

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)
<b>GREATER BRIDGEPORT PLANNING REGION (120), CT 2/</b>										
<b>MSA 14860</b>										
<b>Inside AA 0001</b>										
Low Income	1	25	1	250	1	500	2	275	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	79	2	325	1	300	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	104	3	575	2	800	2	275	0	0
<b>SOUTH CENTRAL CONNECTICUT PLANNING REGION (170), CT</b>										
<b>MSA 35300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	845	1	845	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	845	1	845	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.

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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)
<b>WESTERN CONNECTICUT PLANNING REGION (190), CT 2/</b>										
<b>MSA 14860</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	660	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	215	3	1,625	2	615	0	0
Median Family Income 60-70%	1	50	0	0	1	500	1	50	0	0
Median Family Income 70-80%	9	713	30	4,879	19	7,164	1	100	0	0
Median Family Income 80-90%	0	0	0	0	2	1,175	2	1,175	0	0
Median Family Income 90-100%	0	0	1	200	0	0	1	200	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	1	250	2	1,172	1	575	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	11	863	33	5,544	28	12,296	8	2,715	0	0
TOTAL INSIDE AA IN STATE	13	967	36	6,119	30	13,096	10	2,990	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	845	1	845	0	0
STATE TOTAL	13	967	36	6,119	31	13,941	11	3,835	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	13	967	36	6,119	30	13,096	10	2,990	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	845	1	845	0	0
TOTAL INSIDE & OUTSIDE	13	967	36	6,119	31	13,941	11	3,835	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.

**2024 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 - GREATER BRIDGEPORT PLANNING RE (120) - MSA 14860 2/	7	1,479	2	275	0	0
CT - WESTERN CONNECTICUT PLANNING R (190) - MSA 14860 2/	72	18,703	8	2,715	0	0

**Footnote:**

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**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: FIRST COUNTY BANK**

**Respondent ID: 0000018204**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	7	27,436	0	0
Purchased	0	0	0	0
Total	7	27,436	0	0
Consortium/Third Party Loans (optional)				

**2024 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**

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**ASSESSMENT AREA - 0001**

**GREATER BRIDGEPORT PLANNING  
REGION (120), CT 2/**

**MSA: 14860**

**Low Income**

0702.00\* 0703.00\* 0704.00\* 0706.00 0709.00\* 0710.00\* 0711.00 0712.00\* 0713.00\* 0714.00\* 0716.00\*  
0719.00\* 0720.00\* 0732.00\* 0733.00\* 0735.00\* 0736.00\* 0737.00\* 0738.00\* 0740.00\* 0743.00\* 0744.00\*  
2572.00\*

**Moderate Income**

0721.00\* 0722.00\* 0723.00\* 0724.00\* 0725.00\* 0726.00\* 0727.00\* 0728.00\* 0729.00\* 0731.00\* 0734.00\*  
0739.00\*

**Middle Income**

0602.00\* 0610.00\* 0612.00\* 0613.00\* 0614.00\* 0730.00\*

**Upper Income**

0601.00\* 0603.00\* 0604.00 0605.00\* 0606.00 0607.00\* 0608.00\* 0609.00\* 0611.00\* 0615.00 0616.00\*  
0701.00

**Income Not Known**

0705.00\*

**WESTERN CONNECTICUT PLANNING  
REGION (190), CT 2/**

**MSA: 14860**

**Median Family Income 30-40%**

0215.01 0217.01\* 0221.01\*

**Median Family Income 40-50%**

0222.02\* 0432.00\*

**Median Family Income 50-60%**

0214.01 0214.02\* 0215.02\* 0440.00 0441.00 0442.00\* 0445.00\*

**Median Family Income 60-70%**

0201.02 0209.00 0218.02\* 0223.00\* 0437.00\* 0438.00\*

**Median Family Income 70-80%**

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**2024 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**

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0105.00 0201.01 0218.01\* 0219.00 0221.02\* 0434.00\* 0439.00\*

**Median Family Income 80-90%**

0211.00 0220.00\* 0222.01

**Median Family Income 90-100%**

0113.00\* 0216.02\* 0427.00 0433.00\* 0435.00\* 0443.00\* 0444.00\*

**Median Family Income 100-110%**

0213.00\* 0430.00\*

**Median Family Income 110-120%**

0212.00\* 0217.02\* 0428.00\*

**Median Family Income >= 120%**

0101.01\* 0101.02\* 0102.01\* 0102.02\* 0103.00 0104.00\* 0106.00\* 0107.00\* 0108.00\* 0109.00\* 0110.00\*

0111.00\* 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\* 0436.00\* 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\*

**OUTSIDE ASSESSMENT AREA**

**SOUTH CENTRAL CONNECTICUT  
PLANNING REGION (170), CT**

**MSA: 35300**

**Median Family Income 110-120%**

1512.00

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**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000018204**

**Institution: FIRST COUNTY BANK**

**Agency: FDIC - 3**

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<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	23	23	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	173	173	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.