

Loans by County

Respondent ID: 0000006158

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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) |
| <b>ADAMS COUNTY (001), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 1                                      | 93            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 93            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>BENTON COUNTY (005), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 28420</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| 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                                      | 9             | 1   | 250           | 0                                     | 0             | 1   | 250           | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 0   | 0             | 2                                     | 814           | 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                                      | 9             | 1   | 250           | 2                                     | 814           | 1   | 250           | 0                              | 0             |
| <b>CHELAN COUNTY (007), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 48300</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0002</b>          |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 8                                      | 315           | 3   | 398           | 4                                     | 2,005         | 6   | 1,851         | 0                              | 0             |
| Middle Income                  | 41                                     | 1,626         | 9   | 1,486         | 9                                     | 4,119         | 15  | 3,855         | 0                              | 0             |
| Upper Income                   | 5                                      | 159           | 2   | 383           | 4                                     | 1,950         | 5   | 1,292         | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 54                                     | 2,100         | 14  | 2,267         | 17                                    | 8,074         | 26  | 6,998         | 0                              | 0             |

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| Area Income Characteristics     | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|---------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                 | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>DOUGLAS COUNTY (017), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 48300</b>                |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0002</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 5                                      | 193           | 2   | 325           | 2                                     | 757           | 1   | 100           | 0                              | 0             |
| Middle Income                   | 10                                     | 215           | 1   | 138           | 1                                     | 315           | 3   | 420           | 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                    | 15                                     | 408           | 3   | 463           | 3                                     | 1,072         | 4   | 520           | 0                              | 0             |
| <b>GRANT COUNTY (025), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| 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   | 430           | 1                                     | 500           | 3   | 430           | 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             | 3   | 430           | 1                                     | 500           | 3   | 430           | 0                              | 0             |
| <b>ISLAND COUNTY (029), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0005</b>           |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 16                                     | 528           | 2   | 249           | 0                                     | 0             | 6   | 513           | 0                              | 0             |
| Middle Income                   | 7                                      | 296           | 2   | 274           | 2                                     | 930           | 5   | 1,105         | 0                              | 0             |
| Upper Income                    | 39                                     | 1,115         | 5   | 976           | 10                                    | 4,739         | 13  | 4,435         | 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                    | 62                                     | 1,939         | 9   | 1,499         | 12                                    | 5,669         | 24  | 6,053         | 0                              | 0             |

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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>JEFFERSON COUNTY (031), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| 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   | 233           | 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   | 233           | 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.

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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) |
| <b>KING COUNTY (033), WA 2/</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 42644</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%     | 1                                      | 41            | 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%     | 2                                      | 57            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%     | 2                                      | 44            | 1   | 183           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%     | 1                                      | 74            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%    | 4                                      | 67            | 1   | 153           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%   | 26                                     | 999           | 7   | 1,271         | 15                                    | 9,097         | 3   | 233           | 0                              | 0             |
| Median Family Income 110-120%   | 18                                     | 791           | 5   | 805           | 3                                     | 1,643         | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%    | 47                                     | 1,664         | 14  | 2,402         | 16                                    | 7,428         | 9   | 1,362         | 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                    | 101                                    | 3,737         | 28  | 4,814         | 34                                    | 18,168        | 12  | 1,595         | 0                              | 0             |
| <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%     | 2                                      | 52            | 0   | 0             | 1                                     | 423           | 1   | 22            | 0                              | 0             |
| Median Family Income 50-60%     | 0                                      | 0             | 1   | 111           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%     | 0                                      | 0             | 1   | 166           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%     | 1                                      | 70            | 1   | 106           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%     | 1                                      | 4             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%    | 1                                      | 37            | 0   | 0             | 0                                     | 0             | 1   | 37            | 0                              | 0             |
| Median Family Income 100-110%   | 1                                      | 100           | 0   | 0             | 1                                     | 292           | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%   | 4                                      | 169           | 1   | 139           | 1                                     | 900           | 0   | 0             | 0                              | 0             |

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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) |
| Median Family Income >= 120%       | 2                                      | 131           | 0   | 0             | 2                                     | 811           | 1   | 65            | 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                       | 12                                     | 563           | 4   | 522           | 5                                     | 2,426         | 3   | 124           | 0                              | 0             |
| <b>Totals For County: (033) 2/</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%        | 1                                      | 41            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%        | 2                                      | 52            | 0   | 0             | 1                                     | 423           | 1   | 22            | 0                              | 0             |
| Median Family Income 50-60%        | 0                                      | 0             | 1   | 111           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%        | 2                                      | 57            | 1   | 166           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%        | 3                                      | 114           | 2   | 289           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%        | 2                                      | 78            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%       | 5                                      | 104           | 1   | 153           | 0                                     | 0             | 1   | 37            | 0                              | 0             |
| Median Family Income 100-110%      | 27                                     | 1,099         | 7   | 1,271         | 16                                    | 9,389         | 3   | 233           | 0                              | 0             |
| Median Family Income 110-120%      | 22                                     | 960           | 6   | 944           | 4                                     | 2,543         | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%       | 49                                     | 1,795         | 14  | 2,402         | 18                                    | 8,239         | 10  | 1,427         | 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                       | 113                                    | 4,300         | 32  | 5,336         | 39                                    | 20,594        | 15  | 1,719         | 0                              | 0             |
| <b>KITSAP COUNTY (035), WA</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 14740</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 1                                      | 13            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 1                                      | 3             | 0   | 0             | 1                                     | 441           | 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                                      | 16            | 0   | 0             | 1                                     | 441           | 0   | 0             | 0                              | 0             |

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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>KLICKITAT COUNTY (039), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 1                                      | 22            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 1                                      | 22            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>LEWIS COUNTY (041), WA</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| 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                                      | 136           | 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                                      | 136           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>OKANOGAN COUNTY (047), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 3                                      | 112           | 1   | 241           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 8                                      | 208           | 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                      | 11                                     | 320           | 1   | 241           | 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: 0000006158

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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) |
| <b>PACIFIC COUNTY (049), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                 | 1                                      | 48            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 0                                      | 0             | 1   | 160           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 48            | 1   | 160           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>PIERCE COUNTY (053), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 45104</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             | 1                                     | 275           | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%     | 0                                      | 0             | 1   | 111           | 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   | 224           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 0                                      | 0             | 2   | 335           | 1                                     | 275           | 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

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

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) |
| <b>SAN JUAN COUNTY (055), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| 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                                      | 182           | 7   | 1,280         | 4                                     | 1,758         | 6   | 2,108         | 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                                      | 182           | 7   | 1,280         | 4                                     | 1,758         | 6   | 2,108         | 0                              | 0             |
| <b>SKAGIT COUNTY (057), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 34580</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0003</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 2                                      | 137           | 0   | 0             | 2                                     | 723           | 1   | 300           | 0                              | 0             |
| Moderate Income                  | 30                                     | 1,005         | 9   | 1,187         | 6                                     | 2,757         | 9   | 2,350         | 0                              | 0             |
| Middle Income                    | 59                                     | 2,292         | 28  | 4,775         | 20                                    | 10,121        | 16  | 3,933         | 0                              | 0             |
| Upper Income                     | 37                                     | 1,110         | 12  | 2,278         | 18                                    | 9,449         | 21  | 8,000         | 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                     | 128                                    | 4,544         | 49  | 8,240         | 46                                    | 23,050        | 47  | 14,583        | 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: 0000006158

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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) |
| <b>SNOHOMISH COUNTY (061), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 42644</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             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 5                                      | 212           | 0   | 0             | 2                                     | 1,326         | 2   | 561           | 0                              | 0             |
| Median Family Income 50-60%       | 2                                      | 89            | 2   | 294           | 1                                     | 350           | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%       | 4                                      | 195           | 2   | 259           | 2                                     | 1,400         | 1   | 900           | 0                              | 0             |
| Median Family Income 70-80%       | 2                                      | 153           | 1   | 175           | 3                                     | 1,768         | 1   | 615           | 0                              | 0             |
| Median Family Income 80-90%       | 12                                     | 363           | 5   | 925           | 2                                     | 1,750         | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%      | 9                                      | 274           | 0   | 0             | 2                                     | 1,434         | 2   | 907           | 0                              | 0             |
| Median Family Income 100-110%     | 15                                     | 441           | 6   | 1,004         | 4                                     | 1,635         | 4   | 691           | 0                              | 0             |
| Median Family Income 110-120%     | 6                                      | 113           | 0   | 0             | 1                                     | 800           | 1   | 11            | 0                              | 0             |
| Median Family Income >= 120%      | 6                                      | 205           | 3   | 446           | 6                                     | 3,235         | 2   | 702           | 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                      | 61                                     | 2,045         | 19  | 3,103         | 23                                    | 13,698        | 13  | 4,387         | 0                              | 0             |
| <b>SPOKANE COUNTY (063), WA</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 44060</b>                  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>    |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                        | 0                                      | 0             | 0   | 0             | 1                                     | 300           | 0   | 0             | 0                              | 0             |
| Moderate Income                   | 1                                      | 22            | 0   | 0             | 1                                     | 328           | 0   | 0             | 0                              | 0             |
| Middle Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 1                                      | 22            | 0   | 0             | 2                                     | 628           | 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: 0000006158

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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) |
| <b>STEVENS COUNTY (065), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 44060</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| 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                                      | 90            | 1   | 150           | 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                                      | 90            | 1   | 150           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>THURSTON COUNTY (067), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 36500</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 97            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 11            | 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                                      | 108           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>WHATCOM COUNTY (073), WA</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 13380</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0004</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 4                                      | 143           | 1   | 227           | 1                                     | 263           | 1   | 47            | 0                              | 0             |
| Moderate Income                  | 15                                     | 482           | 4   | 672           | 4                                     | 2,414         | 4   | 1,345         | 0                              | 0             |
| Middle Income                    | 292                                    | 8,950         | 76  | 12,144        | 82                                    | 40,687        | 57  | 12,312        | 0                              | 0             |
| Upper Income                     | 63                                     | 1,757         | 19  | 3,026         | 13                                    | 6,092         | 9   | 2,236         | 0                              | 0             |
| Income Not Known                 | 30                                     | 1,389         | 7   | 1,058         | 5                                     | 2,169         | 6   | 585           | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 404                                    | 12,721        | 107   | 17,127        | 105                                   | 51,625        | 77  | 16,525        | 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: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

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) |
| <b>YAKIMA COUNTY (077), WA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 49420</b>               |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                | 2                                      | 128           | 0   | 0             | 1                                     | 354           | 2   | 128           | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                   | 0                                      | 0             | 1   | 133           | 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                                      | 128           | 1   | 133           | 1                                     | 354           | 2   | 128           | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 825                                    | 27,494        | 229   | 37,513        | 240                                   | 121,356       | 203   | 50,661        | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 40                                     | 1,737         | 22  | 3,734         | 17                                    | 7,196         | 15  | 3,040         | 0                              | 0             |
| STATE TOTAL                    | 865                                    | 29,231        | 251   | 41,247        | 257                                   | 128,552       | 218   | 53,701        | 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 Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

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 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) |
| <b>ISLAND COUNTY (029), WA</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0005</b>          |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Upper Income                   | 1                                      | 35            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known               | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                   | 1                                      | 35            | 0   | 0             | 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: 000006158

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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 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) |
| <b>KING COUNTY (033), WA 2/</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 42644</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             | 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                                     | 500           | 1  | 500           | 0                              | 0             |
| Median Family Income 110-120%   | 1                                      | 51            | 0   | 0             | 1                                     | 300           | 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                                      | 51            | 0   | 0             | 2                                     | 800           | 1  | 500           | 0                              | 0             |
| <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             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Median Family Income >= 120%    | 1                                      | 66            | 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: 000006158

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Peoples 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 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) |
| 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                                      | 66            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| <b>Totals For County: (033) 2/</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             | 1                                     | 500           | 1  | 500           | 0                              | 0             |
| Median Family Income 110-120%      | 1                                      | 51            | 0   | 0             | 1                                     | 300           | 0  | 0             | 0                              | 0             |
| Median Family Income >= 120%       | 1                                      | 66            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Median Family Income Not Known     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                       | 2                                      | 117           | 0   | 0             | 2                                     | 800           | 1  | 500           | 0                              | 0             |
| <b>OKANOGAN COUNTY (047), WA</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                      |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |  |               |                                |               |
| 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                                      | 66            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                       | 1                                      | 66            | 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  
 Small Farm Loans - Originations  
 Institution: Peoples Bank

Respondent ID: 000006158  
 Agency: FDIC - 3  
 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 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) |
| <b>SAN JUAN COUNTY (055), WA</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA NA</b>                    |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Upper Income                     | 1                                      | 74            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| County Total                     | 1                                      | 74            | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| <b>SKAGIT COUNTY (057), WA</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 34580</b>                 |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0003</b>            |  |               |   |               |                                       |               |  |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 40            | 0   | 0             | 0                                     | 0             | 1  | 40            | 0                              | 0             |
| Middle Income                    | 3                                      | 185           | 2   | 375           | 1                                     | 500           | 3  | 447           | 0                              | 0             |
| Upper Income                     | 5                                      | 282           | 2   | 335           | 3                                     | 1,416         | 4  | 360           | 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                     | 9                                      | 507           | 4   | 710           | 4                                     | 1,916         | 8  | 847           | 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 Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 000006158

Agency: FDIC - 3

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 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) |
| <b>SNOHOMISH COUNTY (061), WA</b> |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 42644</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             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Median Family Income 40-50%       | 1                                      | 44            | 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             | 1   | 250           | 0                                     | 0             | 1  | 250           | 0                              | 0             |
| Median Family Income 80-90%       | 0                                      | 0             | 2   | 394           | 0                                     | 0             | 1  | 190           | 0                              | 0             |
| Median Family Income 90-100%      | 3                                      | 171           | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Median Family Income 100-110%     | 1                                      | 100           | 0   | 0             | 0                                     | 0             | 1  | 100           | 0                              | 0             |
| Median Family Income 110-120%     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0  | 0             | 0                              | 0             |
| Median Family Income >= 120%      | 1                                      | 71            | 1   | 108           | 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                      | 6                                      | 386           | 4   | 752           | 0                                     | 0             | 3  | 540           | 0                              | 0             |
| <b>WHATCOM COUNTY (073), WA</b>   |  |               |   |               |                                       |               |  |               |                                |               |
| <b>MSA 13380</b>                  |  |               |   |               |                                       |               |  |               |                                |               |
| <b>Inside AA 0004</b>             |  |               |   |               |                                       |               |  |               |                                |               |
| 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                     | 21                                     | 981           | 8   | 1,193         | 6                                     | 2,321         | 9  | 1,166         | 0                              | 0             |
| Upper Income                      | 6                                      | 150           | 1   | 125           | 0                                     | 0             | 2  | 225           | 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                      | 27                                     | 1,131         | 9   | 1,318         | 6                                     | 2,321         | 11   | 1,391         | 0                              | 0             |
| TOTAL INSIDE AA IN STATE          | 47                                     | 2,231         | 19  | 3,098         | 12                                    | 5,037         | 25   | 3,517         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE         | 4                                      | 241           | 0   | 0             | 1                                     | 500           | 0  | 0             | 0                              | 0             |
| STATE TOTAL                       | 51                                     | 2,472         | 19  | 3,098         | 13                                    | 5,537         | 25   | 3,517         | 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.

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Peoples Bank**

**Respondent ID: 000006158**  
**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) |
| WA - KING COUNTY (033) - MSA 42644 2/   | 163          | 26,719        | 12   | 1,595         | 0            | 0             |
| WA - SNOHOMISH COUNTY (061) - MSA 42644 | 103          | 18,846        | 13   | 4,387         | 0            | 0             |
| WA - CHELAN COUNTY (007) - MSA 48300    | 85           | 12,441        | 26   | 6,998         | 0            | 0             |
| WA - DOUGLAS COUNTY (017) - MSA 48300   | 21           | 1,943         | 4  | 520           | 0            | 0             |
| WA - SKAGIT COUNTY (057) - MSA 34580    | 223          | 35,834        | 47   | 14,583        | 0            | 0             |
| WA - WHATCOM COUNTY (073) - MSA 13380   | 616          | 81,473        | 77   | 16,525        | 0            | 0             |
| WA - ISLAND COUNTY (029) - MSA NA       | 83           | 9,107         | 24   | 6,053         | 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.

**2021 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Peoples Bank**

**Respondent ID: 0000006158**

**Agency: FDIC - 3**

| ASSESSMENT AREA LOANS                   | Originations    |                  | Originations to Farms with<br>≤ \$1 million revenue |                  | Purchases       |                  |
|---|-----------------|------------------|---|------------------|-----------------|------------------|
|   | Num of<br>Loans | Amount<br>(000s) | Num of<br>Loans                                     | Amount<br>(000s) | Num of<br>Loans | Amount<br>(000s) |
| WA - KING COUNTY (033) - MSA 42644 2/   | 3               | 851              | 1   | 500              | 0               | 0                |
| WA - SNOHOMISH COUNTY (061) - MSA 42644 | 10              | 1,138            | 3   | 540              | 0               | 0                |
| WA - CHELAN COUNTY (007) - MSA 48300    | 5               | 439              | 2   | 239              | 0               | 0                |
| WA - SKAGIT COUNTY (057) - MSA 34580    | 17              | 3,133            | 8   | 847              | 0               | 0                |
| WA - WHATCOM COUNTY (073) - MSA 13380   | 42              | 4,770            | 11  | 1,391            | 0               | 0                |
| WA - ISLAND COUNTY (029) - MSA NA       | 1               | 35               | 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.

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Peoples Bank**

PAGE: 1 OF 1

**Respondent ID: 000006158**  
**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                              | 17                  | 38,162               | 0                   | 0                    |
| Purchased                               | 0                   | 0                    | 0                   | 0                    |
| Total                                   | 17                  | 38,162               | 0                   | 0                    |
| Consortium/Third Party Loans (optional) |                     |                      |                     |                      |

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000006158**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: Peoples Bank**

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**ASSESSMENT AREA - 0001**

**KING COUNTY (033), WA 2/**

**MSA: 42644**

**Median Family Income 30-40%**

0091.00 0112.00\* 0118.00\*

**Median Family Income 40-50%**

0110.01\*

**Median Family Income 50-60%**

0012.00\* 0043.02\* 0053.01\* 0085.00\* 0086.00\* 0107.01\* 0107.02\* 0110.02\*

**Median Family Income 60-70%**

0004.01\* 0087.00\* 0100.01\* 0103.00\* 0111.01 0114.02\* 0203.00 0232.02\*

**Median Family Income 70-80%**

0002.00\* 0006.00\* 0010.00\* 0080.02 0084.00 0090.00\* 0094.00\* 0100.02\* 0104.01\* 0114.01\* 0117.00\*  
0248.00\*

**Median Family Income 80-90%**

0001.00\* 0007.00\* 0013.00\* 0018.00\* 0104.02\* 0109.00 0111.02\* 0113.00\* 0119.00\* 0204.01\* 0207.00\*  
0209.00\* 0211.00\* 0232.01\* 0236.04\*

**Median Family Income 90-100%**

0003.00\* 0014.00 0017.02\* 0058.02 0083.00\* 0099.00\* 0101.00\* 0108.00\* 0204.02\* 0205.00\* 0206.00  
0210.00\* 0219.03\* 0220.03\* 0226.05\* 0233.00\* 0236.03\* 0247.01\* 0321.03\*

**Median Family Income 100-110%**

0030.00 0032.00 0047.00 0058.01 0075.00 0076.00\* 0079.00 0089.00\* 0093.00 0202.00\* 0213.00\*  
0217.00\* 0218.03 0218.04\* 0220.06\* 0222.01\* 0228.01\* 0231.00\* 0234.01

**Median Family Income 110-120%**

0004.02 0011.00 0017.01\* 0019.00\* 0033.00\* 0045.00\* 0049.00\* 0057.00 0066.00\* 0074.01 0088.00\*  
0105.00 0106.00 0115.00\* 0120.00\* 0216.00 0219.04 0219.05\* 0220.01\* 0220.05\* 0221.01\* 0222.02\*  
0226.04\* 0236.01\* 0238.01\* 0238.03\* 0323.13\* 0323.19 0323.24\*

**Median Family Income >= 120%**

0005.00\* 0008.00\* 0009.00 0015.00\* 0016.00 0020.00\* 0021.00\* 0022.00 0024.00\* 0025.00\* 0026.00\*

**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.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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

**Agency: FDIC - 3**

**Institution: Peoples Bank**

0027.00\* 0028.00\* 0029.00\* 0031.00 0034.00 0035.00\* 0036.00 0038.00\* 0039.00\* 0040.00\* 0041.00  
0042.00 0043.01\* 0044.00 0046.00\* 0048.00 0050.00\* 0051.00\* 0052.00 0054.00 0056.00 0059.00\*  
0060.00\* 0061.00\* 0062.00\* 0063.00\* 0064.00\* 0065.00\* 0067.00 0068.00\* 0069.00\* 0070.00 0071.00  
0072.00 0073.00\* 0074.02\* 0077.00\* 0078.00 0080.01\* 0081.00 0082.00 0095.00\* 0096.00\* 0097.01  
0097.02\* 0098.00\* 0102.00\* 0116.00\* 0121.00\* 0201.00\* 0208.00\* 0214.00 0215.00\* 0218.02\* 0219.06\*  
0221.02\* 0222.03\* 0223.00\* 0224.00\* 0225.00\* 0226.03\* 0226.06\* 0227.01 0227.02 0227.03\* 0228.02\*  
0228.03\* 0229.01\* 0229.02\* 0230.00\* 0234.03\* 0234.04\* 0235.00\* 0237.00\* 0238.04\* 0239.00\* 0240.00  
0241.00\* 0242.00\* 0247.02 0249.01\* 0249.02 0249.03\* 0250.01\* 0250.03\* 0250.05\* 0250.06\* 0322.03\*  
0322.07\* 0322.08 0322.11\* 0322.12\* 0322.13 0322.14\* 0322.15\* 0323.07\* 0323.09 0323.11 0323.15\*  
0323.16\* 0323.17\* 0323.18\* 0323.20 0323.21\* 0323.22\* 0323.23\* 0323.25\* 0323.26 0323.27\* 0323.28\*  
0323.29\* 0324.01\* 0324.02\*

**Median Family Income Not Known**

0053.02\* 0092.00\* 9901.00\*

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income 30-40%**

0402.00\* 0419.04\*

**Median Family Income 40-50%**

0407.00 0412.02 0418.10\* 0419.03\* 0514.00 0518.03\* 0522.09\* 0529.03 0529.05\*

**Median Family Income 50-60%**

0418.06 0418.08\* 0418.09\* 0418.12\* 0419.05 0517.01\* 0524.02

**Median Family Income 60-70%**

0404.00 0405.00\* 0408.00 0410.00 0411.00\* 0417.01\* 0419.01 0512.00\* 0516.01\* 0522.08 0528.03\*  
0529.06\* 0535.09\* 0537.00\*

**Median Family Income 70-80%**

0403.00\* 0412.01\* 0414.00\* 0418.05\* 0501.02 0509.00\* 0515.00\* 0518.02 0519.05\* 0519.21\* 0519.28  
0524.01 0525.04\* 0526.03\* 0526.06\* 0528.04 0528.05\* 0529.04\* 0531.01\* 0533.01 0536.04\* 0538.02\*  
9400.01\* 9400.02\*

**Median Family Income 80-90%**

**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.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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

**Agency: FDIC - 3**

**Institution: Peoples Bank**

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0413.03\* 0415.00\* 0416.06 0417.04 0418.11 0420.06\* 0508.00\* 0510.00 0511.00\* 0513.00\* 0517.02  
0519.24 0525.03 0527.06\* 0528.06 0531.02\* 0532.02\* 0535.04\* 0535.08\* 0536.02 0538.01\* 0538.03\*

**Median Family Income 90-100%**

0401.00 0416.01\* 0416.05\* 0417.03\* 0420.04\* 0504.01\* 0516.02\* 0518.04 0523.01 0525.02 0526.04\*  
0526.05\* 0527.01\* 0533.02 0534.00 0535.05\* 0535.06\* 0535.07\* 0536.03

**Median Family Income 100-110%**

0409.00 0413.01 0416.08\* 0501.01 0504.02 0505.00 0507.00\* 0519.22\* 0520.04 0521.04 0521.05  
0521.13 0521.15 0522.04 0523.02\* 0527.05\* 0527.07 0527.09\* 0532.01\*

**Median Family Income 110-120%**

0519.13\* 0519.15 0519.16\* 0519.17\* 0519.18\* 0519.23 0519.27\* 0520.05 0520.06 0521.08\* 0522.03  
0522.07\* 0526.07 0527.08\*

**Median Family Income >= 120%**

0413.04\* 0416.07\* 0420.01 0420.03\* 0420.05 0502.00\* 0503.00 0506.00\* 0519.12\* 0519.14\* 0519.25\*  
0519.26\* 0520.03 0520.07 0521.07 0521.12\* 0521.14 0521.18 0522.06

**Median Family Income Not Known**

9900.02\* 9901.00\*

**ASSESSMENT AREA - 0002**

**CHELAN COUNTY (007), WA**

**MSA: 48300**

**Moderate Income**

9610.00

**Middle Income**

9601.00 9602.00 9603.00 9604.00 9605.00 9606.00 9608.02 9611.00 9612.00 9613.02

**Upper Income**

9607.00 9608.01 9613.01

**DOUGLAS COUNTY (017), WA**

**MSA: 48300**

**Moderate Income**

9503.00 9507.00

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

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**Middle Income**

9501.00\* 9502.00 9504.00 9505.00 9506.00 9508.00

**ASSESSMENT AREA - 0003**

**SKAGIT COUNTY (057), WA**

**MSA: 34580**

**Low Income**

9523.01

**Moderate Income**

9405.00 9514.00 9518.00 9522.00 9524.01

**Middle Income**

9406.00 9407.00 9408.00 9501.00 9509.00 9510.00\* 9511.00\* 9513.00 9515.00 9516.00 9517.00

9521.00 9523.02 9524.02 9525.00

**Upper Income**

9402.00 9403.00 9404.00 9508.00 9512.00 9519.00 9526.00 9527.00

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0004**

**WHATCOM COUNTY (073), WA**

**MSA: 13380**

**Low Income**

0012.01

**Moderate Income**

0003.00 0007.00

**Middle Income**

0001.00 0002.00 0004.00 0005.01 0005.02 0008.03 0008.05 0008.06 0009.01 0010.00 0101.00

0102.00 0103.01 0103.02 0103.03 0104.01 0104.03 0104.04 0105.01 0105.02 0106.00 0107.02

0109.00 0110.00\* 9400.00

**Upper Income**

0008.04 0009.02 0011.00 0012.02 0107.01

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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**Institution: Peoples Bank**

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**Income Not Known**

0006.00

**ASSESSMENT AREA - 0005**

**ISLAND COUNTY (029), WA**

**MSA: NA**

**Low Income**

9702.00\*

**Moderate Income**

9707.00 9709.00\*

**Middle Income**

9706.01\* 9706.02 9708.00 9713.00

**Upper Income**

9701.00 9703.00 9704.00 9705.00 9710.00 9711.00 9714.00\* 9715.00\* 9716.00\* 9717.00 9718.00

9719.00 9720.00 9721.00

**Income Not Known**

9922.01\*

**OUTSIDE ASSESSMENT AREA**

**ADAMS COUNTY (001), WA**

**MSA: NA**

**Moderate Income**

9503.00

**BENTON COUNTY (005), WA**

**MSA: 28420**

**Middle Income**

0107.01 0108.09

**Upper Income**

0108.03 0108.13

**CLALLAM COUNTY (009), WA**

**MSA: NA**

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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**Institution: Peoples Bank**

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**Moderate Income**

9400.00

**GRANT COUNTY (025), WA**

**MSA: NA**

**Middle Income**

0105.00 0106.00 0111.00

**JEFFERSON COUNTY (031), WA**

**MSA: NA**

**Middle Income**

9506.01

**KING COUNTY (033), WA 2/**

**MSA: 42644**

**Median Family Income 40-50%**

0292.06

**Median Family Income 50-60%**

0261.00

**Median Family Income 60-70%**

0272.00

**Median Family Income 70-80%**

0262.00

**Median Family Income 80-90%**

0287.00

**Median Family Income 90-100%**

0277.01

**Median Family Income 100-110%**

0327.04

**Median Family Income 110-120%**

0316.01 0316.05 0319.06

**Median Family Income >= 120%**

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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**Institution: Peoples Bank**

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0243.00 0245.00 0286.00 0322.10

**KITSAP COUNTY (035), WA**

**MSA: 14740**

**Moderate Income**

0806.00

**Upper Income**

0909.00

**KLICKITAT COUNTY (039), WA**

**MSA: NA**

**Upper Income**

9503.00

**LEWIS COUNTY (041), WA**

**MSA: NA**

**Middle Income**

9717.00

**OKANOGAN COUNTY (047), WA**

**MSA: NA**

**Moderate Income**

9402.00 9703.00

**Middle Income**

9708.00 9709.00 9710.00

**PACIFIC COUNTY (049), WA**

**MSA: NA**

**Moderate Income**

9506.00

**Middle Income**

9503.00

**PIERCE COUNTY (053), WA**

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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**Agency: FDIC - 3**

**Institution: Peoples Bank**

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**MSA: 45104**

**Median Family Income 70-80%**

0731.20

**Median Family Income 80-90%**

0616.02

**Median Family Income >= 120%**

0725.07

**SAN JUAN COUNTY (055), WA**

**MSA: NA**

**Middle Income**

9601.00 9604.00

**Upper Income**

9603.00

**SPOKANE COUNTY (063), WA**

**MSA: 44060**

**Low Income**

0024.00

**Moderate Income**

0032.00 0035.00

**STEVENS COUNTY (065), WA**

**MSA: 44060**

**Middle Income**

9505.00

**THURSTON COUNTY (067), WA**

**MSA: 36500**

**Moderate Income**

0122.12

**Middle Income**

0117.20

**Footnote:**

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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 000006158**

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**Agency: FDIC - 3**

**Institution: Peoples Bank**

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**YAKIMA COUNTY (077), WA**

**MSA: 49420**

**Moderate Income**

0001.00 0002.00

**Upper Income**

0016.02

**Footnote:**

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**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000006158**

**Institution: Peoples Bank**

**Agency: FDIC - 3**

| <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                    | 281                                    | 281   | 0   | 0.00%                                |
| Small Farm Loans                        | 51                                     | 51  | 0   | 0.00%                                |
| Community Development Loans             | 1                                      | 1   | 0   | 0.00%                                |
| Consortium/Third Party Loans (Optional) | 0                                      | 0   | 0   | 0.00%                                |
| Assessment Area                         | 164                                    | 164   | 0   | 0.00%                                |
| <b>Total</b>                            | <b>498</b>                             | <b>498</b>                                    | <b>0</b>                                  | <b>0.00%</b>                         |

**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.