

Loans by County

Respondent ID: 0000018204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST COUNTY BANK

State: CONNECTICUT (09)

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)
FAIRFIELD COUNTY (001), CT 2/										
MSA 14860										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	40	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	1	160	1	423	2	583	0	0
Median Family Income 40-50%	0	0	5	1,024	3	1,876	3	1,739	0	0
Median Family Income 50-60%	1	100	2	310	1	770	4	1,180	0	0
Median Family Income 60-70%	0	0	2	474	1	300	1	300	0	0
Median Family Income 70-80%	0	0	3	594	10	6,974	4	2,300	0	0
Median Family Income 80-90%	1	61	0	0	0	0	1	61	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	3	255	1	150	4	3,010	4	2,110	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	456	15	2,862	20	13,353	19	8,273	0	0
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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000018204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST COUNTY BANK

State: CONNECTICUT (09)

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)
Median Family Income >= 120%	0	0	0	0	2	1,875	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	1,875	0	0	0	0
Totals For County: (001) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	40	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	1	160	1	423	2	583	0	0
Median Family Income 40-50%	0	0	5	1,024	3	1,876	3	1,739	0	0
Median Family Income 50-60%	1	100	2	310	1	770	4	1,180	0	0
Median Family Income 60-70%	0	0	2	474	1	300	1	300	0	0
Median Family Income 70-80%	0	0	3	594	10	6,974	4	2,300	0	0
Median Family Income 80-90%	1	61	0	0	0	0	1	61	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	3	255	1	150	6	4,885	4	2,110	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	456	15	2,862	22	15,228	19	8,273	0	0
MIDDLESEX COUNTY (007), CT										
MSA 25540										
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	675	1	675	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	675	1	675	0	0
TOTAL INSIDE AA IN STATE	6	456	15	2,862	20	13,353	19	8,273	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: FIRST COUNTY BANK

Respondent ID: 0000018204

Agency: FDIC - 3

State: CONNECTICUT (09)

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	0	0	0	0	3	2,550	1	675	0	0
STATE TOTAL	6	456	15	2,862	23	15,903	20	8,948	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000018204

Small Business Loans - Originations

Agency: FDIC - 3

Institution: FIRST COUNTY BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	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	55	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	55	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	6	456	15	2,862	20	13,353	19	8,273	0	0
TOTAL OUTSIDE AA	1	55	0	0	3	2,550	1	675	0	0
TOTAL INSIDE & OUTSIDE	7	511	15	2,862	23	15,903	20	8,948	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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

Respondent ID: 0000018204
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)
CT - FAIRFIELD COUNTY (001) - MSA 14860 2/	41	16,671	19	8,273	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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

Respondent ID: 0000018204
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	4,750	0	0
Purchased	0	0	0	0
Total	2	4,750	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018204

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

Agency: FDIC - 3

Institution: FIRST COUNTY BANK

ASSESSMENT AREA - 0001

FAIRFIELD COUNTY (001), CT 2/

MSA: 14860

Median Family Income 10-20%

0703.00 0716.00*

Median Family Income 20-30%

0709.00* 0738.00*

Median Family Income 30-40%

0215.01* 0217.01 0221.01* 0704.00* 0712.00* 0713.00* 0714.00* 0719.00* 0732.00* 0736.00* 0737.00

0740.00* 0743.00* 0744.00*

Median Family Income 40-50%

0214.02 0222.02 0432.00 0702.00* 0706.00* 0710.00 0711.00* 0720.00* 0733.00* 0735.00* 2572.00

Median Family Income 50-60%

0214.01* 0215.02* 0437.00 0440.00 0441.00* 0442.00 0445.00* 0722.00* 0723.00* 0724.00* 0727.00*

0728.00* 0729.00* 0734.00* 0739.00*

Median Family Income 60-70%

0201.02* 0209.00 0218.02* 0223.00 0438.00* 0725.00* 0726.00* 0731.00*

Median Family Income 70-80%

0105.00 0201.01 0218.01* 0219.00 0220.00* 0221.02 0434.00* 0439.00* 0721.00*

Median Family Income 80-90%

0211.00 0222.01* 0435.00* 0730.00*

Median Family Income 90-100%

0113.00* 0216.02* 0427.00* 0433.00* 0443.00* 0444.00* 0610.00* 0612.00* 0613.00* 0614.00*

Median Family Income 100-110%

0213.00* 0430.00*

Median Family Income 110-120%

0107.00* 0212.00* 0217.02 0428.00* 0436.00* 0602.00*

Median Family Income >= 120%

0101.01* 0101.02* 0102.01* 0102.02 0103.00* 0104.00* 0106.00* 0108.00* 0109.00* 0110.00 0111.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018204

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

Agency: FDIC - 3

Institution: FIRST COUNTY BANK

0112.00* 0202.00* 0203.01* 0203.02* 0204.00* 0205.00* 0206.00* 0207.00* 0208.00* 0210.00 0216.01
0224.00* 0301.00* 0302.00* 0303.00* 0304.00 0305.00* 0351.01* 0351.02* 0352.00* 0353.00* 0354.00*
0425.00* 0426.00* 0429.00* 0431.00* 0446.00* 0451.01* 0451.02* 0452.00* 0453.00* 0454.00* 0501.00*
0502.00* 0503.01* 0503.02 0504.00* 0505.00* 0506.00* 0551.00* 0552.00* 0601.00* 0603.00* 0604.00*
0605.00* 0606.00 0607.00* 0608.00* 0609.00* 0611.00* 0615.00 0616.00* 0701.00*

Median Family Income Not Known

0705.00*

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT 2/

MSA: 14860

Median Family Income >= 120%

2003.01

MIDDLESEX COUNTY (007), CT

MSA: 25540

Middle Income

6001.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0130.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000018204

Institution: FIRST COUNTY 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	30	30	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	148	148	0	0.00%
Total	180	180	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.