

Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	70	8	1,760	1	400	6	580	0	0
Median Family Income 40-50%	5	275	2	410	0	0	5	405	0	0
Median Family Income 50-60%	3	35	3	750	0	0	3	35	0	0
Median Family Income 60-70%	0	0	3	610	0	0	1	110	0	0
Median Family Income 70-80%	2	84	4	822	0	0	1	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	165	2	265	0	0	5	430	0	0
Median Family Income 100-110%	1	100	1	125	0	0	2	225	0	0
Median Family Income 110-120%	2	150	2	495	0	0	2	345	0	0
Median Family Income >= 120%	6	230	5	1,250	1	500	5	630	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	25	1,109	30	6,487	2	900	30	2,810	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)
HARTFORD COUNTY (003), CT										
MSA 25540										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	25	0	0	0	0	1	25	0	0
Median Family Income 20-30%	3	60	3	550	0	0	5	360	0	0
Median Family Income 30-40%	10	435	5	985	2	1,605	9	1,965	0	0
Median Family Income 40-50%	5	224	2	400	1	308	6	374	0	0
Median Family Income 50-60%	15	730	11	2,298	3	1,600	15	978	0	0
Median Family Income 60-70%	9	350	2	390	1	400	9	390	0	0
Median Family Income 70-80%	11	530	3	687	3	1,650	13	1,217	0	0
Median Family Income 80-90%	24	1,168	6	900	3	1,254	30	2,572	0	0
Median Family Income 90-100%	14	709	14	2,725	6	3,621	16	1,786	0	0
Median Family Income 100-110%	13	425	11	2,178	6	3,257	19	3,509	0	0
Median Family Income 110-120%	13	500	14	2,876	6	3,756	18	2,370	0	0
Median Family Income >= 120%	29	1,648	13	2,628	12	5,889	27	2,185	0	0
Median Family Income Not Known	1	40	0	0	0	0	1	40	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	6,844	84	16,617	43	23,340	169	17,771	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	0	0	1	235	0	0
Middle Income	6	330	5	1,133	0	0	7	813	0	0
Upper Income	2	100	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	430	6	1,368	0	0	9	1,098	0	0

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Institution: Liberty Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Inside AA 0001										
Low Income	2	100	2	350	1	349	4	749	0	0
Moderate Income	10	625	2	435	0	0	8	560	0	0
Middle Income	57	2,604	20	4,301	5	2,508	52	2,910	0	0
Upper Income	25	1,381	13	2,725	2	750	27	2,239	0	0
Income Not Known	8	345	2	358	2	1,046	10	976	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	5,055	39	8,169	10	4,653	101	7,434	0	0
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	2	473	0	0	1	223	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	130	1	125	1	1,000	6	255	0	0
Median Family Income 40-50%	20	766	2	320	1	600	22	1,086	0	0
Median Family Income 50-60%	7	270	1	250	0	0	6	220	0	0
Median Family Income 60-70%	7	275	6	1,360	1	750	8	1,035	0	0
Median Family Income 70-80%	10	410	3	455	0	0	11	540	0	0
Median Family Income 80-90%	13	710	7	1,316	3	1,200	16	1,370	0	0
Median Family Income 90-100%	12	648	4	921	0	0	14	1,269	0	0
Median Family Income 100-110%	5	190	3	575	0	0	7	515	0	0
Median Family Income 110-120%	19	1,221	8	1,520	3	2,078	20	1,516	0	0
Median Family Income >= 120%	57	2,586	25	5,304	4	1,863	63	5,026	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	155	7,206	62	12,619	13	7,491	174	13,055	0	0

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Small Business Loans - Originations

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Institution: Liberty Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW LONDON COUNTY (011), CT 2/										
MSA 35980										
Inside AA 0003										
Low Income	6	200	0	0	1	285	6	470	0	0
Moderate Income	6	140	1	135	0	0	6	225	0	0
Middle Income	10	355	3	510	0	0	11	465	0	0
Upper Income	11	330	7	1,395	3	1,470	12	823	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	33	1,025	11	2,040	4	1,755	35	1,983	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	125	1	200	0	0	4	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	1	200	0	0	4	325	0	0
Totals For County: (011) 2/										
Low Income	6	200	0	0	1	285	6	470	0	0
Moderate Income	6	140	1	135	0	0	6	225	0	0
Middle Income	13	480	4	710	0	0	15	790	0	0
Upper Income	11	330	7	1,395	3	1,470	12	823	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	36	1,150	12	2,240	4	1,755	39	2,308	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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Institution: Liberty Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOLLAND COUNTY (013), CT 2/										
MSA 25540										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	471	5	1,090	0	0	10	1,061	0	0
Upper Income	7	340	2	400	0	0	8	490	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	14	811	7	1,490	0	0	18	1,551	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	1	160	2	1,420	1	920	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	1	160	2	1,420	2	955	0	0
Totals For County: (013) 2/										
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	8	506	5	1,090	0	0	11	1,096	0	0
Upper Income	7	340	3	560	2	1,420	9	1,410	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	846	8	1,650	2	1,420	20	2,506	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDHAM COUNTY (015), CT 2/										
MSA 49340										
Inside AA 0004										
Low Income	1	45	1	205	0	0	2	250	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	125	0	0	2	175	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	95	2	330	0	0	4	425	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	0	0	1	220	0	0
Middle Income	2	44	0	0	0	0	2	44	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	44	1	220	0	0	3	264	0	0
Totals For County: (015) 2/										
Low Income	1	45	1	205	0	0	2	250	0	0
Moderate Income	0	0	1	220	0	0	1	220	0	0
Middle Income	3	94	1	125	0	0	4	219	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	4	139	3	550	0	0	7	689	0	0
TOTAL INSIDE AA IN STATE	454	21,036	205	41,265	70	37,239	501	42,219	0	0
TOTAL OUTSIDE AA IN STATE	39	1,743	39	8,435	4	2,320	48	5,452	0	0
STATE TOTAL	493	22,779	244	49,700	74	39,559	549	47,671	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (011), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	2	150	0	0	2	825	2	150	0	0
Moderate Income	2	150	3	696	1	500	1	196	0	0
Middle Income	5	359	4	818	8	3,920	7	1,077	0	0
Upper Income	4	365	6	1,253	2	578	5	804	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	1,024	13	2,767	13	5,823	15	2,227	0	0
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	3	1,007	3	736	0	0
Upper Income	1	15	2	435	1	960	3	1,160	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	65	2	435	4	1,967	6	1,896	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	1,139	15	3,202	17	7,790	22	4,173	0	0
STATE TOTAL	16	1,139	15	3,202	17	7,790	22	4,173	0	0

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Loans by County

Respondent ID: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	135	0	0	1	135	0	0
STATE TOTAL	1	50	1	135	0	0	1	135	0	0

Footnote:

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Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	2	900	3	1,150	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	2	900	3	1,150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	2	900	3	1,150	0	0
STATE TOTAL	0	0	1	250	2	900	3	1,150	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: 0000017943

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Liberty Bank

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	1	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	320	1	320	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	320	1	320	0	0
STATE TOTAL	0	0	0	0	1	320	1	320	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	454	21,036	205	41,265	70	37,239	501	42,219	0	0
TOTAL OUTSIDE AA	56	2,932	56	12,022	24	11,330	75	11,230	0	0
TOTAL INSIDE & OUTSIDE	510	23,968	261	53,287	94	48,569	576	53,449	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.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Liberty Bank

Respondent ID: 0000017943
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CT - HARTFORD COUNTY (003) - MSA 25540	275	46,801	169	17,771	0	0
CT - MIDDLESEX COUNTY (007) - MSA 25540	151	17,877	101	7,434	0	0
CT - TOLLAND COUNTY (013) - MSA 25540 2/	21	2,301	18	1,551	0	0
CT - NEW HAVEN COUNTY (009) - MSA 35300	230	27,316	174	13,055	0	0
CT - NEW LONDON COUNTY (011) - MSA 35980 2/	48	4,820	35	1,983	0	0
CT - WINDHAM COUNTY (015) - MSA 49340 2/	4	425	4	425	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.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Liberty Bank

Respondent ID: 0000017943
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	18	43,535	0	0
Purchased	0	0	0	0
Total	18	43,535	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

ASSESSMENT AREA - 0001

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 10-20%

5018.00 5041.00*

Median Family Income 20-30%

5001.00* 5002.00* 5003.00 5009.00 5012.00* 5017.00* 5028.00 5031.01 5043.00*

Median Family Income 30-40%

4153.00 4162.00 4171.00 5013.00* 5015.00* 5027.00 5030.00 5033.00 5035.00* 5037.00 5042.00

5113.00 5147.00 5246.00*

Median Family Income 40-50%

4155.00 4158.00* 4159.00* 4160.00 4161.00 4163.00* 5004.00* 5014.00* 5024.00 5045.00 5049.00*

5106.00 5148.00* 5245.01*

Median Family Income 50-60%

4054.02 4061.00 4156.00* 4166.00 4167.00 4172.00 4806.00* 4807.00* 4961.00 5023.00* 5025.00

5026.00 5102.00 5103.00* 5104.00 5244.00

Median Family Income 60-70%

4154.00 4168.00 4711.00* 5005.00 5029.00* 5031.02 5039.00* 5040.00* 5048.00 5105.00 5108.00

5144.00 5146.00*

Median Family Income 70-80%

4051.00* 4055.00* 4056.00* 4057.00 4165.00 4175.00* 4205.00 4206.01* 4305.01 4712.00 5107.00

5112.00* 5142.00* 5145.00* 5247.00

Median Family Income 80-90%

4001.01 4052.00 4060.01* 4157.00* 4174.00* 4207.00 4301.00 4303.02 4736.02 4763.00 4803.00*

4841.00 4901.00 4923.00 4941.00 4942.01* 4968.00 5101.00* 5141.04 5151.02*

Median Family Income 90-100%

4001.02 4715.00 4734.00* 4735.02* 4738.00 4761.00* 4762.00* 4804.00 4805.00* 4808.00* 4811.00

4924.00* 4945.00* 4946.00 4967.00* 5109.00* 5114.00 5141.03* 5143.00 5243.00*

Median Family Income 100-110%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

3301.00* 4053.00* 4054.01* 4058.01* 4060.02* 4164.00* 4204.00* 4206.02 4304.00 4306.04 4602.04*
4701.00 4713.00 4731.00 4737.00* 4812.00* 4813.00* 4903.03 4943.00 4962.00* 5111.00* 5149.00*
5150.00* 5203.02 5242.00

Median Family Income 110-120%

4058.02 4302.01 4302.03* 4306.03 4602.03* 4641.02 4662.01 4735.01 4842.00* 4903.04* 4922.00
4926.00 4944.00 4963.00 4969.00* 4971.00* 5021.00 5110.00 5141.01 5152.00 5203.01

Median Family Income >= 120%

4002.00 4003.00 4059.00* 4101.01 4101.02* 4302.02 4303.01* 4305.02 4306.02* 4601.00* 4602.02
4603.01* 4603.02 4621.01 4621.02* 4622.01 4622.02* 4641.01 4661.01 4661.02* 4662.02 4663.00
4664.00 4681.01* 4681.02 4714.00* 4736.01* 4771.01 4771.03* 4771.04 4772.00* 4809.00 4810.00*
4871.00* 4872.01* 4872.02* 4873.00* 4874.00 4875.00* 4921.00 4925.00* 4942.02 4964.00 4965.00
4966.00* 4970.00* 4972.00* 4973.00* 4974.00 4975.00 4976.00* 4977.00 5151.01 5201.00 5202.01
5202.02* 5204.00 5205.01 5241.00 5245.02

Median Family Income Not Known

4173.00* 5038.00* 9800.01* 9800.02* 9800.03* 9801.00

MIDDLESEX COUNTY (007), CT

MSA: 25540

Low Income

5411.00

Moderate Income

5413.01* 5413.02* 5417.00 5602.00

Middle Income

5412.00 5414.02 5415.00 5420.00 5421.00 5422.00 5501.00 5502.02 5701.00 5901.01 5901.02
5951.01 5951.02 6001.00 6101.00 6102.00 6103.00 6104.00 6201.00 6301.01 6702.00 6801.01
6802.00

Upper Income

5414.01 5502.01 5601.00 5702.00 5703.00 5801.00 5851.00 6301.02 6401.00 6701.00 6801.02

Income Not Known

5416.00 9901.00*

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Liberty Bank

TOLLAND COUNTY (013), CT 2/

MSA: 25540

Middle Income

5281.00 8501.00 8601.00 8811.00 8813.00

Upper Income

5261.01* 5261.02 5291.00* 8502.00 8812.00* 8815.00

ASSESSMENT AREA - 0002

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 10-20%

1402.00 1421.00

Median Family Income 20-30%

3501.01* 3504.00*

Median Family Income 30-40%

1405.00* 1406.00* 1407.00* 1408.00* 1415.00 1425.00 1426.05* 1701.00* 3502.00 3505.00 3517.00*

Median Family Income 40-50%

1403.00* 1413.01 1416.00 1423.00 1424.00 1427.00 1703.00 1710.00 3503.00 3511.00 3512.00

3514.00* 3522.00* 3523.00*

Median Family Income 50-60%

1409.00* 1414.00* 1545.00* 1702.00* 1709.00 1715.00* 3508.00* 3513.00 3524.00 3528.00 3615.00

Median Family Income 60-70%

1252.00* 1254.00 1404.00* 1412.00 1541.01* 1542.00 1549.00 1551.00 1655.00 1704.00* 1708.00

1714.00* 3509.00* 3510.00 3521.00* 3527.01*

Median Family Income 70-80%

1253.00* 1426.01* 1426.04* 1546.00 1550.00 1706.00* 1707.00* 1802.00* 1803.00 1841.01* 3451.00

3515.00 3516.01 3516.02 3525.00* 3526.00 3527.02 3614.02*

Median Family Income 80-90%

1202.00 1301.01 1418.00* 1502.00* 1541.02 1651.00* 1658.01 1660.03 1711.00 1713.00 1801.02

1805.00* 1842.00 3518.00 3614.01

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Liberty Bank

Median Family Income 90-100%

1428.00 1504.00 1656.00 1716.00 1751.00 1752.00* 1755.02* 1801.01* 1804.00* 1901.00 3453.00
3454.00 3481.24

Median Family Income 100-110%

1201.00* 1251.00 1301.02* 1548.00* 1654.00 1657.00 1660.04* 1806.01 1806.02* 3452.01 3520.00*

Median Family Income 110-120%

1302.02 1512.00* 1571.00 1672.01 1673.01 1705.00* 1712.02 1717.00 1754.00 1756.00* 1759.00*
1760.00 1844.00* 3452.02 3612.00*

Median Family Income >= 120%

1302.01* 1401.01* 1401.02* 1410.00 1411.00 1419.00* 1420.00 1422.00 1501.00 1503.00* 1505.00*
1506.00* 1507.00 1508.00 1509.00* 1510.00* 1511.00* 1547.00* 1572.00* 1573.00* 1574.00* 1601.00*
1602.00 1611.00 1652.00 1653.00 1658.02* 1659.00 1660.02 1671.01 1671.02 1672.02 1712.01*
1753.00 1755.01* 1757.00 1758.00 1843.00 1845.00 1846.00* 1847.00 1861.00 1862.00 1902.00*
1903.01* 1903.02* 1903.03 1941.01 1941.02 1942.01 1942.02 3411.00 3431.01 3431.02 3432.00
3433.00 3434.00* 3441.00 3442.00 3461.01 3461.02 3471.00* 3472.00 3481.11* 3481.22 3481.23*
3481.25* 3519.00 3611.00 3613.00*

Median Family Income Not Known

9900.00*

ASSESSMENT AREA - 0003

NEW LONDON COUNTY (011), CT 2/

MSA: 35980

Low Income

6903.00 6904.00 6905.00 7025.00* 8703.00*

Moderate Income

6907.00 6908.00 6961.00* 6964.01 6967.01* 6968.00* 6970.00 7027.00 7028.00* 7051.02* 8702.00

Middle Income

6909.00* 6933.00* 6934.00 6936.00 6952.02 6962.00* 6963.00 6965.00* 6966.00* 7021.00 7023.00*
7024.00 7052.00 7131.00* 7141.01 8701.00 8705.01 8705.02* 8707.01 8707.03*

Upper Income

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

6501.00* 6601.01 6601.03* 6601.04* 6935.00 6937.00* 6952.01 7026.00* 7029.00* 7030.00* 7051.01
7053.00 7054.00 7121.00* 7141.03 7141.04 7151.00 7161.01 7161.02 8707.04

Income Not Known

9800.00* 9901.00*

ASSESSMENT AREA - 0004

WINDHAM COUNTY (015), CT 2/

MSA: 49340

Low Income

8003.00* 8005.01 8006.00*

Moderate Income

8004.00* 8007.00*

Middle Income

8005.02

OUTSIDE ASSESSMENT AREA

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

0215.01 0704.00 0713.00 0719.00 0732.00 0737.00 0740.00 0743.00 0744.00

Median Family Income 40-50%

0432.00 0706.00 0733.00 0804.00

Median Family Income 50-60%

0437.00 0441.00 0723.00 0734.00 2103.00

Median Family Income 60-70%

0725.00 0731.00

Median Family Income 70-80%

0105.00 0805.00

Median Family Income 90-100%

0216.02 0613.00 1103.02 2108.00 2113.00

Median Family Income 100-110%

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

2053.00

Median Family Income 110-120%

0811.00 0812.00 1104.00

Median Family Income >= 120%

0425.00 0431.00 0501.00 0504.00 0505.00 0615.00 0616.00 0901.00 1001.00 1003.00 1051.00

2305.02

LITCHFIELD COUNTY (005), CT

MSA: NA

Moderate Income

3101.00

Middle Income

3004.00 3106.01 3491.00 3601.00 3602.00 3603.00 3621.01 4254.00 4255.00

Upper Income

3001.00 4253.00

NEW LONDON COUNTY (011), CT 2/

MSA: 35980

Middle Income

7001.00 7011.00 7071.00 7111.00

TOLLAND COUNTY (013), CT 2/

MSA: 25540

Middle Income

8401.00

Upper Income

5382.01

WINDHAM COUNTY (015), CT 2/

MSA: 49340

Moderate Income

9051.02

Middle Income

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000017943

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

Agency: FDIC - 3

Institution: Liberty Bank

8150.00 8200.00

FRANKLIN COUNTY (011), MA

MSA: 44140

Middle Income

0401.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8114.00

Moderate Income

8004.00 8023.00 8111.01 8123.00

Middle Income

8109.02 8113.02 8121.01 8121.03 8122.02 8124.03 8130.02 8132.07 8134.01

Upper Income

8104.14 8128.00 8133.01 8134.04 8135.00

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Middle Income

8210.00 8211.01

Upper Income

8209.00 8225.00

ALBANY COUNTY (001), NY

MSA: 10580

Middle Income

0144.01

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 60-70%

1702.06

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Liberty Bank

Respondent ID: 0000017943

Agency: FDIC - 3

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 110-120%

0118.06

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0508.02

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.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000017943

Institution: Liberty Bank

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	413	413	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	550	550	0	0.00%
Total	965	965	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.