55	31540	25	120.04 Cottage Grove	53527	10% - <20%	80% - 120%
55	31540	25	121 Albion	53534	<10%	80% - 120%
55	31540	25	122.01 Dunkirk	53589	<10%	80% - 120%
55	31540	25	122.02 Stoughton	53589	10% - <20%	80% - 120%
55	31540	25	123 Dunkirk	53589	10% - <20%	80% - 120%
55	31540	25	124 Rutland	53575	<10%	80% - 120%
55	31540	25	125.01 Rutland	53575	<10%	80% - 120%
55	31540	25	125.02 Oregon	53575	10% - <20%	>120%
55	31540	25	126 Primrose	53508	<10%	80% - 120%
55	31540	25	127 Vermont	53515	<10%	80% - 120%
55	31540	25	128 Blue Mounds	53572	<10%	80% - 120%
55	31540	25	129 Berry	53515	<10%	80% - 120%
55	31540	25	130 Cross Plains	53528	<10%	80% - 120%
55	31540	25	131 Mazomanie	53560	<10%	80% - 120%
55	31540	25	132.01 Dane	53529	10% - <20%	80% - 120%
55	31540	25	132.02 Windsor	53532	10% - <20%	>120%
55	31540	25	133.01 Windsor	53532	10% - <20%	80% - 120%
55	31540	25	133.02 De Forest	53532	10% - <20%	80% - 120%
55	31540	25	137 Verona	53593	10% - <20%	80% - 120%
55	31540	25	9917.02 Madison	53704	N/A	N/A
55	31540	25	9917.03 Madison	53704	N/A	N/A

Percent Median	Tract_11
126.1635	55025000100
136.3994	55025000201
99.7421	55025000202
97.2578	55025000204
149.0157	55025000205
54.2236	55025000301
135.3185	55025000302
128.8665	55025000401
116.0437	55025000402
105.3753	55025000406
65.192	55025000407
43.4236	55025000408
128.8706	55025000409
53.4242	55025000410
88.2672	55025000501
109.6204	55025000504
122.5316	55025000505
78.4617	55025000506
40.6004	55025000600
159.7961	55025000700
106.2999	55025000800
171.5525	55025000901
171.6594	55025000902
130.6717	55025001000
11.742	55025001101
0	55025001102
113.3231	55025001200
91.7387	55025001300
57.2133	55025001401
68.9974	55025001402
147.8198	55025001404
77.5361	55025001405
65.4961	55025001501
102.2715	55025001502
0	55025001603
32.074	55025001604
111.1934	55025001605
0	55025001606
153.7879	55025001704
0	55025001706
0	55025001707
168.7806	55025001802
84.8244	55025001804

116.9128 55025001901
93.6414 55025001902
98.7527 55025002000
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71.757 55025002200
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103.7479 55025003100
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169.3056 55025010100
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106.3585 55025010501
111.4718 55025010503
83.8771 55025010504
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121.759 55025010702
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132.0823 55025010802
133.3953 55025010903
128.4443 55025010905
165.6666 55025010906
166.5522 55025010907
126.1614 55025010908
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164.668 55025011104
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133.234 55025011301

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96.9733 55025011900
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115.5814 55025012003
112.041 55025012004
94.3914 55025012100
93.2356 55025012201
83.122 55025012202
97.6719 55025012300
116.4598 55025012400
102.5469 55025012501
126.2035 55025012502
96.6846 55025012600
114.554 55025012700
107.4855 55025012800
106.8485 55025012900
114.0505 55025013000
91.8938 55025013100
117.1923 55025013201
139.8791 55025013202
94.3483 55025013301
110.8728 55025013302
113.5964 55025013700
0 55025991702
0 55025991703



Tract Median Family Income as % of AMFI
Source: FFIEC CRA
Year: 2024

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

Shaded by: Census Tract, 2022

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level
55	33340	79	1.01	Milwaukee	53223	80% - 100%	50% - 80%
55	33340	79	1.02	Milwaukee	53223	80% - 100%	50% - 80%
55	33340	79	2.01	Milwaukee	53224	80% - 100%	<50%
55	33340	79	2.02	Milwaukee	53224	50% - <80%	80% - 120%
55	33340	79	3.01	Milwaukee	53224	20% - <50%	80% - 120%
55	33340	79	3.02	Milwaukee	53224	80% - 100%	50% - 80%
55	33340	79	3.03	Milwaukee	53225	50% - <80%	80% - 120%
55	33340	79	3.04	Milwaukee	53224	50% - <80%	>120%
55	33340	79	4	Milwaukee	53225	50% - <80%	<50%
55	33340	79	5.01	Milwaukee	53225	50% - <80%	50% - 80%
55	33340	79	5.02	Milwaukee	53225	80% - 100%	<50%
55	33340	79	6	Milwaukee	53223	80% - 100%	50% - 80%
55	33340	79	7	Milwaukee	53223	80% - 100%	50% - 80%
55	33340	79	8	Milwaukee	53223	80% - 100%	50% - 80%
55	33340	79	9	Milwaukee	53209	80% - 100%	<50%
55	33340	79	10	Milwaukee	53209	80% - 100%	<50%
55	33340	79	11	Milwaukee	53209	80% - 100%	50% - 80%
55	33340	79	12	Milwaukee	53218	80% - 100%	<50%
55	33340	79	13	Milwaukee	53218	80% - 100%	50% - 80%
55	33340	79	14	Milwaukee	53225	80% - 100%	50% - 80%
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55	33340	79	16	Milwaukee	53218	80% - 100%	50% - 80%
55	33340	79	17	Milwaukee	53225	80% - 100%	50% - 80%
55	33340	79	18	Milwaukee	53218	80% - 100%	<50%
55	33340	79	19	Milwaukee	53218	80% - 100%	<50%
55	33340	79	20	Milwaukee	53218	80% - 100%	<50%
55	33340	79	21	Milwaukee	53209	80% - 100%	<50%
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55	33340	79	23	Milwaukee	53209	80% - 100%	<50%
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55	33340	79	26	Milwaukee	53209	80% - 100%	<50%
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55	33340	79	28	Milwaukee	53218	80% - 100%	<50%
55	33340	79	29	Milwaukee	53218	80% - 100%	<50%
55	33340	79	30	Milwaukee	53218	80% - 100%	50% - 80%
55	33340	79	31	Milwaukee	53218	80% - 100%	50% - 80%
55	33340	79	32	Milwaukee	53218	80% - 100%	50% - 80%
55	33340	79	33	Milwaukee	53225	80% - 100%	50% - 80%
55	33340	79	34	Milwaukee	53222	50% - <80%	<50%
55	33340	79	35	Milwaukee	53216	80% - 100%	50% - 80%
55	33340	79	36	Milwaukee	53216	80% - 100%	50% - 80%
55	33340	79	37	Milwaukee	53216	80% - 100%	80% - 120%

55	33340	79	38 Milwaukee	53216 80% - 100%	50% - 80%
55	33340	79	39 Milwaukee	53216 80% - 100%	<50%
55	33340	79	40 Milwaukee	53216 80% - 100%	<50%
55	33340	79	41 Milwaukee	53216 80% - 100%	<50%
55	33340	79	42 Milwaukee	53209 80% - 100%	<50%
55	33340	79	43 Milwaukee	53209 80% - 100%	50% - 80%
55	33340	79	44 Milwaukee	53212 80% - 100%	<50%
55	33340	79	45 Milwaukee	53206 80% - 100%	<50%
55	33340	79	46 Milwaukee	53206 80% - 100%	<50%
55	33340	79	47 Milwaukee	53216 80% - 100%	>120%
55	33340	79	48 Milwaukee	53216 80% - 100%	<50%
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55	33340	79	50 Milwaukee	53216 50% - <80%	50% - 80%
55	33340	79	51 Milwaukee	53216 80% - 100%	50% - 80%
55	33340	79	52 Milwaukee	53222 50% - <80%	80% - 120%
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55	33340	79	55 Milwaukee	53222 20% - <50%	80% - 120%
55	33340	79	56 Milwaukee	53222 20% - <50%	>120%
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55	33340	79	58 Milwaukee	53210 20% - <50%	80% - 120%
55	33340	79	59 Milwaukee	53210 50% - <80%	50% - 80%
55	33340	79	60 Milwaukee	53210 80% - 100%	<50%
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55	33340	79	63 Milwaukee	53216 80% - 100%	<50%
55	33340	79	64 Milwaukee	53206 80% - 100%	<50%
55	33340	79	65 Milwaukee	53206 80% - 100%	<50%
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55	33340	79	84 Milwaukee	53206 80% - 100%	<50%
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55	33340	79	301 Bayside	53217 10% - <20%	>120%
55	33340	79	351 Fox Point	53217 10% - <20%	>120%
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55	33340	79	401 River Hills	53217 20% - <50%	>120%
55	33340	79	501.01 Brown Deer	53223 50% - <80%	80% - 120%
55	33340	79	501.03 Brown Deer	53223 50% - <80%	>120%
55	33340	79	501.04 Brown Deer	53223 50% - <80%	80% - 120%
55	33340	79	601.01 Glendale	53209 20% - <50%	>120%
55	33340	79	601.02 Glendale	53209 20% - <50%	>120%
55	33340	79	602 Glendale	53212 20% - <50%	80% - 120%
55	33340	79	701 Whitefish Bay	53217 10% - <20%	>120%
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55	33340	79	801 Shorewood	53211 20% - <50%	80% - 120%
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55	33340	79	901 Wauwatosa	53225 20% - <50%	80% - 120%
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55	33340	79	910 Wauwatosa	53213 10% - <20%	>120%
55	33340	79	911 Wauwatosa	53213 <10%	>120%
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55	33340	79	1001 West Allis	53214	20% - <50%	50% - 80%
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55	33340	79	1101 West Milwaukee	53214	50% - <80%	50% - 80%
55	33340	79	1201.01 Greenfield	53228	20% - <50%	>120%
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55	33340	79	1401 Greendale	53129	10% - <20%	>120%
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55	33340	79	1601.01 Oak Creek	53154	10% - <20%	80% - 120%
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55	33340	79	1701 South Milwaukee	53172	10% - <20%	80% - 120%
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55	33340	79	1707 South Milwaukee	53172	20% - <50%	80% - 120%
55	33340	79	1801 Cudahy	53110	20% - <50%	80% - 120%
55	33340	79	1802 Cudahy	53110	20% - <50%	80% - 120%
55	33340	79	1803 Cudahy	53110	20% - <50%	50% - 80%
55	33340	79	1804 Cudahy	53110	20% - <50%	80% - 120%
55	33340	79	1805 Cudahy	53110	20% - <50%	80% - 120%
55	33340	79	1851 St. Francis	53235	20% - <50%	80% - 120%
55	33340	79	1852 St. Francis	53235	20% - <50%	80% - 120%
55	33340	79	1853 Wauwatosa	53226	20% - <50%	80% - 120%
55	33340	79	1854 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1855 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1856 Milwaukee	53212	80% - 100%	N/A
55	33340	79	1857 Milwaukee	53212	80% - 100%	<50%
55	33340	79	1858 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1859 Milwaukee	53205	80% - 100%	50% - 80%
55	33340	79	1860 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1861 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1862 Milwaukee	53205	80% - 100%	<50%
55	33340	79	1863 Milwaukee	53203	20% - <50%	80% - 120%
55	33340	79	1864 Milwaukee	53233	20% - <50%	>120%
55	33340	79	1865 Milwaukee	53204	50% - <80%	50% - 80%
55	33340	79	1866 Milwaukee	53207	50% - <80%	<50%
55	33340	79	1868 Milwaukee	53208	50% - <80%	<50%
55	33340	79	1869 Milwaukee	53202	10% - <20%	>120%
55	33340	79	1870 Milwaukee	53202	20% - <50%	>120%
55	33340	79	1872 Franklin	53132	20% - <50%	>120%
55	33340	79	1873 Franklin	53132	10% - <20%	>120%
55	33340	79	1874 Milwaukee	53202	10% - <20%	>120%
55	33340	79	9800 Milwaukee	53202	80% - 100%	N/A
55	33340	79	9900 NA	NA	N/A	N/A
55	33340	133	2001.01 Menomonee Falls	53051	10% - <20%	80% - 120%
55	33340	133	2001.02 Menomonee Falls	53051	10% - <20%	80% - 120%
55	33340	133	2001.03 Menomonee Falls	53051	10% - <20%	80% - 120%
55	33340	133	2002.01 Menomonee Falls	53051	10% - <20%	80% - 120%
55	33340	133	2002.02 Menomonee Falls	53051	10% - <20%	>120%

55	33340	133	2003 Lannon	53046	10% - <20%	>120%
55	33340	133	2004 Menomonee Falls	53051	10% - <20%	>120%
55	33340	133	2005 Menomonee Falls	53051	10% - <20%	>120%
55	33340	133	2006 Butler	53007	10% - <20%	80% - 120%
55	33340	133	2007 Brookfield	53005	20% - <50%	>120%
55	33340	133	2008.01 Brookfield	53045	10% - <20%	>120%
55	33340	133	2008.03 Brookfield	53045	10% - <20%	>120%
55	33340	133	2008.04 Brookfield	53045	20% - <50%	>120%
55	33340	133	2009.01 Brookfield	53005	10% - <20%	>120%
55	33340	133	2009.02 Brookfield	53005	10% - <20%	>120%
55	33340	133	2010.01 Elm Grove	53122	10% - <20%	>120%
55	33340	133	2010.02 Elm Grove	53122	10% - <20%	>120%
55	33340	133	2011.01 Brookfield	53005	20% - <50%	>120%
55	33340	133	2011.02 Brookfield	53005	10% - <20%	>120%
55	33340	133	2012.01 Brookfield	53045	10% - <20%	>120%
55	33340	133	2012.03 Brookfield	53045	20% - <50%	>120%
55	33340	133	2012.04 Brookfield	53045	20% - <50%	>120%
55	33340	133	2012.05 Brookfield	53045	20% - <50%	>120%
55	33340	133	2013 New Berlin	53146	10% - <20%	>120%
55	33340	133	2014.02 New Berlin	53151	10% - <20%	>120%
55	33340	133	2014.03 New Berlin	53151	10% - <20%	80% - 120%
55	33340	133	2014.04 New Berlin	53151	10% - <20%	80% - 120%
55	33340	133	2015.04 New Berlin	53151	10% - <20%	>120%
55	33340	133	2015.05 New Berlin	53151	<10%	80% - 120%
55	33340	133	2015.06 New Berlin	53151	10% - <20%	80% - 120%
55	33340	133	2015.07 New Berlin	53151	10% - <20%	>120%
55	33340	133	2015.08 New Berlin	53151	10% - <20%	80% - 120%
55	33340	133	2016 New Berlin	53146	<10%	>120%
55	33340	133	2017.01 Muskego	53150	<10%	>120%
55	33340	133	2017.03 Muskego	53150	<10%	>120%
55	33340	133	2017.04 Muskego	53150	<10%	>120%
55	33340	133	2018 Muskego	53150	<10%	80% - 120%
55	33340	133	2019 Muskego	53150	<10%	>120%
55	33340	133	2020.01 Vernon	53149	<10%	>120%
55	33340	133	2020.02 Vernon	53103	<10%	>120%
55	33340	133	2021.01 Waukesha	53189	10% - <20%	>120%
55	33340	133	2021.02 Waukesha	53189	10% - <20%	>120%
55	33340	133	2021.03 Waukesha	53189	10% - <20%	>120%
55	33340	133	2022.01 Waukesha	53188	10% - <20%	>120%
55	33340	133	2022.03 Waukesha	53188	20% - <50%	50% - 80%
55	33340	133	2022.04 Waukesha	53188	20% - <50%	50% - 80%
55	33340	133	2023.01 Waukesha	53189	10% - <20%	80% - 120%
55	33340	133	2023.03 Waukesha	53189	20% - <50%	80% - 120%
55	33340	133	2023.04 Waukesha	53186	20% - <50%	80% - 120%

55	33340	133	2024 Waukesha	53186	20% - <50%	80% - 120%
55	33340	133	2025 Waukesha	53186	20% - <50%	80% - 120%
55	33340	133	2026 Waukesha	53186	20% - <50%	80% - 120%
55	33340	133	2027 Waukesha	53186	20% - <50%	80% - 120%
55	33340	133	2028 Waukesha	53186	20% - <50%	50% - 80%
55	33340	133	2029.01 Pewaukee	53186	20% - <50%	80% - 120%
55	33340	133	2029.02 Brookfield	53186	10% - <20%	50% - 80%
55	33340	133	2030 Pewaukee	53188	20% - <50%	80% - 120%
55	33340	133	2031.03 Waukesha	53188	20% - <50%	80% - 120%
55	33340	133	2031.04 Waukesha	53188	20% - <50%	80% - 120%
55	33340	133	2031.05 Waukesha	53188	10% - <20%	>120%
55	33340	133	2031.06 Waukesha	53188	10% - <20%	>120%
55	33340	133	2031.07 Waukesha	53188	10% - <20%	>120%
55	33340	133	2032 Delafield	53072	<10%	>120%
55	33340	133	2033.03 Pewaukee	53072	<10%	80% - 120%
55	33340	133	2033.04 Pewaukee	53072	10% - <20%	>120%
55	33340	133	2033.05 Pewaukee	53072	<10%	>120%
55	33340	133	2033.07 Pewaukee	53188	10% - <20%	80% - 120%
55	33340	133	2033.08 Pewaukee	53072	10% - <20%	>120%
55	33340	133	2034.02 Lisbon	53089	10% - <20%	>120%
55	33340	133	2034.03 Sussex	53089	<10%	>120%
55	33340	133	2034.04 Lisbon	53089	10% - <20%	80% - 120%
55	33340	133	2034.05 Merton	53089	<10%	>120%
55	33340	133	2034.06 Lisbon	53089	<10%	>120%
55	33340	133	2035.01 Merton	53029	<10%	>120%
55	33340	133	2035.02 Chenequa	53029	<10%	>120%
55	33340	133	2036.01 Hartland	53029	10% - <20%	80% - 120%
55	33340	133	2036.02 Hartland	53029	<10%	>120%
55	33340	133	2037.02 Delafield	53018	<10%	>120%
55	33340	133	2037.03 Nashotah	53058	<10%	>120%
55	33340	133	2037.04 Delafield	53029	<10%	>120%
55	33340	133	2038.02 Mukwonago	53149	<10%	>120%
55	33340	133	2038.03 Genesee	53189	<10%	>120%
55	33340	133	2038.05 Genesee	53188	10% - <20%	>120%
55	33340	133	2038.06 Genesee	53189	<10%	80% - 120%
55	33340	133	2039.01 Mukwonago	53149	10% - <20%	80% - 120%
55	33340	133	2039.02 Mukwonago	53149	<10%	80% - 120%
55	33340	133	2040.02 Eagle	53119	<10%	>120%
55	33340	133	2040.03 Ottawa	53118	<10%	>120%
55	33340	133	2040.04 Ottawa	53118	<10%	>120%
55	33340	133	2041 Summit	53066	<10%	>120%
55	33340	133	2042.01 Oconomowoc	53066	10% - <20%	80% - 120%
55	33340	133	2042.02 Oconomowoc	53066	<10%	>120%
55	33340	133	2043.01 Oconomowoc	53066	<10%	>120%

55	33340	133	2043.02 Oconomowoc	53066	10% - <20%	>120%
55	33340	133	2044 Lac La Belle	53066	<10%	>120%
55	33340	133	2045.01 Oconomowoc	53066	<10%	>120%
55	33340	133	2045.03 Oconomowoc	53066	<10%	>120%
55	33340	133	2045.04 Merton	53058	<10%	>120%

Percent Median	Tract_11
74.9802	55079000101
62.0365	55079000102
36.4875	55079000201
98.3071	55079000202
97.1118	55079000301
57.907	55079000302
81.0453	55079000303
150.3412	55079000304
42.3027	55079000400
61.1524	55079000501
44.3857	55079000502
60.9414	55079000600
58.4033	55079000700
63.1552	55079000800
43.0772	55079000900
43.5817	55079001000
65.4846	55079001100
31.4267	55079001200
56.206	55079001300
57.0477	55079001400
52.0659	55079001500
54.0239	55079001600
57.4685	55079001700
32.2979	55079001800
46.8825	55079001900
47.1536	55079002000
40.5226	55079002100
63.4334	55079002200
43.2906	55079002300
53.3154	55079002400
41.1863	55079002500
49.6092	55079002600
31.2145	55079002700
36.3295	55079002800
29.313	55079002900
52.9076	55079003000
51.5743	55079003100
72.8041	55079003200
60.5759	55079003300
49.7153	55079003400
59.2792	55079003500
71.4673	55079003600
80.0634	55079003700

57.9106 55079003800
37.5626 55079003900
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40.4425 55079004100
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35.1707 55079004400
38.9548 55079004500
36.1067 55079004600
133.0971 55079004700
44.2961 55079004800
53.1068 55079004900
65.4469 55079005000
65.9031 55079005100
85.6299 55079005200
74.8352 55079005300
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123.6911 55079005600
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130.3705 55133204302
189.1063 55133204400
142.5137 55133204501
134.3043 55133204503
140.881 55133204504

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level
55	11540	87	101	Appleton	54911	20% - <50%	<50%
55	11540	87	102	Appleton	54914	20% - <50%	50% - 80%
55	11540	87	103	Appleton	54911	20% - <50%	<50%
55	11540	87	105.01	Appleton	54911	10% - <20%	50% - 80%
55	11540	87	105.02	Appleton	54911	20% - <50%	>120%
55	11540	87	106.01	Appleton	54915	20% - <50%	80% - 120%
55	11540	87	106.02	Appleton	54915	20% - <50%	80% - 120%
55	11540	87	107	Appleton	54915	20% - <50%	50% - 80%
55	11540	87	108	Appleton	54915	10% - <20%	50% - 80%
55	11540	87	109	Appleton	54914	10% - <20%	80% - 120%
55	11540	87	110.01	Grand Chute	54914	20% - <50%	50% - 80%
55	11540	87	110.02	Appleton	54914	20% - <50%	80% - 120%
55	11540	87	111.01	Appleton	54914	20% - <50%	80% - 120%
55	11540	87	111.03	Grand Chute	54914	10% - <20%	80% - 120%
55	11540	87	111.04	Grand Chute	54914	20% - <50%	80% - 120%
55	11540	87	112	Appleton	54914	20% - <50%	80% - 120%
55	11540	87	113	Appleton	54911	10% - <20%	80% - 120%
55	11540	87	114	Grand Chute	54911	20% - <50%	80% - 120%
55	11540	87	115.01	Appleton	54911	10% - <20%	50% - 80%
55	11540	87	115.02	Grand Chute	54911	20% - <50%	80% - 120%
55	11540	87	116	Kimberly	54136	10% - <20%	80% - 120%
55	11540	87	117	Kimberly	54136	10% - <20%	80% - 120%
55	11540	87	118	Little Chute	54140	<10%	50% - 80%
55	11540	87	119.01	Vandenbroek	54140	10% - <20%	50% - 80%
55	11540	87	119.02	Little Chute	54140	<10%	80% - 120%
55	11540	87	120	Combined Locks	54113	<10%	>120%
55	11540	87	121.01	Buchanan	54130	<10%	80% - 120%
55	11540	87	121.02	Kaukauna	54130	10% - <20%	80% - 120%
55	11540	87	122	Kaukauna	54130	10% - <20%	50% - 80%
55	11540	87	123	Kaukauna	54130	10% - <20%	50% - 80%
55	11540	87	124	Kaukauna	54130	10% - <20%	80% - 120%
55	11540	87	125.03	Grand Chute	54913	10% - <20%	>120%
55	11540	87	125.04	Grand Chute	54913	10% - <20%	80% - 120%
55	11540	87	125.05	Grand Chute	54913	10% - <20%	>120%
55	11540	87	125.06	Grand Chute	54913	10% - <20%	80% - 120%
55	11540	87	126.02	Dale	54944	<10%	>120%
55	11540	87	126.03	Greenville	54942	<10%	80% - 120%
55	11540	87	126.04	Greenville	54914	10% - <20%	>120%
55	11540	87	127	Liberty	54961	<10%	80% - 120%
55	11540	87	128	Bovina	54170	<10%	80% - 120%
55	11540	87	129.02	Center	54913	<10%	>120%
55	11540	87	129.03	Freedom	54130	<10%	80% - 120%
55	11540	87	129.04	Freedom	54913	<10%	80% - 120%

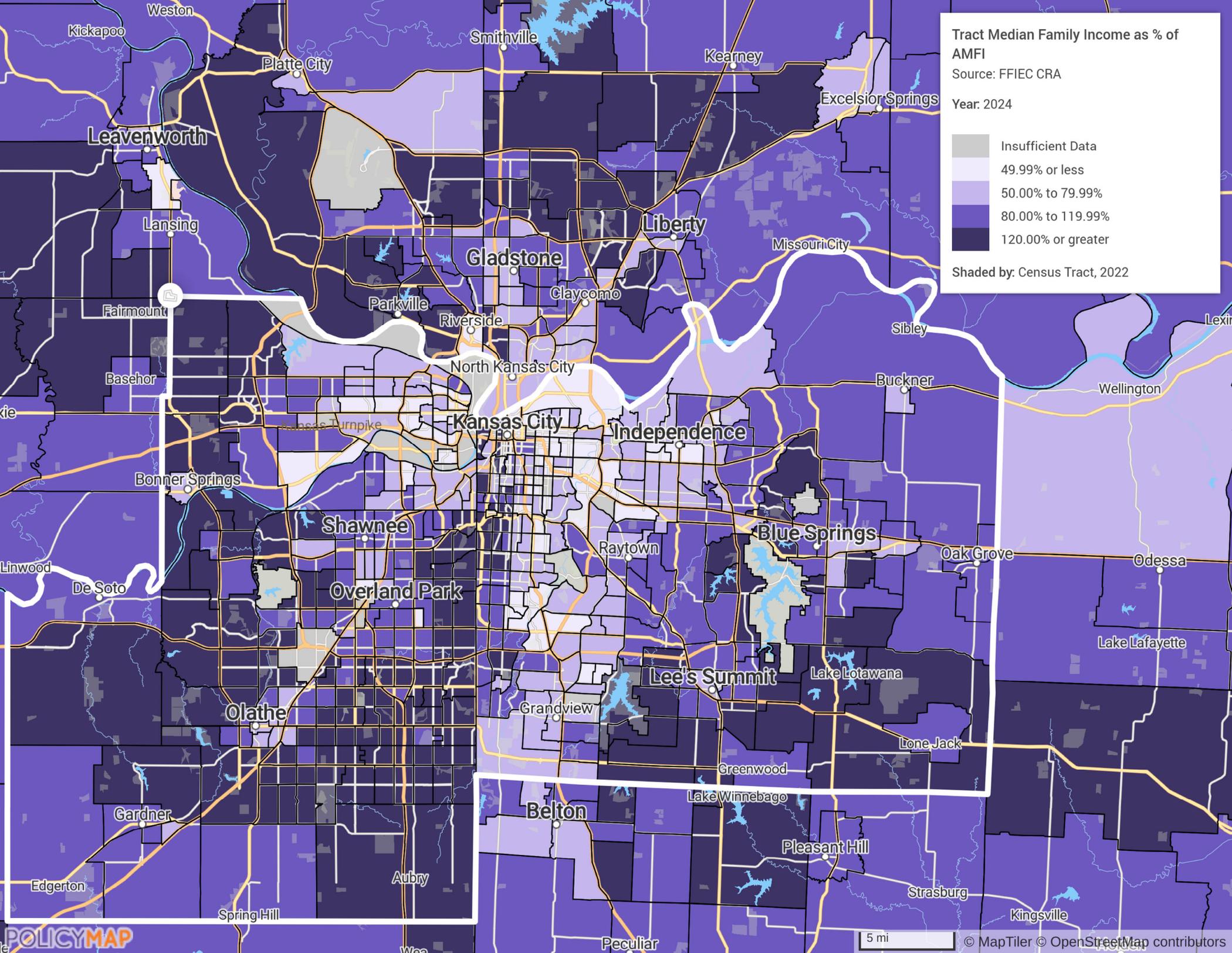
55	11540	87	131 Seymour	54165	<10%	80% - 120%
55	11540	87	132 Maine	54170	10% - <20%	80% - 120%
55	11540	87	133 Kaukauna	54130	<10%	>120%
55	11540	87	9400 Oneida	54155	50% - <80%	50% - 80%
55	36780	139	1 Oshkosh	54901	10% - <20%	50% - 80%
55	36780	139	2 Oshkosh	54901	10% - <20%	50% - 80%
55	36780	139	3 Oshkosh	54901	10% - <20%	80% - 120%
55	36780	139	4 Oshkosh	54901	10% - <20%	50% - 80%
55	36780	139	5.01 Oshkosh	54901	10% - <20%	N/A
55	36780	139	5.02 Oshkosh	54901	20% - <50%	80% - 120%
55	36780	139	7 Oshkosh	54901	20% - <50%	N/A
55	36780	139	8 Oshkosh	54901	10% - <20%	80% - 120%
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55	36780	139	10 Oshkosh	54902	10% - <20%	80% - 120%
55	36780	139	11 Oshkosh	54902	20% - <50%	80% - 120%
55	36780	139	12 Oshkosh	54902	10% - <20%	50% - 80%
55	36780	139	13 Oshkosh	54902	10% - <20%	80% - 120%
55	36780	139	14 Oshkosh	54902	10% - <20%	80% - 120%
55	36780	139	15 Oshkosh	54902	10% - <20%	80% - 120%
55	36780	139	16 Oshkosh	54901	20% - <50%	80% - 120%
55	36780	139	17 Oshkosh	54904	20% - <50%	80% - 120%
55	36780	139	18.01 Algoma	54904	10% - <20%	80% - 120%
55	36780	139	18.03 Algoma	54904	10% - <20%	80% - 120%
55	36780	139	18.04 Algoma	54904	<10%	>120%
55	36780	139	19 Black Wolf	54902	<10%	80% - 120%
55	36780	139	20.01 Omro	54963	10% - <20%	80% - 120%
55	36780	139	20.02 Utica	54964	<10%	>120%
55	36780	139	21 Rushford	54963	<10%	80% - 120%
55	36780	139	22.01 Winneconne	54986	<10%	80% - 120%
55	36780	139	22.02 Winchester	54947	<10%	80% - 120%
55	36780	139	23 Clayton	54956	<10%	>120%
55	36780	139	24.01 Menasha	54956	10% - <20%	80% - 120%
55	36780	139	24.02 Menasha	54956	10% - <20%	80% - 120%
55	36780	139	25 Menasha	54915	20% - <50%	50% - 80%
55	36780	139	26.01 Menasha	54952	10% - <20%	80% - 120%
55	36780	139	26.02 Menasha	54952	20% - <50%	80% - 120%
55	36780	139	27 Menasha	54952	10% - <20%	50% - 80%
55	36780	139	28 Menasha	54952	20% - <50%	80% - 120%
55	36780	139	29 Menasha	54952	10% - <20%	50% - 80%
55	36780	139	30 Menasha	54952	10% - <20%	80% - 120%
55	36780	139	31 Neenah	54956	10% - <20%	80% - 120%
55	36780	139	32 Neenah	54956	10% - <20%	80% - 120%
55	36780	139	33 Neenah	54956	10% - <20%	80% - 120%
55	36780	139	34 Neenah	54956	10% - <20%	50% - 80%

55	36780	139	35 Neenah	54956	10% - <20%	50% - 80%
55	36780	139	36 Neenah	54956	10% - <20%	>120%
55	36780	139	37.01 Neenah	54956	10% - <20%	80% - 120%
55	36780	139	37.03 Neenah	54956	<10%	>120%
55	36780	139	37.04 Neenah	54956	<10%	80% - 120%

Percent Median	Tract_11
42.9111	55087010100
79.7026	55087010200
48.581	55087010300
68.6385	55087010501
123.3797	55087010502
82.1516	55087010601
91.1115	55087010602
78.7266	55087010700
78.4278	55087010800
111.7539	55087010900
64.9285	55087011001
92.4266	55087011002
97.5843	55087011101
102.5009	55087011103
92.527	55087011104
82.8991	55087011200
101.3	55087011300
98.16	55087011400
76.6825	55087011501
99.8211	55087011502
88.4064	55087011600
83.424	55087011700
79.0162	55087011800
78.3344	55087011901
106.5466	55087011902
123.2205	55087012000
109.7974	55087012101
91.9006	55087012102
65.6103	55087012200
75.6835	55087012300
82.6315	55087012400
171.5963	55087012503
114.2548	55087012504
130.7004	55087012505
94.7846	55087012506
126.5579	55087012602
119.9847	55087012603
140.0975	55087012604
94.7846	55087012700
93.0577	55087012800
121.1487	55087012902
104.8173	55087012903
104.8531	55087012904

91.9571 55087013100
95.0857 55087013200
130.0994 55087013300
76.8497 55087940000
78.9141 55139000100
78.159 55139000200
97.8825 55139000300
65.8939 55139000400
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85.3851 55139000800
82.7878 55139000900
89.4684 55139001000
84.351 55139001100
62.3421 55139001200
94.3459 55139001300
91.7702 55139001400
94.5214 55139001500
91.9608 55139001600
118.7664 55139001700
118.284 55139001801
87.529 55139001803
147.2184 55139001804
107.1123 55139001900
114.952 55139002001
120.5946 55139002002
109.2967 55139002100
118.3712 55139002201
113.505 55139002202
133.5757 55139002300
119.3901 55139002401
107.2171 55139002402
69.2941 55139002500
85.2904 55139002601
93.8762 55139002602
75.9154 55139002700
109.2525 55139002800
70.5366 55139002900
80.4924 55139003000
107.4671 55139003100
118.3712 55139003200
85.9292 55139003300
63.6338 55139003400

73.8409 55139003500
140.8181 55139003600
86.5101 55139003701
130.5669 55139003703
102.5883 55139003704



State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level
20	28140	91	500	Westwood	66205	10% - <20%	>120%
20	28140	91	501	Roeland Park	66205	20% - <50%	80% - 120%
20	28140	91	502	Mission	66202	20% - <50%	80% - 120%
20	28140	91	503.01	Mission	66202	20% - <50%	80% - 120%
20	28140	91	503.02	Mission	66202	20% - <50%	80% - 120%
20	28140	91	504	Merriam	66202	20% - <50%	80% - 120%
20	28140	91	505	Overland Park	66204	20% - <50%	80% - 120%
20	28140	91	506	Overland Park	66204	10% - <20%	>120%
20	28140	91	507	Prairie Village	66208	10% - <20%	>120%
20	28140	91	508	Mission Hills	66208	<10%	>120%
20	28140	91	509	Mission Hills	66208	10% - <20%	>120%
20	28140	91	510	Prairie Village	66208	10% - <20%	>120%
20	28140	91	511	Overland Park	66204	20% - <50%	80% - 120%
20	28140	91	512	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	513	Prairie Village	66208	10% - <20%	80% - 120%
20	28140	91	514	Prairie Village	66208	10% - <20%	>120%
20	28140	91	515	Prairie Village	66208	10% - <20%	>120%
20	28140	91	516	Leawood	66206	<10%	>120%
20	28140	91	517	Leawood	66206	<10%	>120%
20	28140	91	518.01	Prairie Village	66207	10% - <20%	>120%
20	28140	91	518.03	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	518.04	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	518.05	Overland Park	66212	10% - <20%	80% - 120%
20	28140	91	518.06	Overland Park	66207	10% - <20%	>120%
20	28140	91	518.07	Overland Park	66207	10% - <20%	80% - 120%
20	28140	91	518.08	Overland Park	66212	20% - <50%	<50%
20	28140	91	519.02	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	519.04	Overland Park	66214	20% - <50%	80% - 120%
20	28140	91	519.07	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	519.08	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	519.09	Overland Park	66212	20% - <50%	80% - 120%
20	28140	91	519.1	Overland Park	66204	20% - <50%	80% - 120%
20	28140	91	519.11	Overland Park	66204	20% - <50%	50% - 80%
20	28140	91	519.12	Overland Park	66214	20% - <50%	80% - 120%
20	28140	91	520.01	Merriam	66204	20% - <50%	80% - 120%
20	28140	91	520.04	Merriam	66203	20% - <50%	50% - 80%
20	28140	91	520.05	Shawnee	66203	20% - <50%	50% - 80%
20	28140	91	520.06	Shawnee	66203	20% - <50%	50% - 80%
20	28140	91	521.01	Merriam	66203	20% - <50%	80% - 120%
20	28140	91	521.02	Shawnee	66203	20% - <50%	80% - 120%
20	28140	91	522.01	Merriam	66203	20% - <50%	80% - 120%
20	28140	91	522.02	Shawnee	66203	10% - <20%	80% - 120%
20	28140	91	523.04	Shawnee	66216	20% - <50%	80% - 120%

20	28140	91	523.05 Shawnee	66216	10% - <20%	80% - 120%
20	28140	91	523.06 Lake Quivira	66217	10% - <20%	>120%
20	28140	91	523.07 Shawnee	66217	20% - <50%	80% - 120%
20	28140	91	523.08 Shawnee	66217	20% - <50%	50% - 80%
20	28140	91	524.1 Lenexa	66217	20% - <50%	>120%
20	28140	91	524.11 Lenexa	66216	10% - <20%	>120%
20	28140	91	524.14 Lenexa	66215	10% - <20%	>120%
20	28140	91	524.15 Lenexa	66219	20% - <50%	80% - 120%
20	28140	91	524.16 Lenexa	66215	10% - <20%	80% - 120%
20	28140	91	524.17 Lenexa	66215	20% - <50%	80% - 120%
20	28140	91	524.18 Shawnee	66214	50% - <80%	<50%
20	28140	91	524.19 Shawnee	66216	20% - <50%	80% - 120%
20	28140	91	524.21 Lenexa	66215	10% - <20%	>120%
20	28140	91	524.22 Lenexa	66215	20% - <50%	80% - 120%
20	28140	91	524.23 Lenexa	66215	50% - <80%	50% - 80%
20	28140	91	525.02 Shawnee	66218	10% - <20%	>120%
20	28140	91	525.05 Lenexa	66219	20% - <50%	>120%
20	28140	91	525.06 Lenexa	66219	10% - <20%	>120%
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20	28140	91	526.04 Shawnee	66227	10% - <20%	>120%
20	28140	91	526.06 Shawnee	66226	10% - <20%	80% - 120%
20	28140	91	526.07 Shawnee	66226	10% - <20%	>120%
20	28140	91	526.08 Monticello	66220	10% - <20%	>120%
20	28140	91	526.09 Lenexa	66227	10% - <20%	>120%
20	28140	91	526.1 Shawnee	66226	20% - <50%	>120%
20	28140	91	526.11 Shawnee	66218	10% - <20%	80% - 120%
20	28140	91	526.12 Shawnee	66226	10% - <20%	>120%
20	28140	91	526.13 Shawnee	66218	10% - <20%	>120%
20	28140	91	527.01 De Soto	66018	20% - <50%	80% - 120%
20	28140	91	527.02 Lexington	66061	10% - <20%	>120%
20	28140	91	528.03 Olathe	66061	20% - <50%	80% - 120%
20	28140	91	528.04 Olathe	66061	10% - <20%	>120%
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20	28140	91	529.07 Olathe	66062	20% - <50%	80% - 120%
20	28140	91	529.08 Olathe	66062	20% - <50%	80% - 120%
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20	28140	91	530.05 Lenexa	66215	20% - <50%	>120%
20	28140	91	530.06 Olathe	66062	20% - <50%	>120%

20	28140	91	530.07 Olathe	66062	20% - <50%	80% - 120%
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20	28140	91	534.09 Leawood	66224	20% - <50%	>120%
20	28140	91	534.11 Overland Park	66223	20% - <50%	>120%
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20	28140	91	534.19 Overland Park	66221	20% - <50%	>120%
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20	28140	91	534.26 Olathe	66062	20% - <50%	>120%
20	28140	91	534.27 Oxford	66221	10% - <20%	>120%
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20	28140	91	534.29 Leawood	66224	20% - <50%	>120%
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20	28140	91	535.1 Olathe	66062	20% - <50%	>120%
20	28140	91	535.55 Olathe	66061	20% - <50%	50% - 80%

20	28140	91	535.56 Olathe	66061 20% - <50%	50% - 80%
20	28140	91	535.57 Olathe	66061 20% - <50%	50% - 80%
20	28140	91	535.58 Olathe	66062 20% - <50%	>120%
20	28140	91	535.59 Olathe	66062 20% - <50%	>120%
20	28140	91	535.6 Olathe	66062 10% - <20%	>120%
20	28140	91	536.01 Olathe	66061 20% - <50%	80% - 120%
20	28140	91	536.03 Olathe	66061 20% - <50%	>120%
20	28140	91	536.04 Olathe	66061 20% - <50%	80% - 120%
20	28140	91	537.01 McCamish	66021 10% - <20%	80% - 120%
20	28140	91	537.03 Gardner	66030 20% - <50%	80% - 120%
20	28140	91	537.05 Gardner	66030 20% - <50%	50% - 80%
20	28140	91	537.07 Gardner	66030 20% - <50%	80% - 120%
20	28140	91	537.09 Gardner	66030 20% - <50%	80% - 120%
20	28140	91	537.11 Gardner	66030 10% - <20%	>120%
20	28140	91	537.12 Gardner	66030 10% - <20%	80% - 120%
20	28140	91	538.01 Spring Hill	66083 10% - <20%	80% - 120%
20	28140	91	538.03 Aubry	66085 10% - <20%	>120%
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20	28140	91	9800.01 Lenexa	66250 50% - <80%	N/A
20	28140	91	9800.03 Shawnee	66218 80% - 100%	N/A
20	28140	91	9800.04 Lenexa	66214 80% - 100%	N/A
20	28140	91	9800.05 Lenexa	66214 80% - 100%	N/A
20	28140	91	9801 Overland Park	66214 N/A	N/A
20	28140	209	401 Kansas City	66104 80% - 100%	50% - 80%
20	28140	209	402 Kansas City	66104 80% - 100%	50% - 80%
20	28140	209	405 Kansas City	66104 80% - 100%	50% - 80%
20	28140	209	406 Kansas City	66104 80% - 100%	50% - 80%
20	28140	209	407 Kansas City	66104 80% - 100%	<50%
20	28140	209	409 Kansas City	66101 50% - <80%	80% - 120%
20	28140	209	411 Kansas City	66101 80% - 100%	<50%
20	28140	209	412 Kansas City	66104 80% - 100%	50% - 80%
20	28140	209	413 Kansas City	66102 80% - 100%	<50%
20	28140	209	414 Kansas City	66101 80% - 100%	<50%
20	28140	209	415 Kansas City	66102 80% - 100%	<50%
20	28140	209	416 Kansas City	66102 80% - 100%	50% - 80%
20	28140	209	419 Kansas City	66101 50% - <80%	50% - 80%
20	28140	209	420.01 Kansas City	66101 80% - 100%	<50%
20	28140	209	420.02 Kansas City	66101 80% - 100%	50% - 80%
20	28140	209	421 Kansas City	66102 80% - 100%	50% - 80%
20	28140	209	422 Kansas City	66102 50% - <80%	<50%
20	28140	209	423 Kansas City	66102 80% - 100%	<50%
20	28140	209	424 Kansas City	66101 80% - 100%	<50%
20	28140	209	426 Kansas City	66105 50% - <80%	<50%
20	28140	209	427 Kansas City	66106 50% - <80%	<50%

20	28140	209	428 Kansas City	66106 50% - <80%	50% - 80%
20	28140	209	429 Kansas City	66101 50% - <80%	<50%
20	28140	209	430 Kansas City	66103 50% - <80%	50% - 80%
20	28140	209	433.01 Kansas City	66103 50% - <80%	50% - 80%
20	28140	209	434 Kansas City	66106 20% - <50%	50% - 80%
20	28140	209	435 Kansas City	66106 20% - <50%	80% - 120%
20	28140	209	436 Kansas City	66106 50% - <80%	50% - 80%
20	28140	209	437 Kansas City	66106 20% - <50%	50% - 80%
20	28140	209	438.02 Kansas City	66106 20% - <50%	80% - 120%
20	28140	209	438.03 Kansas City	66106 20% - <50%	80% - 120%
20	28140	209	439.03 Kansas City	66102 50% - <80%	<50%
20	28140	209	439.04 Kansas City	66102 80% - 100%	<50%
20	28140	209	439.05 Kansas City	66102 50% - <80%	50% - 80%
20	28140	209	440.01 Kansas City	66111 20% - <50%	80% - 120%
20	28140	209	440.02 Kansas City	66111 20% - <50%	<50%
20	28140	209	441.01 Kansas City	66112 50% - <80%	N/A
20	28140	209	441.02 Kansas City	66112 50% - <80%	50% - 80%
20	28140	209	441.03 Kansas City	66112 50% - <80%	80% - 120%
20	28140	209	441.04 Kansas City	66112 50% - <80%	50% - 80%
20	28140	209	442.01 Kansas City	66109 50% - <80%	80% - 120%
20	28140	209	442.02 Kansas City	66109 50% - <80%	80% - 120%
20	28140	209	443.01 Kansas City	66104 50% - <80%	50% - 80%
20	28140	209	443.02 Kansas City	66104 50% - <80%	50% - 80%
20	28140	209	443.03 Kansas City	66104 50% - <80%	50% - 80%
20	28140	209	444 Kansas City	66104 50% - <80%	50% - 80%
20	28140	209	445 Kansas City	66104 50% - <80%	50% - 80%
20	28140	209	446.01 Kansas City	66109 20% - <50%	50% - 80%
20	28140	209	446.02 Kansas City	66109 N/A	N/A
20	28140	209	446.03 Kansas City	66104 N/A	N/A
20	28140	209	447.02 Edwardsville	66111 20% - <50%	80% - 120%
20	28140	209	447.03 Kansas City	66111 20% - <50%	>120%
20	28140	209	447.04 Kansas City	66112 20% - <50%	80% - 120%
20	28140	209	448.03 Prairie	66109 20% - <50%	>120%
20	28140	209	448.04 Kansas City	66109 20% - <50%	>120%
20	28140	209	448.07 Bonner Springs	66012 20% - <50%	>120%
20	28140	209	449 Bonner Springs	66012 20% - <50%	50% - 80%
20	28140	209	451 Kansas City	66103 50% - <80%	50% - 80%
20	28140	209	452 Kansas City	66103 20% - <50%	50% - 80%
20	28140	209	9800 Kansas City	66115 N/A	N/A
20	28140	209	9805 Kansas City	66118 20% - <50%	N/A
20	28140	209	9809 Kansas City	66105 20% - <50%	N/A
20	28140	209	9812 Kansas City	66105 <10%	N/A
20	28140	209	9815 Kansas City	66106 80% - 100%	N/A
29	28140	95	3 Kaw	64120 20% - <50%	<50%

29	28140	95	6 Blue	64123	80% - 100%	50% - 80%
29	28140	95	7 Kaw	64123	50% - <80%	<50%
29	28140	95	8 Kaw	64123	50% - <80%	50% - 80%
29	28140	95	9 Kaw	64123	50% - <80%	50% - 80%
29	28140	95	10 Kaw	64124	50% - <80%	<50%
29	28140	95	11 Kaw	64105	20% - <50%	N/A
29	28140	95	18 Kaw	64124	50% - <80%	<50%
29	28140	95	19 Kaw	64124	80% - 100%	<50%
29	28140	95	20 Blue	64125	80% - 100%	50% - 80%
29	28140	95	21 Blue	64126	80% - 100%	<50%
29	28140	95	22 Kaw	64127	80% - 100%	<50%
29	28140	95	23 Blue	64127	80% - 100%	<50%
29	28140	95	34 Blue	64127	80% - 100%	50% - 80%
29	28140	95	37 Kaw	64127	80% - 100%	<50%
29	28140	95	38 Kaw	64128	80% - 100%	50% - 80%
29	28140	95	43 Kaw	64109	20% - <50%	80% - 120%
29	28140	95	44 Kaw	64108	20% - <50%	>120%
29	28140	95	46 Kaw	64111	20% - <50%	>120%
29	28140	95	51 Kaw	64109	20% - <50%	>120%
29	28140	95	52 Kaw	64109	80% - 100%	50% - 80%
29	28140	95	53 Kaw	64109	50% - <80%	80% - 120%
29	28140	95	54 Kaw	64109	80% - 100%	<50%
29	28140	95	55 Kaw	64109	80% - 100%	<50%
29	28140	95	56.01 Kaw	64128	80% - 100%	<50%
29	28140	95	56.02 Kaw	64128	80% - 100%	<50%
29	28140	95	57 Kaw	64128	80% - 100%	N/A
29	28140	95	58.01 Kaw	64128	80% - 100%	50% - 80%
29	28140	95	60 Kaw	64130	80% - 100%	<50%
29	28140	95	61 Kaw	64130	80% - 100%	50% - 80%
29	28140	95	63 Kaw	64130	50% - <80%	<50%
29	28140	95	65 Kaw	64110	20% - <50%	80% - 120%
29	28140	95	66 Kaw	64110	20% - <50%	>120%
29	28140	95	67 Kaw	64111	20% - <50%	80% - 120%
29	28140	95	69 Kaw	64111	20% - <50%	>120%
29	28140	95	71 Kaw	64111	20% - <50%	80% - 120%
29	28140	95	72 Kaw	64112	10% - <20%	>120%
29	28140	95	73.01 Kaw	64112	20% - <50%	50% - 80%
29	28140	95	73.02 Kaw	64112	20% - <50%	N/A
29	28140	95	74 Kaw	64110	20% - <50%	>120%
29	28140	95	75 Kaw	64110	20% - <50%	50% - 80%
29	28140	95	76 Kaw	64130	80% - 100%	50% - 80%
29	28140	95	77 Kaw	64130	80% - 100%	<50%
29	28140	95	78.02 Kaw	64130	80% - 100%	50% - 80%
29	28140	95	79 Brooking	64130	80% - 100%	<50%

29	28140	95	80 Brooking	64110 80% - 100%	50% - 80%
29	28140	95	81 Kaw	64110 50% - <80%	50% - 80%
29	28140	95	82 Kaw	64110 10% - <20%	80% - 120%
29	28140	95	83 Kaw	64113 10% - <20%	>120%
29	28140	95	84 Kaw	64113 10% - <20%	>120%
29	28140	95	85 Kaw	64113 10% - <20%	>120%
29	28140	95	86 Kaw	64113 10% - <20%	>120%
29	28140	95	87 Brooking	64132 80% - 100%	50% - 80%
29	28140	95	88 Brooking	64132 80% - 100%	50% - 80%
29	28140	95	89 Brooking	64132 80% - 100%	50% - 80%
29	28140	95	90 Kaw	64132 80% - 100%	50% - 80%
29	28140	95	91 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	92 Kaw	64114 10% - <20%	80% - 120%
29	28140	95	93 Kaw	64114 10% - <20%	80% - 120%
29	28140	95	94 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	95 Brooking	64131 50% - <80%	<50%
29	28140	95	96 Brooking	64132 50% - <80%	<50%
29	28140	95	97 Washington	64131 50% - <80%	<50%
29	28140	95	98 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	99 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	100.01 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	100.02 Kaw	64114 50% - <80%	80% - 120%
29	28140	95	101.03 Washington	64131 50% - <80%	80% - 120%
29	28140	95	101.05 Kaw	64114 20% - <50%	80% - 120%
29	28140	95	102.01 Washington	64137 50% - <80%	<50%
29	28140	95	102.03 Washington	64137 20% - <50%	80% - 120%
29	28140	95	102.04 Washington	64137 20% - <50%	50% - 80%
29	28140	95	105 Blue	64129 50% - <80%	50% - 80%
29	28140	95	106 Blue	64133 20% - <50%	80% - 120%
29	28140	95	107.02 Blue	64133 50% - <80%	<50%
29	28140	95	110.01 Blue	64053 20% - <50%	50% - 80%
29	28140	95	110.02 Blue	64054 20% - <50%	<50%
29	28140	95	111 Blue	64054 20% - <50%	50% - 80%
29	28140	95	112 Blue	64050 20% - <50%	50% - 80%
29	28140	95	113 Blue	64050 20% - <50%	80% - 120%
29	28140	95	114.05 Blue	64056 50% - <80%	<50%
29	28140	95	114.06 Blue	64056 20% - <50%	50% - 80%
29	28140	95	114.07 Blue	64057 20% - <50%	80% - 120%
29	28140	95	114.08 Blue	64057 20% - <50%	50% - 80%
29	28140	95	114.09 Blue	64056 20% - <50%	80% - 120%
29	28140	95	114.1 Blue	64050 20% - <50%	50% - 80%
29	28140	95	115.01 Blue	64050 20% - <50%	<50%
29	28140	95	115.02 Blue	64050 20% - <50%	50% - 80%
29	28140	95	116.01 Blue	64050 20% - <50%	<50%

29	28140	95	116.02 Blue	64050	20% - <50%	50% - 80%
29	28140	95	117.01 Blue	64052	20% - <50%	<50%
29	28140	95	117.02 Blue	64052	20% - <50%	<50%
29	28140	95	118 Blue	64052	20% - <50%	50% - 80%
29	28140	95	119 Blue	64052	20% - <50%	50% - 80%
29	28140	95	120 Blue	64052	20% - <50%	50% - 80%
29	28140	95	121 Blue	64052	20% - <50%	50% - 80%
29	28140	95	122 Blue	64055	20% - <50%	50% - 80%
29	28140	95	123 Blue	64055	20% - <50%	50% - 80%
29	28140	95	124 Blue	64055	20% - <50%	50% - 80%
29	28140	95	125.01 Brooking	64133	50% - <80%	50% - 80%
29	28140	95	125.02 Brooking	64133	20% - <50%	50% - 80%
29	28140	95	126 Brooking	64133	20% - <50%	80% - 120%
29	28140	95	127.02 Brooking	64133	20% - <50%	80% - 120%
29	28140	95	127.03 Brooking	64133	20% - <50%	80% - 120%
29	28140	95	128.02 Brooking	64138	20% - <50%	80% - 120%
29	28140	95	128.03 Brooking	64133	20% - <50%	50% - 80%
29	28140	95	128.04 Brooking	64138	50% - <80%	50% - 80%
29	28140	95	129.03 Washington	64138	50% - <80%	50% - 80%
29	28140	95	129.04 Washington	64138	50% - <80%	50% - 80%
29	28140	95	129.06 Washington	64134	50% - <80%	50% - 80%
29	28140	95	130.03 Washington	64134	50% - <80%	50% - 80%
29	28140	95	131 Washington	64134	50% - <80%	50% - 80%
29	28140	95	132.03 Washington	64134	50% - <80%	<50%
29	28140	95	132.08 Washington	64134	80% - 100%	50% - 80%
29	28140	95	132.1 Washington	64134	50% - <80%	<50%
29	28140	95	133.01 Washington	64030	20% - <50%	50% - 80%
29	28140	95	133.07 Washington	64030	50% - <80%	N/A
29	28140	95	133.09 Washington	64030	50% - <80%	50% - 80%
29	28140	95	133.13 Washington	64030	50% - <80%	80% - 120%
29	28140	95	134.01 Washington	64030	50% - <80%	50% - 80%
29	28140	95	134.05 Kaw	64145	20% - <50%	50% - 80%
29	28140	95	134.07 Kaw	64145	10% - <20%	80% - 120%
29	28140	95	134.1 Washington	64030	20% - <50%	50% - 80%
29	28140	95	134.16 Washington	64030	50% - <80%	80% - 120%
29	28140	95	134.17 Kaw	64131	20% - <50%	50% - 80%
29	28140	95	134.18 Kaw	64145	20% - <50%	80% - 120%
29	28140	95	135.02 Prairie	64034	10% - <20%	80% - 120%
29	28140	95	135.04 Prairie	64082	20% - <50%	>120%
29	28140	95	136.06 Prairie	64081	10% - <20%	>120%
29	28140	95	136.12 Prairie	64081	20% - <50%	>120%
29	28140	95	136.13 Prairie	64081	10% - <20%	80% - 120%
29	28140	95	136.14 Prairie	64081	20% - <50%	>120%
29	28140	95	136.15 Prairie	64081	20% - <50%	80% - 120%

29	28140	95	137.05 Prairie	64063	20% - <50%	80% - 120%
29	28140	95	137.06 Prairie	64063	20% - <50%	50% - 80%
29	28140	95	137.07 Prairie	64081	20% - <50%	80% - 120%
29	28140	95	137.08 Prairie	64081	10% - <20%	80% - 120%
29	28140	95	138.01 Prairie	64086	20% - <50%	80% - 120%
29	28140	95	138.03 Prairie	64063	20% - <50%	80% - 120%
29	28140	95	138.04 Prairie	64081	20% - <50%	>120%
29	28140	95	139.02 Van Buren	64070	10% - <20%	80% - 120%
29	28140	95	139.04 Prairie	64063	20% - <50%	>120%
29	28140	95	139.16 Prairie	64086	10% - <20%	>120%
29	28140	95	139.17 Van Buren	64070	<10%	>120%
29	28140	95	139.18 Prairie	64034	<10%	>120%
29	28140	95	140.02 Sni-A-Bar	64075	10% - <20%	80% - 120%
29	28140	95	140.04 Sni-A-Bar	64075	10% - <20%	80% - 120%
29	28140	95	140.05 Sni-A-Bar	64075	10% - <20%	80% - 120%
29	28140	95	140.06 Sni-A-Bar	64029	10% - <20%	80% - 120%
29	28140	95	140.08 Sni-A-Bar	64029	10% - <20%	50% - 80%
29	28140	95	140.09 Sni-A-Bar	64029	10% - <20%	80% - 120%
29	28140	95	141.11 Sni-A-Bar	64029	20% - <50%	80% - 120%
29	28140	95	141.12 Van Buren	64029	10% - <20%	>120%
29	28140	95	141.2 Prairie	64014	10% - <20%	80% - 120%
29	28140	95	141.21 Sni-A-Bar	64014	20% - <50%	50% - 80%
29	28140	95	141.22 Sni-A-Bar	64014	20% - <50%	>120%
29	28140	95	141.23 Sni-A-Bar	64015	20% - <50%	50% - 80%
29	28140	95	141.24 Sni-A-Bar	64015	20% - <50%	80% - 120%
29	28140	95	141.25 Sni-A-Bar	64015	10% - <20%	>120%
29	28140	95	141.26 Sni-A-Bar	64015	20% - <50%	80% - 120%
29	28140	95	141.27 Sni-A-Bar	64015	20% - <50%	80% - 120%
29	28140	95	141.28 Sni-A-Bar	64014	20% - <50%	50% - 80%
29	28140	95	142.03 Prairie	64064	20% - <50%	>120%
29	28140	95	142.05 Prairie	64064	20% - <50%	80% - 120%
29	28140	95	142.06 Prairie	64064	10% - <20%	>120%
29	28140	95	143 Brooking	64136	20% - <50%	80% - 120%
29	28140	95	144 Brooking	64134	20% - <50%	80% - 120%
29	28140	95	145.01 Blue	64055	20% - <50%	80% - 120%
29	28140	95	145.03 Sni-A-Bar	64057	10% - <20%	50% - 80%
29	28140	95	145.04 Blue	64055	20% - <50%	80% - 120%
29	28140	95	146.01 Blue	64055	20% - <50%	50% - 80%
29	28140	95	146.03 Blue	64055	20% - <50%	80% - 120%
29	28140	95	146.04 Blue	64055	20% - <50%	50% - 80%
29	28140	95	147.01 Blue	64057	20% - <50%	80% - 120%
29	28140	95	147.02 Blue	64057	10% - <20%	80% - 120%
29	28140	95	148.04 Sni-A-Bar	64015	10% - <20%	>120%
29	28140	95	148.06 Sni-A-Bar	64015	20% - <50%	80% - 120%

29	28140	95	149.02 Fort Osage	64016	10% - <20%	50% - 80%
29	28140	95	149.03 Sni-A-Bar	64029	10% - <20%	80% - 120%
29	28140	95	149.04 Sni-A-Bar	64014	20% - <50%	80% - 120%
29	28140	95	149.05 Sni-A-Bar	64029	10% - <20%	80% - 120%
29	28140	95	150 Fort Osage	64088	10% - <20%	80% - 120%
29	28140	95	151 Blue	64058	20% - <50%	50% - 80%
29	28140	95	152 Kaw	64101	20% - <50%	>120%
29	28140	95	153 Kaw	64108	50% - <80%	50% - 80%
29	28140	95	154.01 Kaw	64106	80% - 100%	<50%
29	28140	95	154.02 Kaw	64124	80% - 100%	N/A
29	28140	95	155 Blue	64120	50% - <80%	<50%
29	28140	95	156 Blue	64053	50% - <80%	50% - 80%
29	28140	95	157.01 Kaw	64105	20% - <50%	>120%
29	28140	95	157.02 Kaw	64106	20% - <50%	>120%
29	28140	95	158 Kaw	64108	10% - <20%	>120%
29	28140	95	159 Kaw	64106	50% - <80%	N/A
29	28140	95	160 Kaw	64127	80% - 100%	<50%
29	28140	95	161 Kaw	64108	80% - 100%	80% - 120%
29	28140	95	162 Kaw	64109	50% - <80%	50% - 80%
29	28140	95	163 Blue	64129	50% - <80%	<50%
29	28140	95	164 Blue	64128	80% - 100%	<50%
29	28140	95	165 Kaw	64127	80% - 100%	<50%
29	28140	95	166 Kaw	64127	80% - 100%	50% - 80%
29	28140	95	167 Kaw	64111	20% - <50%	50% - 80%
29	28140	95	168.01 Kaw	64111	20% - <50%	80% - 120%
29	28140	95	168.02 Kaw	64111	20% - <50%	80% - 120%
29	28140	95	169 Kaw	64110	80% - 100%	50% - 80%
29	28140	95	170 Blue	64129	50% - <80%	<50%
29	28140	95	171 Kaw	64130	80% - 100%	50% - 80%
29	28140	95	172 Brooking	64138	50% - <80%	50% - 80%
29	28140	95	173 Kaw	64131	20% - <50%	>120%
29	28140	95	174 Washington	64138	50% - <80%	<50%
29	28140	95	175 Brooking	64129	50% - <80%	80% - 120%
29	28140	95	176 Brooking	64133	50% - <80%	80% - 120%
29	28140	95	177 Fort Osage	64056	20% - <50%	80% - 120%
29	28140	95	178 Kaw	64109	20% - <50%	50% - 80%
29	28140	95	179 Prairie	64086	20% - <50%	80% - 120%
29	28140	95	180 Prairie	64063	20% - <50%	50% - 80%
29	28140	95	181.01 Prairie	64082	10% - <20%	>120%
29	28140	95	181.02 Washington	64149	20% - <50%	>120%
29	28140	95	182 Prairie	64082	20% - <50%	>120%
29	28140	95	185 Prairie	64064	20% - <50%	>120%
29	28140	95	186 Prairie	64086	10% - <20%	80% - 120%
29	28140	95	193.01 Sni-A-Bar	64015	20% - <50%	80% - 120%

29	28140	95	193.02 Sni-A-Bar	64015 10% - <20%	>120%
29	28140	95	9801.01 Brooking	64132 80% - 100%	N/A
29	28140	95	9808.02 Blue	64129 80% - 100%	N/A
29	28140	95	9883 Prairie	64082 <10%	>120%
29	28140	95	9891 Prairie	64064 10% - <20%	N/A
29	28140	95	9892 Sni-A-Bar	64015 50% - <80%	N/A

Percent Median	Tract_11
147.8951	20091050000
93.7605	20091050100
107.1486	20091050200
85.3758	20091050301
80.5457	20091050302
105.6433	20091050400
87.7267	20091050500
146.9698	20091050600
163.492	20091050700
288.8114	20091050800
156.9591	20091050900
148.5767	20091051000
105.3464	20091051100
99.8001	20091051200
86.9573	20091051300
146.138	20091051400
154.986	20091051500
169.6471	20091051600
204.8751	20091051700
182.4322	20091051801
91.8243	20091051803
95.9913	20091051804
113.4296	20091051805
147.6329	20091051806
95.8226	20091051807
47.5601	20091051808
101.0836	20091051902
118.5439	20091051904
91.4939	20091051907
96.7514	20091051908
104.9063	20091051909
91.3368	20091051910
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159.6404 20091052612
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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	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	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	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

Branch Locations Opened and Closed

First Business Bank has not opened or closed any branches during the current year or previous two years.



Products and Services Offered

Conventional Financing Products

- Term loans
- Working capital lines of credit
- Real estate construction loans
- Financing for non-profit entities
- Land development loans
- Government guaranteed loans
 - U.S. Small Business Administration (SBA)
 - United States Department of Agriculture (USDA)
 - Madison Development Corporation (MDC)
- Section 42 enhanced construction and mini-perm real estate loans
- Credit cards
- Virtual credit cards

Specialized 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 account receivable invoices

Deposit and Treasury Management Products

- Checking Accounts
- Money Market Accounts
- Certificates of Deposit
- CDARS Investment products
- Remote Deposit
- Mobile Banking



- Courier Service
- Electronic Banking
- Fraud Protection Services
 - Check Positive Pay
 - ACH Positive Pay
 - ACH Debit Block
 - ID Theft Insurance
 - SecurLOCK Equip
- CD Imaging
- Cash Concentration
- ACH Origination products
- Sweep Account services
- Business credit cards
- Debit cards
- Integrated Payables
- Online banking
- Mobile banking
- Bank by mail service
- International services
- Wire services
 - Domestic
 - International
- Lockbox services
- Night depository (Madison and Northeast regions only)

Hours of Operation

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

Treasury Management

Fee Schedule



Wisconsin Region

Analyzed Checking

Maintenance Fee	\$30.00/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	\$0.33/item
Per Deposit/Credit	\$1.00/item
Deposited Items - On Us	\$0.17/item
Deposited Items - Local	\$0.17/item
Deposited Items - Transit	\$0.17/item

Business Value Checking

Business Checking 10

Business 10 Debit Items Over Limit**	\$30.00/occurrence
Received Instant Payment	Waived

Business Checking 100

Minimum Balance Fee (Balance less than \$15,000)	\$30.00/mo
Business 100 Items Over Limit**	\$1.00/item
Received Instant Payment	Waived

Business Checking 250

Minimum Balance Fee (Balance less than \$40,000)	\$30.00/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	\$250.00/mo
Extended Coverage Sweep	\$135.00/mo
Extended Coverage & LOC Sweep	\$250.00/mo
LOC Sweep	\$225.00/mo

Business Online Banking

Standard Reporting Base Fee	\$42.00/mo
Standard Reporting add'l accts>3	\$6.00/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*	\$18.00/mo
Image Search Per Item	\$0.12/image
SFTP Report Transmission	\$5.00 per file

Statements

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

Bill Payment*

Bill Payment Base Fee	\$20.00/mo
Bill Payment Transactions (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/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	\$58.00/file
ACH File Adjustment	\$13.00/file
Notification of Change	\$8.00/item
Prefunding Fee (per each ACH ID)	\$15.00/mo

Member FDIC | Fees Effective January 2, 2025

*Business Online Banking Information Reporting access required. **Items can only be originated using desktop Business Online Banking. Charges may vary based upon separately negotiated rates.

External Transfer

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

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
Business Online Banking Domestic Wires	
Wire Online 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
Business Online 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	\$20.00/wire

FedNow

Received Instant Payment	\$1.00/Payment
Send Instant Payment	\$2.50/Payment
Instant Payment Base Fee	\$16.00/mo

Electronic Data Interchange (EDI)

EDI Reporting	\$28.00/account
EDI Per Report (Online, Email, SFTP)	\$2.50/report
EDI Report Rerun (Online, Email, SFTP)	\$0.75/report
EDI/EFT Transmission Base Fee	\$180.00/mo
EDI/EFT File Transmission	6.00/file

Remote Deposit

Mobile App	
Mobile Base Fee	No Charge

Mobile Deposits* (10 deposits included/per month)	\$1.00/deposit
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Mobile Batch

Mobile Batch Base Fee	\$25.00/mo
Mobile Batch Per Deposit	\$1.00/deposit

Deposit Scanner

Remote Deposit Base Fee	\$60.00/mo
Remote Deposit Per Item (200 items Included/per month)	\$0.06/item

Remote Deposit Coupon Scanning	\$0.10/coupon
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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.

Basic Scanner for First Location

CX-30 Scanner	Included
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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	\$50.00/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)

Optional Smart Pay - Credit Card

Smart Pay Express Gateway Setup	\$75.00
Smart Pay Express Gateway Base fee	\$15.00/mo

Additional fees from your merchant processor will apply.

PayPal Monthly Fee	No Charge
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Controlled Disbursement

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

Member FDIC | Fees Effective January 2, 2025

*Business Online Banking Information Reporting access required. **Items can only be originated using desktop Business Online Banking. Charges may vary based upon separately negotiated rates.

Fraud Protection

Check Positive Pay*

Check Positive Pay Base Fee	\$46.00/mo
Additional Accounts	\$30.00/mo
Positive Pay Transactions Uploaded	\$0.08/item
Positive Pay Exceptions Reported	\$2.00/item
SFTP Positive Pay File	\$2.00 /file

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
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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

SFTP

SFTP Set Up Fee	\$1,600.00/Instance
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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

Business 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	\$0.60/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
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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 Agreement Set Up	\$250.00/set up
Deposit Account Control Agreement Activation	\$250.00/activation

Member FDIC | Fees Effective January 2, 2025

*Business Online Banking Information Reporting access required. **Items can only be originated using desktop Business Online Banking. Charges may vary based upon separately negotiated rates.

Treasury Management

Fee Schedule



Kansas City Region

Analyzed Checking

Maintenance Fee	\$23.00/mo
Uncollected Funds ¹ – Daily Usage	4%
Deposit Assessment – per \$1,000	\$0.12
Preauthorized Credit	\$0.30/item
Preauthorized Debit	\$0.30/item
Other Credits	\$0.30/item
Other Debits	\$0.30/item
Per Check/Debit	\$0.30/item
Per Deposit/Credit	\$0.55/item
Deposited Items - On Us	\$0.15/item
Deposited Items - Local	\$0.15/item
Deposited Items - Transit	\$0.15/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**	\$30.00/occurrence
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Received Instant Payment	Waived
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**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	\$300.00/mo
Extended Coverage Sweep	\$130.00/mo
Extended Coverage & LOC Sweep	\$300.00/mo
LOC Sweep	\$300.00/mo

Business Online Banking

Standard Reporting Base Fee	\$35.00/mo
Standard Reporting add'l accts>3	\$6.00/mo
Premium Reporting Base Fee	\$45.00/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*	\$18.00/mo
Image Search Per Item	\$0.12/image
SFTP Report Transmission	\$5.00 per file

Statements

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

Bill Payment*

Bill Payment Base Fee	\$18.00/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	\$0.18/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	\$58.00/file
ACH File Adjustments	\$13.00 per 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

Member FDIC | Fees Effective January 2, 2025

*Business Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

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

Remote Deposit Per Item (200 items Included/per month)	\$0.10/item
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
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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

Wire Transfers

Wire Online Banking Base Fee*	\$16.00/mo
Business Online Banking Domestic Wires	
Wire Online Rep Dom*	\$12.00/wire
Wire Online Dom*	\$15.00/wire
Manual Domestic Wires	
Wire Out Dom	\$28.00/wire
Reverse Wire	\$42.00/wire
Incoming Domestic Wires	
Incoming Wire	\$12.00/wire
Business Online 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

Smart Pay Express

Smart Pay Express Setup & Training	\$150.00
Smart Pay Express Base Fee	\$50.00/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

FedNow

Received Instant Payment	\$1.00/Payment
Send Instant Payment	\$2.50/Payment
Instant Payment Base Fee	\$16.00/mo

Electronic Data Interchange (EDI)

EDI Reporting	\$28.00/account
EDI Per Report (Online, Email, SFTP)	\$2.50/report
EDI Report Rerun (Online, Email, SFTP)	\$0.75/report
EDI/EFT Transmission Base Fee	\$180.00/mo
EDI/EFT File Transmission	\$6.00/file

Controlled Disbursement

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

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	\$45.00/mo

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
SFTP Positive Pay File	\$2.00 per file

Member FDIC | Fees Effective January 2, 2025

*Business Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Reverse Positive Pay*

Reverse Positive Pay Base Fee	\$45.00/mo
Additional Accounts	\$25.00/mo

ACH Positive Pay*

ACH Positive Pay Base Fee	\$30.00/mo
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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

SFTP

SFTP Set Up Fee	\$1,600.00/instance
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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

Business 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	\$0.60/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
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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	\$250.00/activation
Agreement 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

Business Online 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	\$29.00/month

Fraud Protection

ACH Positive Pay Base Fee*	Waived
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Member FDIC | Fees Effective January 2, 2025

*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

Tech Seed Suite¹

Fee Waived
Fee Waived
Fee Waived
\$17.00/wire
Fee Waived

Tech Growth Suite²

Standard Fees
Fee Waived
Fee Waived
Standard Fees
Fee Waived

Business Online 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

\$30.00/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 2, 2025

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Remote Deposit

Remote Deposit Base Fee	Fee Waived	\$29.00/Month
Remote Deposit Per Item (200 Incl)	Fee Waived	Fee Waived
Mobile Deposits	Fee Waived	Fee Waived

¹Tech Seed 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.

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

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

Member FDIC | Fees Effective January 2, 2025

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.



Treasury Management Fee Schedule



Wholesale Lockbox

Maintenance

Monthly Maintenance	\$135.00/month
Sub Accounts	\$20.00/month
Credit Card Processing	\$165.00/month
Image Direct	\$234.00/month
Lockbox Online	\$90.00/month
Data Entry/Remittance File	\$175.00/month
Hard-Copy Document Return	\$85.00/month
Online Decisioning	\$110.00/month

Workflow

Multi/Non-Std Shift Processing	\$58.00/month
Custom Week/Weekend Processing	\$23.00/month
Custom Month-End Processing	\$29.00/month
Manual Sort – Batch, BIN, Other	\$0.15/check

Processing

Wholesale – Items Processed	\$0.46/check
Check-Only Payments	\$0.30/check
Foreign Items	\$4.00/item
Cash Payments	\$6.00/cash payment
Exception Items	\$0.30/item
Express/Certified/Un-identified Mail	\$4.25/item
Correspondence-Only Items	\$0.30/item
Lockbox Deposits	\$2.25/deposit
Online Decisioning Item	\$0.60/payment decided
Lockbox Credit Card Items	\$0.62/credit card payment
Additional Payees	\$0.07/check (>10 payees)

Imaging

Checks	\$0.12/check
Envelopes	\$0.18/envelope
Invoices or Correspondence Items	\$0.18/item
Check Image – 360 Day Storage	\$0.04/image
Doc Image 360 Day Storage	\$0.05/image
Check Image – 7 Year storage	\$0.04/image
Doc Image – 7 Year Storage	\$0.05/image
Check Image Archive 90 day	\$0.024/image
Doc Image Archive 90 day	\$0.036/image

Data Capture/MICR/Database

Maintenance	\$117.00/month
Database Inquiry	\$0.18/database
MICR Line Capture	\$0.09/check
Data Capture	\$0.02/character

Custom Handling

Correspondence-only/Unprocessed items	\$0.25/letter
Foreign Items	\$3.60/item
Checks/Invoices: X9.37 File Delivery	\$0.03/check
Envelope	\$0.23/envelope
Unmatched Payments	\$0.29/unmatch pmt
Multi-Payments	\$0.29/check

Document Analysis

Check Review	\$0.18/check
Billing Document Review	\$0.18/invoice
Envelope Review	\$0.25/envelope

Hard-Copy Document Return

Reassociation	\$0.10/check
Stapling	\$0.15/check
Envelope Return	\$0.20/envelope
Check Copy Return	\$0.20/check
Invoices or Correspondence Pages returned	\$0.20/item

Reports

End of Day Processing	\$4.55/deposit/day
Custom Reports	\$5.85/deposit/day

Delivery

Per Fax	\$3.90/fax
Per Phone Call	\$17.55/phone call
Expedited Mail (if no acct # provided)	\$17.55/deposit/day
Secure Email	\$4.00/deposit day

Transmissions & Online

Custom File Format/File Translation	\$8.77/transmission
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Setup/Other

Standard Transmission Setup	\$325.00/box
Custom Transmission Setup	\$1,950.00/box
Lockbox Setup (minimum)	\$150.00/setup
Custom Programming	\$175.50/hour
Annual P.O. Box Rental Fee	\$135.00/annually
Closed Account Mail Forwarding	\$130.00/monthly
Research/Inquiry	\$5.85/inquiry

Medical Lockbox

Implementation	\$5,400.00/site
Reconciliation Implementation Fee	\$360.00/acct
Development/Programming Fee	\$180.00/hour
EOB to 835 Conversion	\$0.60/claim
EOB to 835 Conversion (non-std)	\$0.92/claim
Patient Payments Conversion	\$0.39/claim
Indexed Correspondence Processing	\$0.14/claim
ERA to EFT Deposit Reconciliation	\$0.16/claim
ERA Standardization Service	\$0.12/claim
Enhanced Image File	\$0.08/claim
Archive and Portal Access	\$0.05/image
ACH EFT Processing	\$0.12/transaction

Member FDIC

Lockbox Fees updated as of January 2, 2025. Charges may vary based on specialized services.

Treasury Management

Fee Schedule



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

Nonprofit Suite

Maintenance Fee	\$23.00/mo
Preauthorized Debit	\$0.24/item
Preauthorized Credit	\$0.24/item
Other Debits	\$0.24/item
Other Credits	\$0.24/item
Per Check/Debit	\$0.26/item
Per Deposit/Credit	\$0.50/item
Deposited Items - On-U's	\$0.12/item
Deposited Items - Local	\$0.12/item
Deposited Items - Transit	\$0.12/item

Business Online 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	\$29.00/mo
Remote Deposit Per Item (200 Incl)	Fee waived

Member FDIC | Fees Effective January 2, 2025

*Online Banking Information Reporting access required.

Charges may vary based upon separately negotiated rates.

Treasury Management

Fee Schedule



Wisconsin/Missouri IOLTA*

Maintenance Fee	\$30.00/mo
Deposit Assessment – per \$1,000	\$0.1333
Per Check/Debit	\$0.33/item
Per Deposit/Credit	\$1.00/item
Deposited Items - On Us	\$0.17/item
Deposited Items - Local	\$0.17/item
Deposited Items - Transit	\$0.17/item

Kansas IOLTA Accounts

While standard fees can be applied to an IOLTA account in Kansas, First Business Bank applies the Wisconsin/Missouri fee structure due to account type.

Sweeps*

One-Way Sweep	\$25.00/mo
Zero Balance Account	\$32.00/mo
First Business Sweep	\$130.00/mo
First Business & LOC Sweep	\$250.00/mo
Extended Coverage Sweep	\$135.00/mo
Extended Coverage & LOC Sweep	\$250.00/mo
LOC Sweep	\$225.00/mo

*Allowable Fees that can directly debit an IOLTA account. All other standard fees will be invoiced or transferred to an alternative account to be charged.



First Business Bank

401 Charmany Drive
Madison, WI 53719

608-238-8008 | NASDAQ: FBIZ

CRA Disclosure Statements

First Business Bank CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view the Bank's Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID or Institution Name.

<https://www.ffiec.gov/craadweb/DisRptMain.aspx>

Year	Respondent ID	Institution Name
2021	15229	First Business Bank
2022	15229	First Business Bank
2023	15229	First Business Bank

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

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)
HENRICO COUNTY (087), VA										
MSA 4060										
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

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	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

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

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

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

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 >= 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 >= 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

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

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

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

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 Validity¹⁰ 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.

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)
COCHISE COUNTY (003), AZ										
MSA 43420										
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	812	1	812	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	812	1	812	0	0
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	1	1,000	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	1,000	0	0	0	0

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)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	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	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	3	2,312	1	812	0	0
STATE TOTAL	0	0	0	0	3	2,312	1	812	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	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	280	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	280	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	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	1	400	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	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 BERNARDINO COUNTY (071), CA										
MSA 40140										
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	650	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	650	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)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
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	400	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	400	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)
VENTURA COUNTY (111), CA										
MSA 37100										
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	441	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	441	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	5	2,171	0	0	0	0
STATE TOTAL	0	0	0	0	5	2,171	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	0	0	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	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	0	0	1	750	0	0	0	0
STATE 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: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 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	1	789	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	789	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	789	0	0	0	0
STATE TOTAL	0	0	0	0	1	789	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

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)
ADA COUNTY (001), ID										
MSA 14260										
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	496	1	496	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	496	1	496	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	496	1	496	0	0
STATE TOTAL	0	0	0	0	1	496	1	496	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%	0	0	1	180	3	1,018	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	3	1,018	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	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

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)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
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	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	500	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	1	180	5	2,518	0	0	0	0
STATE TOTAL	0	0	1	180	5	2,518	0	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: First Business Bank

Respondent ID: 0000015229
 Agency: FDIC - 3
 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)
FLOYD COUNTY (043), IN										
MSA 31140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	700	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	100	0	0	1	700	0	0	0	0
STATE TOTAL	1	100	0	0	1	700	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 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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	0	0	1	400	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%	3	178	2	414	5	2,666	7	1,358	0	0
Median Family Income Not Known	0	0	0	0	1	636	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	178	2	414	8	4,202	7	1,358	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
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	162	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	162	0	0	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)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	588	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	588	0	0	0	0
TOTAL INSIDE AA IN STATE	3	178	2	414	9	4,790	7	1,358	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	162	0	0	0	0	0	0
STATE TOTAL	3	178	3	576	9	4,790	7	1,358	0	0

Loans by County
 Small Business Loans - Originations
 Institution: First Business Bank

Respondent ID: 0000015229
 Agency: FDIC - 3
 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)
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	566	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	566	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	566	0	0	0	0
STATE TOTAL	0	0	0	0	1	566	0	0	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: MASSACHUSETTS (25)

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)
NORFOLK COUNTY (021), MA										
MSA 14454										
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	1	802	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	802	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	802	0	0	0	0
STATE TOTAL	0	0	0	0	1	802	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)
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	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	1	200	1	600	0	0	0	0
GREENE COUNTY (077), MO										
MSA 44180										
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

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 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	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	921	0	0	0	0
Median Family Income 60-70%	0	0	1	196	2	893	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	2	1,750	1	750	0	0
Median Family Income >= 120%	1	100	3	440	2	918	0	0	0	0
Median Family Income Not Known	1	86	0	0	3	1,092	2	378	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	186	4	636	10	5,574	3	1,128	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	350	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	2	186	4	636	10	5,574	3	1,128	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	3	1,450	0	0	0	0
STATE TOTAL	2	186	5	836	13	7,024	3	1,128	0	0

Loans by County

Respondent ID: 0000015229

Small Business Loans - Originations

Agency: FDIC - 3

Institution: First Business Bank

State: MONTANA (30)

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)
SILVER BOW COUNTY (093), MT										
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	682	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	682	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	682	0	0	0	0
STATE 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: 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)
FRANKLIN COUNTY (069), NC										
MSA 39580										
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	738	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	738	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	738	0	0	0	0
STATE TOTAL	0	0	0	0	1	738	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)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

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)
WASHINGTON COUNTY (067), 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	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	1,000	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	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	1	352	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	352	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	0	0	1	266	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	266	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	618	0	0	0	0
STATE TOTAL	0	0	0	0	2	618	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)
RICHMOND CITY (760), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	1	405	1	405	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	405	1	405	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	405	1	405	0	0
STATE TOTAL	0	0	0	0	1	405	1	405	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)
KING COUNTY (033), WA										
MSA 42644										
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	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	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)
ADAMS COUNTY (001), 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	935	1	935	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	935	1	935	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	0	0	0	0	1	345	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	345	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	1	17	2	463	1	450	0	0	0	0
Middle Income	1	100	0	0	0	0	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	2	117	2	463	3	1,800	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)
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	0	0	1	484	1	484	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	484	1	484	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	1	300	0	0	0	0
Middle Income	0	0	0	0	2	1,050	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	3	1,350	0	0	0	0
CRAWFORD COUNTY (023), 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	2	500	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	2	500	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)
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	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
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	0	0	0	0	3	1,425	0	0	0	0
Upper Income	1	60	1	250	2	1,400	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	1	250	5	2,825	0	0	0	0
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	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

Loans by County

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Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	48	1	200	1	1,000	1	48	0	0
Median Family Income 40-50%	0	0	0	0	1	318	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	1,883	2	1,383	0	0
Median Family Income 70-80%	171	7,701	13	1,769	3	2,500	0	0	0	0
Median Family Income 80-90%	1	36	0	0	1	1,000	0	0	0	0
Median Family Income 90-100%	0	0	1	250	2	1,000	1	500	0	0
Median Family Income 100-110%	0	0	1	250	3	1,800	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	44	1,863	4	794	8	4,557	6	1,141	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	218	9,748	20	3,263	22	14,058	10	3,072	0	0
OUTAGAMIE COUNTY (087), WI										
MSA 11540										
Inside AA 0002										
Low Income	0	0	0	0	3	1,785	2	785	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	1	100	2	401	7	3,281	1	725	0	0
Upper Income	0	0	0	0	2	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	2	150	2	401	12	6,566	4	1,560	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)
OZAUCKEE 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	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	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
PORTAGE COUNTY (097), 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	160	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	0	0	0	0	0	0	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	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

Loans by County

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Small Business Loans - Originations

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Institution: First Business Bank

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	1	225	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	2	475	2	2,000	0	0	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	2	400	5	2,028	1	300	0	0
Upper Income	0	0	0	0	3	2,000	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	0	0	2	400	8	4,028	2	1,300	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

Loans by County

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Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAYLOR COUNTY (119), 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	875	1	875	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	875	1	875	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	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
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	1	60	1	150	0	0	2	210	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	1	150	0	0	2	210	0	0

Loans by County

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Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	2	1,250	1	150	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	3	1,750	1	150	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	88	3	750	5	3,094	1	250	0	0
Upper Income	8	340	2	228	15	9,690	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	428	5	978	20	12,784	1	250	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,000	1	400	0	0
Upper Income	1	75	0	0	2	1,480	1	595	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	5	3,480	2	995	0	0
TOTAL INSIDE AA IN STATE	246	11,411	45	8,242	117	71,580	27	10,908	0	0

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Small Business Loans - Originations

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	9	672	11	2,388	36	21,887	12	5,474	0	0
STATE TOTAL	255	12,083	56	10,630	153	93,467	39	16,382	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	251	11,775	51	9,292	136	81,944	37	13,394	0	0
TOTAL OUTSIDE AA	11	872	14	2,930	65	38,384	16	7,287	0	0
TOTAL INSIDE & OUTSIDE	262	12,647	65	12,222	201	120,328	53	20,681	0	0



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).