



Loans by County

Small Business Loans - Originations

Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266

Agency: FDIC - 3

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	201	0	0	0	0	3	152	0	0
STATE TOTAL	4	201	0	0	0	0	3	152	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (007), CT</b>										
<b>MSA 25540</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	3	152	0	0	0	0	1	35	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	152	0	0	0	0	1	35	0	0
<b>NEW HAVEN COUNTY (009), CT</b>										
<b>MSA 35300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	61	0	0	0	0	1	61	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%	1	49	0	0	0	0	1	49	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	32	0	0	0	0	1	32	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	166	2	268	0	0	1	68	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	5	308	2	268	0	0	4	210	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WINDHAM COUNTY (015), CT</b>										
<b>MSA 49340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	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	51	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	9	511	2	268	0	0	5	245	0	0
STATE TOTAL	9	511	2	268	0	0	5	245	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</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	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

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Small Business Loans - Originations

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Institution: NORTHERN BANK & TRUST CO.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BAY COUNTY (005), FL</b>										
<b>MSA 37460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	79	0	0	0	0	2	79	0	0
Middle Income	4	196	0	0	0	0	3	122	0	0
Upper Income	2	95	0	0	0	0	2	95	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	370	0	0	0	0	7	296	0	0
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</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%	3	123	0	0	0	0	2	73	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	3	175	0	0	0	0	1	46	0	0
Median Family Income 60-70%	2	139	0	0	1	377	0	0	0	0
Median Family Income 70-80%	2	105	0	0	0	0	1	32	0	0
Median Family Income 80-90%	3	192	0	0	0	0	0	0	0	0
Median Family Income 90-100%	6	355	0	0	0	0	2	77	0	0
Median Family Income 100-110%	1	83	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	99	0	0	0	0	1	50	0	0
Median Family Income >= 120%	14	870	0	0	0	0	4	201	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	36	2,141	0	0	1	377	11	479	0	0

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State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DESOTO COUNTY (027), FL</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	36	0	0	0	0	1	36	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	36	0	0	0	0	1	36	0	0
<b>ESCAMBIA COUNTY (033), FL</b>										
<b>MSA 37860</b>										
<b>Outside Assessment Area</b>										
Low Income	1	47	0	0	0	0	1	47	0	0
Moderate Income	2	91	0	0	0	0	2	91	0	0
Middle Income	3	124	0	0	0	0	3	124	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	6	262	0	0	0	0	6	262	0	0
<b>HARDEE COUNTY (049), FL</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	43	0	0	0	0	1	43	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	43	0	0	0	0	1	43	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>HIGHLANDS COUNTY (055), FL</b>										
<b>MSA 42700</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	57	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	57	0	0	0	0	0	0	0	0
<b>HILLSBOROUGH COUNTY (057), FL</b>										
<b>MSA 45300</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%	1	49	0	0	0	0	1	49	0	0
Median Family Income 60-70%	2	95	0	0	0	0	1	46	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	42	0	0	0	0	1	42	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%	2	99	0	0	0	0	1	45	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	285	0	0	0	0	4	182	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>JACKSON COUNTY (063), FL</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	53	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	53	0	0	0	0	0	0	0	0
<b>MANATEE COUNTY (081), FL</b>										
<b>MSA 35840</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	38	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	38	0	0	0	0	0	0	0	0
<b>MARTIN COUNTY (085), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	451	0	0	0	0
Middle Income	0	0	1	127	1	283	0	0	0	0
Upper Income	2	135	0	0	0	0	1	71	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	135	1	127	2	734	1	71	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>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</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	1	193	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	1	403	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	276	0	0	0	0
Median Family Income 110-120%	1	73	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	67	2	222	2	743	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	140	3	415	4	1,422	0	0	0	0
<b>OKALOOSA COUNTY (091), FL</b>										
<b>MSA 18880</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	0	0	0	0	1	55	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	2	104	0	0	0	0	2	104	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	210	0	0	0	0	4	210	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>ORANGE COUNTY (095), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	19	999	14	2,078	4	1,894	12	465	0	0
Median Family Income 90-100%	1	42	0	0	0	0	1	42	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	101	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	20	1,041	15	2,179	4	1,894	13	507	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>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</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%	1	71	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%	1	35	0	0	0	0	1	35	0	0
Median Family Income 80-90%	2	135	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	56	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%	1	32	0	0	0	0	1	32	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	6	329	0	0	0	0	2	67	0	0
<b>PASCO COUNTY (101), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	44	0	0	0	0	1	44	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	44	0	0	0	0	1	44	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</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%	1	41	0	0	0	0	1	41	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	2	99	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	88	0	0	0	0	1	40	0	0
Median Family Income 90-100%	4	198	0	0	1	498	2	81	0	0
Median Family Income 100-110%	3	140	0	0	1	288	2	73	0	0
Median Family Income 110-120%	2	81	0	0	0	0	2	81	0	0
Median Family Income >= 120%	7	244	0	0	0	0	6	188	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	22	931	0	0	2	786	15	544	0	0
<b>ST. LUCIE COUNTY (111), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	113	0	0	0	0	0	0
Middle Income	1	86	1	219	1	492	0	0	0	0
Upper Income	3	207	2	219	0	0	1	51	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	293	4	551	1	492	1	51	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SANTA ROSA COUNTY (113), FL</b>										
<b>MSA 37860</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	36	0	0	0	0	1	36	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	36	0	0	0	0	1	36	0	0
<b>SARASOTA COUNTY (115), FL</b>										
<b>MSA 35840</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	0	0	0	0	1	416	1	416	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	416	1	416	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>VOLUSIA COUNTY (127), FL</b>										
<b>MSA 19660</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	502	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	502	0	0	0	0
<b>WALTON COUNTY (131), FL</b>										
<b>MSA 18880</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	48	0	0	0	0	1	48	0	0
Upper Income	1	40	0	0	0	0	1	40	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	88	0	0	0	0	2	88	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (133), FL</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	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	126	6,572	23	3,272	16	6,623	72	3,372	0	0
STATE TOTAL	126	6,572	23	3,272	16	6,623	72	3,372	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: GEORGIA (13)

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>COBB COUNTY (067), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	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	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DEKALB COUNTY (037), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
Low Income	1	76	0	0	0	0	1	76	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	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	2	136	0	0
<b>DUPAGE COUNTY (043), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	128	0	0	0	0	3	128	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	3	128	0	0	0	0	3	128	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANE COUNTY (089), IL</b>										
<b>MSA 20994</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%	1	14	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%	1	41	0	0	0	0	1	41	0	0
Median Family Income >= 120%	6	311	0	0	0	0	6	311	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	8	366	0	0	0	0	7	352	0	0
<b>KENDALL COUNTY (093), IL</b>										
<b>MSA 20994</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	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILL COUNTY (197), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	45	0	0	0	0	1	45	0	0
Median Family Income >= 120%	3	117	0	0	0	0	2	51	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	4	162	0	0	0	0	3	96	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	1,044	0	0	0	0	17	787	0	0
STATE TOTAL	22	1,044	0	0	0	0	17	787	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DECATUR COUNTY (031), IN</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	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
<b>ELKHART COUNTY (039), IN</b>										
<b>MSA 21140</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	80	0	0	0	0	1	40	0	0
Upper Income	1	52	0	0	0	0	1	52	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	132	0	0	0	0	2	92	0	0
<b>HAMILTON COUNTY (057), IN</b>										
<b>MSA 26900</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	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. JOSEPH COUNTY (141), IN</b>										
<b>MSA 43780</b>										
<b>Outside Assessment Area</b>										
Low Income	1	44	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	78	0	0	0	0	2	78	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	122	0	0	0	0	2	78	0	0
<b>SHELBY COUNTY (145), IN</b>										
<b>MSA 26900</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	19	0	0	0	0	1	19	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	19	0	0	0	0	1	19	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	356	0	0	0	0	7	272	0	0
STATE TOTAL	9	356	0	0	0	0	7	272	0	0







Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MAINE (23)

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>SOMERSET COUNTY (025), ME</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	67	1	102	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	67	1	102	0	0	0	0	0	0
<b>YORK COUNTY (031), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
Low Income	1	6	0	0	0	0	1	6	0	0
Moderate Income	3	209	0	0	0	0	2	116	0	0
Middle Income	4	317	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	1	45	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	577	0	0	0	0	4	167	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	34	2,103	1	102	0	0	14	602	0	0
STATE TOTAL	34	2,103	1	102	0	0	14	602	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</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%	1	20	1	162	0	0	2	182	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	162	0	0	2	182	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	1	162	0	0	2	182	0	0
STATE TOTAL	1	20	1	162	0	0	2	182	0	0

Loans by County

Small Business Loans - Originations

Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266

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)
<b>BARNSTABLE COUNTY (001), MA</b>										
<b>MSA 12700</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	119	0	0	0	0	0	0	0	0
Upper Income	1	59	0	0	0	0	1	59	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	178	0	0	0	0	1	59	0	0
<b>BERKSHIRE COUNTY (003), MA</b>										
<b>MSA 38340</b>										
<b>Outside Assessment Area</b>										
Low Income	3	255	0	0	0	0	0	0	0	0
Moderate Income	2	81	0	0	0	0	1	21	0	0
Middle Income	4	253	0	0	0	0	1	46	0	0
Upper Income	2	106	0	0	0	0	1	49	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	695	0	0	0	0	3	116	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>BRISTOL COUNTY (005), MA</b>										
<b>MSA 39300</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%	1	41	0	0	0	0	1	41	0	0
Median Family Income 50-60%	1	79	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%	1	49	0	0	0	0	1	49	0	0
Median Family Income 80-90%	1	93	1	113	0	0	0	0	0	0
Median Family Income 90-100%	1	42	1	115	0	0	1	42	0	0
Median Family Income 100-110%	1	88	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	132	0	0	1	309	1	10	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	9	524	2	228	1	309	4	142	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>ESSEX COUNTY (009), MA</b>										
<b>MSA 15764</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%	3	166	1	149	0	0	3	290	0	0
Median Family Income 40-50%	7	383	0	0	1	391	2	53	0	0
Median Family Income 50-60%	3	81	2	374	0	0	3	81	0	0
Median Family Income 60-70%	5	260	2	227	0	0	3	77	0	0
Median Family Income 70-80%	2	123	2	298	0	0	2	123	0	0
Median Family Income 80-90%	6	330	0	0	1	557	3	74	0	0
Median Family Income 90-100%	9	625	2	374	3	1,305	3	96	0	0
Median Family Income 100-110%	3	126	1	188	0	0	2	51	0	0
Median Family Income 110-120%	3	184	2	294	0	0	2	97	0	0
Median Family Income >= 120%	7	388	3	349	4	2,395	6	710	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	48	2,666	15	2,253	9	4,648	29	1,652	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</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%	2	70	0	0	0	0	2	70	0	0
Median Family Income 40-50%	2	42	3	507	5	2,014	2	413	0	0
Median Family Income 50-60%	1	84	2	253	0	0	0	0	0	0
Median Family Income 60-70%	2	119	0	0	2	802	2	119	0	0
Median Family Income 70-80%	9	257	2	266	4	1,714	8	691	0	0
Median Family Income 80-90%	106	4,117	19	2,987	23	11,377	50	2,966	0	0
Median Family Income 90-100%	54	1,712	13	1,840	6	2,465	42	1,152	0	0
Median Family Income 100-110%	58	2,005	13	2,014	11	6,295	45	1,982	0	0
Median Family Income 110-120%	71	2,325	15	2,079	14	6,156	58	2,066	0	0
Median Family Income >= 120%	121	3,923	35	5,501	31	13,623	107	5,854	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	426	14,654	102	15,447	96	44,446	316	15,313	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>NORFOLK COUNTY (021), MA</b>										
<b>MSA 14454</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	41	0	0	0	0	1	41	0	0
Median Family Income 100-110%	2	15	2	375	1	305	0	0	0	0
Median Family Income 110-120%	1	17	2	252	0	0	1	17	0	0
Median Family Income >= 120%	11	570	6	762	4	1,967	10	944	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	15	643	10	1,389	5	2,272	12	1,002	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>PLYMOUTH COUNTY (023), MA</b>										
<b>MSA 14454</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%	2	72	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	6	0	0	0	0	1	6	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%	1	7	1	112	0	0	1	7	0	0
Median Family Income >= 120%	0	0	0	0	1	345	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	4	85	1	112	1	345	2	13	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>SUFFOLK COUNTY (025), MA</b>										
<b>MSA 14454</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	1	381	0	0	0	0
Median Family Income 40-50%	3	192	0	0	0	0	3	192	0	0
Median Family Income 50-60%	1	12	2	223	2	607	2	113	0	0
Median Family Income 60-70%	1	49	0	0	0	0	0	0	0	0
Median Family Income 70-80%	3	115	0	0	1	340	2	349	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%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	3	100	2	371	2	902	3	392	0	0
Median Family Income >= 120%	12	544	12	2,048	16	9,190	5	153	0	0
Median Family Income Not Known	0	0	0	0	1	1,000	1	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,112	16	2,642	23	12,420	17	2,299	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>WORCESTER COUNTY (027), MA</b>										
<b>MSA 49340</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%	1	80	0	0	1	406	1	406	0	0
Median Family Income 50-60%	3	181	1	126	0	0	1	17	0	0
Median Family Income 60-70%	3	176	0	0	0	0	2	124	0	0
Median Family Income 70-80%	1	24	0	0	1	1,000	2	1,024	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%	3	108	0	0	2	739	2	56	0	0
Median Family Income 110-120%	1	95	1	142	0	0	0	0	0	0
Median Family Income >= 120%	6	60	3	420	8	3,209	6	60	0	0
Median Family Income Not Known	3	134	2	261	0	0	4	241	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	858	7	949	12	5,354	18	1,928	0	0
TOTAL INSIDE AA IN STATE	426	14,654	102	15,447	96	44,446	316	15,313	0	0
TOTAL OUTSIDE AA IN STATE	135	6,761	51	7,573	51	25,348	86	7,211	0	0
STATE TOTAL	561	21,415	153	23,020	147	69,794	402	22,524	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MICHIGAN (26)

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>BERRIEN COUNTY (021), MI</b>										
<b>MSA 35660</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	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0
<b>JACKSON COUNTY (075), MI</b>										
<b>MSA 27100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0
<b>KALAMAZOO COUNTY (077), MI</b>										
<b>MSA 28020</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	2	57	0	0	0	0	2	57	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	57	0	0	0	0	2	57	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MICHIGAN (26)

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>MECOSTA COUNTY (107), MI</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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</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%	2	58	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	10	0	0	0	0	1	10	0	0
Median Family Income 70-80%	1	31	0	0	0	0	1	31	0	0
Median Family Income 80-90%	1	43	0	0	0	0	1	43	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%	2	74	0	0	0	0	2	74	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	7	216	0	0	0	0	5	158	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MICHIGAN (26)

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>WASHTENAW COUNTY (161), MI</b>										
<b>MSA 11460</b>										
<b>Outside Assessment Area</b>										
Low Income	1	33	0	0	0	0	1	33	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	1	33	0	0
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</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%	1	41	0	0	0	0	1	41	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%	1	37	0	0	0	0	1	37	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	23	0	0	0	0	1	23	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	3	101	0	0	0	0	3	101	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	16	527	0	0	0	0	14	469	0	0
STATE TOTAL	16	527	0	0	0	0	14	469	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOONE COUNTY (019), MO</b>										
<b>MSA 17860</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	0	0	0	0	1	520	1	520	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	520	1	520	0	0
<b>BUTLER COUNTY (023), MO</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	23	0	0	0	0	1	23	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	23	0	0	0	0	1	23	0	0
<b>CAPE GIRARDEAU COUNTY (031), MO</b>										
<b>MSA 16020</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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GREENE COUNTY (077), MO</b>										
<b>MSA 44180</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	156	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	156	0	0	0	0	0	0	0	0
<b>TANEY COUNTY (213), MO</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	51	0	0	0	0	1	51	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	51	0	0	0	0	1	51	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	255	0	0	1	520	4	619	0	0
STATE TOTAL	5	255	0	0	1	520	4	619	0	0







Loans by County

Small Business Loans - Originations

Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

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	26	1,513	7	1,172	1	330	13	948	0	0
STATE TOTAL	26	1,513	7	1,172	1	330	13	948	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: NEW JERSEY (34)

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>BERGEN COUNTY (003), NJ</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	112	0	0	0	0	2	50	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	3	112	0	0	0	0	2	50	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: NEW JERSEY (34)

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Outside Assessment Area</b>										
Low Income	1	48	0	0	0	0	1	48	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: NEW JERSEY (34)

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	46	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	34	0	0	0	0	1	34	0	0
Median Family Income 110-120%	1	94	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	62	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	5	236	0	0	0	0	1	34	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	1	41	0	0
Middle Income	2	73	0	0	0	0	2	73	0	0
Upper Income	3	164	0	0	0	0	2	79	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	6	278	0	0	0	0	5	193	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: NEW JERSEY (34)

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>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</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	78	0	0	0	0	0	0	0	0
Upper Income	2	128	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	206	0	0	0	0	0	0	0	0
<b>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</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	3	111	0	0	0	0	3	111	0	0
Upper Income	1	57	0	0	0	0	1	57	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	168	0	0	0	0	4	168	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	22	1,048	0	0	1	500	13	493	0	0
STATE TOTAL	22	1,048	0	0	1	500	13	493	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</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	0	0	1	132	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	132	0	0	0	0	0	0
<b>BROOME COUNTY (007), NY</b>										
<b>MSA 13780</b>										
<b>Outside Assessment Area</b>										
Low Income	1	41	0	0	0	0	1	41	0	0
Moderate Income	1	64	0	0	0	0	0	0	0	0
Middle Income	4	242	0	0	0	0	2	98	0	0
Upper Income	1	76	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	7	423	0	0	0	0	3	139	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	158	0	0	0	0	0	0	0	0
Middle Income	2	142	0	0	0	0	1	55	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	300	0	0	0	0	1	55	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>CHAUTAUQUA COUNTY (013), NY</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	70	0	0	0	0	1	70	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	70	0	0	0	0	1	70	0	0
<b>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	104	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	329	0	0	0	0	4	117	0	0
Upper Income	2	92	0	0	0	0	1	30	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	421	1	104	0	0	5	147	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>HERKIMER COUNTY (043), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	166	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	2	166	0	0	0	0	0	0	0	0
<b>JEFFERSON COUNTY (045), NY</b>										
<b>MSA 48060</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	114	1	650	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	114	1	650	0	0	0	0
<b>LIVINGSTON COUNTY (051), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	0	0	0	0	1	53	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	53	0	0	0	0	1	53	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</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	2	155	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	155	0	0	0	0	0	0	0	0
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</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%	3	173	0	0	0	0	3	173	0	0
Median Family Income 30-40%	1	64	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	49	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	90	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	52	0	0	0	0	1	52	0	0
Median Family Income 80-90%	4	223	0	0	0	0	2	79	0	0
Median Family Income 90-100%	4	310	0	0	0	0	2	139	0	0
Median Family Income 100-110%	1	55	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	136	0	0	0	0	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	19	1,218	0	0	0	0	8	443	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	253	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	253	0	0	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	503	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	3	503	0	0	0	0	0	0
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	2	123	0	0	0	0	1	55	0	0
Moderate Income	4	309	0	0	0	0	0	0	0	0
Middle Income	4	294	0	0	0	0	2	137	0	0
Upper Income	5	341	0	0	0	0	2	115	0	0
Income Not Known	1	84	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	1,151	0	0	0	0	5	307	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>ORLEANS COUNTY (073), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	1	46	0	0
Middle Income	2	111	0	0	0	0	1	39	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	157	0	0	0	0	2	85	0	0
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</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	43	0	0	0	0	1	43	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	43	0	0	0	0	1	43	0	0
<b>RICHMOND COUNTY (085), NY</b>										
<b>MSA 35614</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	52	0	0	0	0	1	52	0	0
Upper Income	6	375	0	0	0	0	3	152	0	0
Income Not Known	1	48	0	0	0	0	1	48	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	475	0	0	0	0	5	252	0	0





Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>SENECA COUNTY (099), NY</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	87	0	0	0	0	1	87	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	87	0	0	0	0	1	87	0	0
<b>STEUBEN COUNTY (101), NY</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	71	0	0	0	0	0	0	0	0
Upper Income	4	225	0	0	0	0	1	28	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	296	0	0	0	0	1	28	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	80	1	111	0	0	1	111	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	80	1	111	0	0	1	111	0	0
<b>YATES COUNTY (123), NY</b>										
<b>MSA 40380</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	57	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	57	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	116	7,502	9	1,243	2	903	49	2,583	0	0
STATE TOTAL	116	7,502	9	1,243	2	903	49	2,583	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</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%	1	54	0	0	0	0	1	54	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0

Loans by County

Small Business Loans - Originations

Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266

Agency: FDIC - 3

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAKE COUNTY (183), NC</b>										
<b>MSA 39580</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%	1	53	1	123	0	0	1	123	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	0	0	0	0	1	40	0	0
Median Family Income 70-80%	1	56	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	39	0	0	0	0	1	39	0	0
Median Family Income 90-100%	1	43	0	0	0	0	1	43	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%	2	86	0	0	0	0	1	39	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	7	317	1	123	0	0	5	284	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	371	1	123	0	0	6	338	0	0
STATE TOTAL	8	371	1	123	0	0	6	338	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUYAHOGA COUNTY (035), OH</b>										
<b>MSA 17460</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%	2	120	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	51	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	1	52	0	0	0	0	1	52	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	223	0	0	0	0	1	52	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PORTAGE COUNTY (133), OH</b>										
<b>MSA 10420</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	82	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	82	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	6	376	0	0	1	550	1	52	0	0
STATE TOTAL	6	376	0	0	1	550	1	52	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	80	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	80	0	0	0	0	0	0	0	0
<b>BERKS COUNTY (011), PA</b>										
<b>MSA 39740</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	41	0	0	0	0	1	41	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	41	0	0	0	0	1	41	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>BRADFORD COUNTY (015), PA</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	108	0	0	0	0	1	52	0	0
Upper Income	1	47	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	155	0	0	0	0	1	52	0	0
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	75	0	0	0	0	1	75	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	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>CHESTER COUNTY (029), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
<b>MCKEAN COUNTY (083), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	1	44	0	0	0	0	1	44	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</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%	1	71	0	0	0	0	1	71	0	0
Median Family Income 70-80%	1	36	0	0	0	0	1	36	0	0
Median Family Income 80-90%	1	23	0	0	0	0	1	23	0	0
Median Family Income 90-100%	1	22	1	245	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	4	152	1	245	0	0	3	130	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>TIOGA COUNTY (117), PA</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	55	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	55	0	0	0	0	0	0	0	0
<b>WESTMORELAND COUNTY (129), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	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	96	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	35	1,871	1	245	0	0	28	1,452	0	0
STATE TOTAL	35	1,871	1	245	0	0	28	1,452	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

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)
<b>KENT COUNTY (003), RI</b>										
<b>MSA 39300</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	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
<b>PROVIDENCE COUNTY (007), RI</b>										
<b>MSA 39300</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%	1	76	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%	2	153	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%	5	290	0	0	0	0	3	126	0	0
Median Family Income 90-100%	1	58	2	358	0	0	1	250	0	0
Median Family Income 100-110%	1	74	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	279	0	0	1	500	1	23	0	0
Median Family Income >= 120%	5	295	0	0	0	0	2	56	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	19	1,225	2	358	1	500	7	455	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	1,225	2	358	2	1,000	8	955	0	0
STATE TOTAL	19	1,225	2	358	2	1,000	8	955	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</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	1	221	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	0	0	0	0	0	0
<b>RUTHERFORD COUNTY (149), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	111	0	0	1	111	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0	0



Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (165), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	399	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	399	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	332	1	399	1	111	0	0
STATE TOTAL	0	0	2	332	1	399	1	111	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAYS COUNTY (209), TX</b>										
<b>MSA 12420</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	28	0	0	0	0	1	28	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	28	0	0	0	0	1	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	28	0	0	0	0	1	28	0	0
STATE TOTAL	1	28	0	0	0	0	1	28	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: VERMONT (50)

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>BENNINGTON COUNTY (003), VT</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	59	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	1	43	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	102	0	0	0	0	1	43	0	0
<b>CHITTENDEN COUNTY (007), VT</b>										
<b>MSA 15540</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	142	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	142	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	2	102	1	142	0	0	1	43	0	0
STATE TOTAL	2	102	1	142	0	0	1	43	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBEMARLE COUNTY (003), VA</b>										
<b>MSA 16820</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	51	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	51	0	0	0	0	0	0	0	0
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</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	0	0	1	140	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	140	1	350	0	0	0	0
<b>FLUVANNA COUNTY (065), VA</b>										
<b>MSA 16820</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	48	0	0	0	0	1	48	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	0	0	0	0	1	48	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GOOCHLAND COUNTY (075), VA</b>										
<b>MSA 40060</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	46	0	0	0	0	1	46	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	46	0	0	0	0	1	46	0	0
<b>GREENE COUNTY (079), VA</b>										
<b>MSA 16820</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	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0
<b>HANOVER COUNTY (085), VA</b>										
<b>MSA 40060</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	78	0	0	0	0	1	78	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	78	0	0	0	0	1	78	0	0

Loans by County

Respondent ID: 0000018266

Small Business Loans - Originations

Agency: FDIC - 3

Institution: NORTHERN BANK & TRUST CO.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENRICO COUNTY (087), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	2	124	1	127	0	0	1	62	0	0
Upper Income	3	164	0	0	1	584	2	107	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	6	348	1	127	1	584	4	229	0	0
<b>ORANGE COUNTY (137), VA</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	1	700	1	700	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0
<b>POWHATAN COUNTY (145), VA</b>										
<b>MSA 40060</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	73	0	0	0	0	1	73	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	73	0	0	0	0	1	73	0	0



Loans by County

Small Business Loans - Originations

Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	14	774	2	267	4	2,134	11	1,256	0	0
STATE TOTAL	14	774	2	267	4	2,134	11	1,256	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	426	14,654	102	15,447	96	44,446	316	15,313	0	0
TOTAL OUTSIDE AA	611	33,203	103	15,259	82	39,207	357	22,570	0	0
TOTAL INSIDE & OUTSIDE	1,037	47,857	205	30,706	178	83,653	673	37,883	0	0



**2020 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: NORTHERN BANK & TRUST CO.**

**Respondent ID: 0000018266**  
**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)
MA - MIDDLESEX COUNTY (017) - MSA 15764	624	74,547	316	15,313	0	0

**2020 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: NORTHERN BANK & TRUST CO.**

PAGE: 1 OF 1

**Respondent ID: 0000018266**  
**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	10	19,452	0	0
Purchased	0	0	0	0
Total	10	19,452	0	0
Consortium/Third Party Loans (optional)				

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**ASSESSMENT AREA - 0001**

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 10-20%**

3883.00\*

**Median Family Income 20-30%**

3104.00\*

**Median Family Income 30-40%**

3111.00\* 3118.00\* 3119.00\* 3124.00\* 3418.00 3421.01\* 3421.02\* 3524.00\* 3831.02\*

**Median Family Income 40-50%**

3101.00 3107.00\* 3112.00\* 3113.00\* 3120.00\* 3121.00 3413.00 3424.00\* 3425.00\* 3501.04\* 3831.01

**Median Family Income 50-60%**

3103.00\* 3114.00 3117.00 3397.00\* 3415.00\* 3416.00\* 3419.01\* 3426.00\* 3514.04 3539.00\* 3549.00\*

**Median Family Income 60-70%**

3102.00\* 3105.00\* 3115.00\* 3123.00 3212.00\* 3213.00\* 3412.00\* 3414.00 3422.01\* 3422.02\* 3423.00\*  
3501.03 3507.00\* 3534.00\* 3687.00\* 3832.00\* 3834.00\* 3852.01\*

**Median Family Income 70-80%**

3106.02\* 3116.00 3122.00 3141.02\* 3271.02\* 3364.01 3398.02 3399.00\* 3400.00\* 3411.01\* 3417.00\*  
3419.02 3512.03\* 3512.04\* 3514.03\* 3515.00 3526.00\* 3527.00\* 3531.01\* 3538.00\* 3685.00 3689.02  
3833.00\* 3835.01\* 3836.00\* 3882.00

**Median Family Income 80-90%**

3001.00 3011.01\* 3106.01\* 3125.01\* 3142.00\* 3215.00\* 3223.00\* 3332.00 3334.00 3336.00 3372.01  
3393.00 3395.00\* 3396.00 3398.01 3411.02\* 3502.00\* 3510.00 3513.00\* 3546.00\* 3563.00 3601.00\*  
3683.00 3684.00 3686.00\* 3688.00 3703.00\*

**Median Family Income 90-100%**

3141.01\* 3143.01 3155.00 3163.00 3173.01 3211.00\* 3216.00\* 3222.00\* 3224.00\* 3251.00\* 3312.00  
3333.00 3335.02 3353.02 3373.00 3503.00\* 3511.00 3543.00\* 3576.00 3577.00\* 3689.01\* 3701.02\*  
3826.01\* 3837.00\*

**Median Family Income 100-110%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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3125.02\* 3152.00 3154.03\* 3161.01 3164.00 3173.02\* 3214.00\* 3271.03 3311.01 3311.02 3322.00  
3323.00 3324.00 3331.00 3351.00 3354.00 3372.02 3401.00 3525.00\* 3530.00\* 3531.02\* 3535.00\*  
3567.01\* 3682.00 3690.00\* 3701.01\* 3704.00\* 3732.00 3741.00\* 3840.02\*

**Median Family Income 110-120%**

3011.02\* 3131.01 3131.02\* 3151.00 3154.01\* 3154.02 3161.02 3162.01 3162.02 3165.00 3171.02  
3172.02\* 3181.00 3182.00 3221.00\* 3335.01 3341.00 3344.00 3352.00 3353.01\* 3363.00 3364.02  
3371.02 3391.00 3392.00\* 3394.00\* 3504.00\* 3505.00\* 3521.01\* 3523.00\* 3529.00\* 3532.00\* 3537.00\*  
3550.00\* 3641.01 3641.02\* 3681.01 3681.02\* 3691.00 3702.02\* 3835.02 3838.00\* 3839.01 3840.01  
3871.00\*

**Median Family Income >= 120%**

3143.02\* 3171.01 3171.03\* 3172.01\* 3172.03 3183.00 3184.00 3201.02\* 3201.03\* 3201.04 3231.00  
3241.01 3241.02 3261.01 3261.02\* 3271.01\* 3281.00 3301.00 3302.00 3313.00 3321.00 3342.00  
3343.00 3361.00 3362.00 3371.01\* 3381.00\* 3382.00 3383.00 3384.00 3385.00 3506.00\* 3508.00\*  
3509.00\* 3521.02\* 3522.00\* 3528.00\* 3533.00\* 3536.00\* 3540.00\* 3541.00\* 3542.00\* 3544.00\* 3545.00\*  
3547.00\* 3548.00\* 3561.00\* 3564.00 3565.00 3566.01 3566.02 3567.02 3571.00\* 3572.00\* 3573.00\*  
3574.00\* 3575.00\* 3578.00 3581.00\* 3583.00\* 3584.00 3585.00 3586.00 3587.00 3591.00 3593.00  
3602.00\* 3611.00 3612.00 3613.00 3621.00\* 3631.02 3631.03 3631.04 3632.01 3632.02 3651.00  
3652.01 3652.02 3661.00\* 3662.01\* 3662.02\* 3671.00\* 3672.00 3702.01\* 3731.00\* 3733.00\* 3734.00\*  
3735.00\* 3736.00\* 3737.00\* 3738.00\* 3739.00 3740.00\* 3742.00 3743.00\* 3744.00\* 3745.00\* 3746.00\*  
3747.00\* 3748.00\* 3821.00\* 3822.00 3823.00\* 3824.00\* 3825.00\* 3826.02\* 3839.02 3851.00 3852.02\*  
3861.00\* 3872.01\* 3872.02 3881.00

**Median Family Income Not Known**

9800.00\*

**OUTSIDE ASSESSMENT AREA**

**COFFEE COUNTY (031), AL**

**MSA: NA**

**Upper Income**

0112.01

**HOUSTON COUNTY (069), AL**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**MSA: 20020**

**Middle Income**

0411.00

**Upper Income**

0402.02

**TUSCALOOSA COUNTY (125), AL**

**MSA: 46220**

**Moderate Income**

0120.00

**MIDDLESEX COUNTY (007), CT**

**MSA: 25540**

**Middle Income**

6102.00 6701.00 6702.00

**NEW HAVEN COUNTY (009), CT**

**MSA: 35300**

**Median Family Income 30-40%**

3512.00

**Median Family Income 80-90%**

1805.00

**Median Family Income 100-110%**

1672.01

**Median Family Income >= 120%**

1511.00 1602.00 1660.01 3432.00

**WINDHAM COUNTY (015), CT**

**MSA: 49340**

**Moderate Income**

9031.00

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Median Family Income 60-70%**

0028.00

**BAY COUNTY (005), FL**

**MSA: 37460**

**Moderate Income**

0016.00 0024.00

**Middle Income**

0008.03 0015.02 0026.04 0027.04

**Upper Income**

0014.04 0027.01

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income 30-40%**

0417.00 0805.00

**Median Family Income 50-60%**

0306.00 0801.02

**Median Family Income 60-70%**

0104.05 0201.03 0430.02

**Median Family Income 70-80%**

0203.13 0204.13

**Median Family Income 80-90%**

0201.01 0310.02 0505.02

**Median Family Income 90-100%**

0202.04 0205.01 0509.00 0601.11 1103.11

**Median Family Income 100-110%**

0706.02

**Median Family Income 110-120%**

0203.20 0307.02

**Median Family Income >= 120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0104.06 0106.01 0106.03 0106.04 0106.05 0203.18 0309.02 0426.00 0433.01 0601.26 0703.10  
0703.13 1103.21

**DESOTO COUNTY (027), FL**

**MSA: NA**

**Middle Income**

0102.00

**ESCAMBIA COUNTY (033), FL**

**MSA: 37860**

**Low Income**

0021.00

**Moderate Income**

0012.01 0035.08

**Middle Income**

0030.00 0034.00 0036.09

**HARDEE COUNTY (049), FL**

**MSA: NA**

**Middle Income**

9704.00

**HIGHLANDS COUNTY (055), FL**

**MSA: 42700**

**Middle Income**

9615.00

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45300**

**Median Family Income 50-60%**

0138.03

**Median Family Income 60-70%**

0112.06 0118.04

**Median Family Income 90-100%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0116.06

**Median Family Income >= 120%**

0102.09 0115.12

**JACKSON COUNTY (063), FL**

**MSA: NA**

**Middle Income**

2110.00

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Middle Income**

0008.04

**MARTIN COUNTY (085), FL**

**MSA: 38940**

**Moderate Income**

0010.00

**Middle Income**

0002.00 0009.02

**Upper Income**

0006.03 0006.06

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income 50-60%**

0110.01

**Median Family Income 90-100%**

0002.04

**Median Family Income 100-110%**

0006.05

**Median Family Income 110-120%**

0156.00



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Median Family Income >= 120%**

0067.02 0084.10 0090.10 0180.00

**OKALOOSA COUNTY (091), FL**

**MSA: 18880**

**Moderate Income**

0228.00

**Middle Income**

0206.00

**Upper Income**

0209.00 0233.03

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 80-90%**

0163.02 0167.33

**Median Family Income 90-100%**

0167.23

**Median Family Income >= 120%**

0167.32

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 50-60%**

0010.04

**Median Family Income 70-80%**

0063.00

**Median Family Income 80-90%**

0002.04 0009.03

**Median Family Income 90-100%**

0009.04

**Median Family Income 110-120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0072.02

**PASCO COUNTY (101), FL**

**MSA: 45300**

**Moderate Income**

0302.04

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income 40-50%**

0205.00

**Median Family Income 60-70%**

0266.02

**Median Family Income 70-80%**

0254.16 0269.12

**Median Family Income 80-90%**

0245.05 0252.07

**Median Family Income 90-100%**

0245.12 0267.01 0269.07 0273.19

**Median Family Income 100-110%**

0254.05 0254.13 0272.09

**Median Family Income 110-120%**

0221.00 0226.02

**Median Family Income >= 120%**

0201.05 0250.10 0268.12 0268.17 0272.07 0276.04 0281.03

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Moderate Income**

3814.02

**Middle Income**

3811.02 3821.06 3821.08

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Upper Income**

3813.00

**SANTA ROSA COUNTY (113), FL**

**MSA: 37860**

**Upper Income**

0109.00

**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Upper Income**

0020.09

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 110-120%**

0829.04

**WALTON COUNTY (131), FL**

**MSA: 18880**

**Middle Income**

9503.02

**Upper Income**

9506.03

**WASHINGTON COUNTY (133), FL**

**MSA: NA**

**Middle Income**

9701.03

**COBB COUNTY (067), GA**

**MSA: 12060**

**Median Family Income 100-110%**

0306.01

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**ADAMS COUNTY (001), IL**

**MSA: NA**

**Middle Income**

0103.00

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income 60-70%**

8292.00

**Median Family Income 100-110%**

8250.00

**Median Family Income >= 120%**

8241.06

**DEKALB COUNTY (037), IL**

**MSA: 20994**

**Low Income**

0010.02

**Middle Income**

0007.00

**DUPAGE COUNTY (043), IL**

**MSA: 16984**

**Median Family Income >= 120%**

8424.00 8426.04 8427.02

**KANE COUNTY (089), IL**

**MSA: 20994**

**Median Family Income 50-60%**

8503.01

**Median Family Income 110-120%**

8520.02

**Median Family Income >= 120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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8520.03 8522.01 8527.00 8528.06 8545.04 8548.00

**KENDALL COUNTY (093), IL**

**MSA: 20994**

**Upper Income**

8901.01

**WILL COUNTY (197), IL**

**MSA: 16984**

**Median Family Income 110-120%**

8801.05

**Median Family Income >= 120%**

8803.10 8806.01 8832.15

**DECATUR COUNTY (031), IN**

**MSA: NA**

**Upper Income**

9690.00

**ELKHART COUNTY (039), IN**

**MSA: 21140**

**Middle Income**

0003.02 0015.01

**Upper Income**

0018.02

**HAMILTON COUNTY (057), IN**

**MSA: 26900**

**Middle Income**

1104.01

**ST. JOSEPH COUNTY (141), IN**

**MSA: 43780**

**Low Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0035.00

**Middle Income**

0113.01 0113.03

**SHELBY COUNTY (145), IN**

**MSA: 26900**

**Middle Income**

7105.00

**JEFFERSON PARISH (051), LA**

**MSA: 35380**

**Upper Income**

0204.00

**CUMBERLAND COUNTY (005), ME**

**MSA: 38860**

**Moderate Income**

0030.00 0033.00

**Middle Income**

0018.00 0032.00 0173.01

**Upper Income**

0173.03

**KENNEBEC COUNTY (011), ME**

**MSA: NA**

**Middle Income**

0101.00 0102.00 0103.00 0200.00 0230.01 0241.01 0241.02 0242.00

**Upper Income**

0108.01 0140.00 0250.00

**OXFORD COUNTY (017), ME**

**MSA: NA**

**Middle Income**

9662.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**SOMERSET COUNTY (025), ME**

**MSA: NA**

**Middle Income**

9658.00 9660.00

**YORK COUNTY (031), ME**

**MSA: 38860**

**Low Income**

0252.02

**Moderate Income**

0052.00 0302.01

**Middle Income**

0061.01 0245.00 0302.03 0303.00

**Upper Income**

0370.00

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income 40-50%**

8059.08

**BARNSTABLE COUNTY (001), MA**

**MSA: 12700**

**Middle Income**

0115.00 0147.00

**Upper Income**

0149.00

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Low Income**

9001.00 9002.00

**Moderate Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

---

9004.00 9214.00

**Middle Income**

9007.00 9141.00 9231.00 9353.00

**Upper Income**

9008.00 9251.00

**BRISTOL COUNTY (005), MA**

**MSA: 39300**

**Median Family Income 40-50%**

6420.00

**Median Family Income 50-60%**

6419.00

**Median Family Income 70-80%**

6424.00

**Median Family Income 80-90%**

6408.00 6442.00

**Median Family Income 90-100%**

6531.01

**Median Family Income 100-110%**

6425.00

**Median Family Income >= 120%**

6001.00 6171.02 6322.00

**ESSEX COUNTY (009), MA**

**MSA: 15764**

**Median Family Income 30-40%**

2043.00 2501.00 2510.00 2515.00

**Median Family Income 40-50%**

2215.00 2517.00 2524.00 2601.00

**Median Family Income 50-60%**

2107.00 2173.00 2607.00



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

---

**Median Family Income 60-70%**

2059.00 2523.00 2525.01 2609.00

**Median Family Income 70-80%**

2521.01 2531.00 2611.02

**Median Family Income 80-90%**

2045.00 2104.00 2114.01 2232.00 2522.01 2525.02

**Median Family Income 90-100%**

2112.00 2114.02 2171.00 2175.00 2219.01 2526.01 2532.02 2604.01 2671.02

**Median Family Income 100-110%**

2084.00 2532.01 2604.02

**Median Family Income 110-120%**

2221.00 2521.02 2526.02 2701.00

**Median Family Income >= 120%**

2091.00 2121.00 2532.03 2532.04 2543.01 2682.00

**NORFOLK COUNTY (021), MA**

**MSA: 14454**

**Median Family Income 90-100%**

4223.02

**Median Family Income 100-110%**

4132.00 4151.02 4171.00 4173.00 4182.00

**Median Family Income 110-120%**

4131.00 4191.00

**Median Family Income >= 120%**

4001.00 4004.00 4005.00 4031.00 4035.00 4043.02 4044.00 4123.00 4196.00 4223.01 4231.00

4401.00 4412.02

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Median Family Income 70-80%**

5102.00 5423.00

**Median Family Income 80-90%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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5401.01

**Median Family Income 110-120%**

5041.01 5304.00

**Median Family Income >= 120%**

5061.02

**SUFFOLK COUNTY (025), MA**

**MSA: 14454**

**Median Family Income 30-40%**

0503.00

**Median Family Income 40-50%**

0913.00 1604.00

**Median Family Income 50-60%**

0008.02 0408.01

**Median Family Income 60-70%**

0509.01

**Median Family Income 70-80%**

0512.00 1703.00

**Median Family Income 100-110%**

1304.02

**Median Family Income 110-120%**

0605.01 1301.00

**Median Family Income >= 120%**

0107.01 0107.02 0202.00 0203.01 0203.03 0303.00 0305.00 0406.00 0606.00 0612.00 0701.01

0703.00 0705.00

**Median Family Income Not Known**

9812.02

**WORCESTER COUNTY (027), MA**

**MSA: 49340**

**Median Family Income 40-50%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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7072.00 7318.00

**Median Family Income 50-60%**

7071.00 7542.00 7543.00

**Median Family Income 60-70%**

7073.00 7075.00 7096.00

**Median Family Income 70-80%**

7328.01 7551.00

**Median Family Income 100-110%**

7095.02 7161.00 7365.00 7392.00

**Median Family Income 110-120%**

7521.00 7552.00

**Median Family Income >= 120%**

7095.01 7151.00 7401.01 7401.02 7442.00 7491.00 7614.00

**Median Family Income Not Known**

7317.00

**BERRIEN COUNTY (021), MI**

**MSA: 35660**

**Upper Income**

0014.00

**JACKSON COUNTY (075), MI**

**MSA: 27100**

**Moderate Income**

0001.00

**KALAMAZOO COUNTY (077), MI**

**MSA: 28020**

**Upper Income**

0012.00 0030.03

**MECOSTA COUNTY (107), MI**

**MSA: NA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Upper Income**

9606.00

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income 30-40%**

1331.00 1724.00

**Median Family Income 60-70%**

1618.00

**Median Family Income 70-80%**

1401.00

**Median Family Income 80-90%**

1673.00

**Median Family Income >= 120%**

1660.00 1980.00

**WASHTENAW COUNTY (161), MI**

**MSA: 11460**

**Low Income**

4105.00

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income 30-40%**

5175.00

**Median Family Income 100-110%**

5554.00

**Median Family Income >= 120%**

5641.00

**BOONE COUNTY (019), MO**

**MSA: 17860**

**Upper Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0011.03

**BUTLER COUNTY (023), MO**

**MSA: NA**

**Middle Income**

9503.00

**CAPE GIRARDEAU COUNTY (031), MO**

**MSA: 16020**

**Upper Income**

8812.00

**GREENE COUNTY (077), MO**

**MSA: 44180**

**Middle Income**

0028.00 0048.02

**TANEY COUNTY (213), MO**

**MSA: NA**

**Middle Income**

4803.01

**BELKNAP COUNTY (001), NH**

**MSA: NA**

**Moderate Income**

9659.00

**Middle Income**

9662.00 9664.02 9665.00

**CARROLL COUNTY (003), NH**

**MSA: NA**

**Middle Income**

9556.00 9559.00 9561.00

**CHESHIRE COUNTY (005), NH**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**MSA: NA**

**Middle Income**

9707.00

**HILLSBOROUGH COUNTY (011), NH**

**MSA: 31700**

**Moderate Income**

0111.02 2004.00

**Middle Income**

0102.00 0122.00

**Upper Income**

0103.01 0121.00 0123.00 0131.00 0171.00

**MERRIMACK COUNTY (013), NH**

**MSA: NA**

**Middle Income**

0329.00 0350.00

**Upper Income**

0340.00

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Middle Income**

0570.00 1003.01 1011.00 1051.00 1074.00

**Upper Income**

0036.02 1061.01 1061.02

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income >= 120%**

0351.00

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Median Family Income >= 120%**

0209.02

**MERCER COUNTY (021), NJ**

**MSA: 45940**

**Low Income**

0002.00

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 90-100%**

0094.00

**Median Family Income 100-110%**

0006.06

**Median Family Income 110-120%**

0006.03

**Median Family Income >= 120%**

0085.02

**MORRIS COUNTY (027), NJ**

**MSA: 35084**

**Moderate Income**

0417.06

**Middle Income**

0404.00 0416.03

**Upper Income**

0410.00 0419.01 0446.01

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Middle Income**

0534.03

**Upper Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0521.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Middle Income**

3726.00 3730.00 3747.00

**Upper Income**

3731.00

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Upper Income**

0135.08

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Low Income**

0139.00

**Moderate Income**

0017.00

**Middle Income**

0126.00 0142.00 0143.01 0144.00

**Upper Income**

0132.02

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Moderate Income**

0413.00 0414.00

**Middle Income**

0404.00 0415.00

**CHAUTAUQUA COUNTY (013), NY**

**MSA: NA**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

---

**Middle Income**

0351.00

**CHEMUNG COUNTY (015), NY**

**MSA: 21300**

**Low Income**

0007.00

**Middle Income**

0104.00 0105.00 0106.00 0111.00

**Upper Income**

0103.00

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 40-50%**

0091.15

**Median Family Income 70-80%**

0107.00

**Median Family Income 90-100%**

0093.01

**Median Family Income 100-110%**

0050.00 0080.02 0132.01

**Median Family Income >= 120%**

0090.09 0096.00 0173.00

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Middle Income**

9511.00 9514.00

**HERKIMER COUNTY (043), NY**

**MSA: 46540**

**Moderate Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0104.00 0111.00

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Middle Income**

0602.00

**LIVINGSTON COUNTY (051), NY**

**MSA: 40380**

**Moderate Income**

0309.00

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Upper Income**

0301.03 0309.00

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 20-30%**

0023.00 0094.00 0096.03

**Median Family Income 30-40%**

0093.02

**Median Family Income 40-50%**

0047.01

**Median Family Income 60-70%**

0083.01

**Median Family Income 70-80%**

0038.05

**Median Family Income 80-90%**

0104.00 0131.04 0136.01 0141.02

**Median Family Income 90-100%**

0077.00 0086.00 0139.01 0140.04

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Median Family Income 100-110%**

0145.05

**Median Family Income 110-120%**

0106.02 0141.04

**Median Family Income >= 120%**

0124.01

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income 110-120%**

5197.02

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income >= 120%**

0138.00 0161.00 0185.00

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**Low Income**

0201.02 0211.01

**Moderate Income**

0213.02 0225.00 0234.00

**Middle Income**

0228.00 0232.00 0242.00 0252.00

**Upper Income**

0230.00 0240.00 0250.02 0253.00 0262.00

**Income Not Known**

9800.02

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Moderate Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0061.01

**Middle Income**

0048.00 0111.01 0124.00 0144.00

**Upper Income**

0032.00 0103.22 0131.00 0150.00 0151.00 0163.00

**Income Not Known**

0043.01 0061.02

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Moderate Income**

0511.00

**Middle Income**

0502.02 0503.02 0515.00

**Upper Income**

0501.01

**ORANGE COUNTY (071), NY**

**MSA: 39100**

**Middle Income**

0141.02

**ORLEANS COUNTY (073), NY**

**MSA: 40380**

**Moderate Income**

0407.00

**Middle Income**

0403.00

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**Middle Income**

0517.01

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: NORTHERN BANK & TRUST CO.**

---

**Respondent ID: 0000018266**

**Agency: FDIC - 3**

**RICHMOND COUNTY (085), NY**

**MSA: 35614**

**Middle Income**

0173.00

**Upper Income**

0122.00 0156.03 0170.05 0201.00 0226.00 0277.02

**Income Not Known**

0228.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Upper Income**

0113.02

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Middle Income**

0622.00 0624.06

**Upper Income**

0625.08

**SCHUYLER COUNTY (097), NY**

**MSA: NA**

**Middle Income**

9504.00

**SENECA COUNTY (099), NY**

**MSA: NA**

**Middle Income**

9504.00

**STEUBEN COUNTY (101), NY**

**MSA: NA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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**Middle Income**

9611.00

**Upper Income**

9623.00 9627.00

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income >= 120%**

0108.04 0128.02

**YATES COUNTY (123), NY**

**MSA: 40380**

**Middle Income**

1505.00

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income 50-60%**

0040.00

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income 40-50%**

0524.06 0545.00

**Median Family Income 60-70%**

0527.01

**Median Family Income 70-80%**

0527.05

**Median Family Income 80-90%**

0541.13

**Median Family Income 90-100%**

0537.16

**Median Family Income >= 120%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: NORTHERN BANK & TRUST CO.**

---

**Respondent ID: 0000018266**

**Agency: FDIC - 3**

0536.01 0536.07

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income 70-80%**

1545.01 1881.07

**Median Family Income 90-100%**

1742.05

**Median Family Income Not Known**

1131.01

**FRANKLIN COUNTY (049), OH**

**MSA: 18140**

**Median Family Income 100-110%**

0101.00

**LAKE COUNTY (085), OH**

**MSA: 17460**

**Moderate Income**

2045.00

**PORTAGE COUNTY (133), OH**

**MSA: 10420**

**Middle Income**

6004.03

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income 80-90%**

5644.00

**BERKS COUNTY (011), PA**

**MSA: 39740**

**Middle Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000018266**

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

**Agency: FDIC - 3**

**Institution: NORTHERN BANK & TRUST CO.**

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0133.02

**BRADFORD COUNTY (015), PA**

**MSA: NA**

**Middle Income**

9503.00 9507.00

**Upper Income**

9505.00

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 90-100%**

1064.02

**CHESTER COUNTY (029), PA**

**MSA: 33874**

**Median Family Income 110-120%**

3015.00

**MCKEAN COUNTY (083), PA**

**MSA: NA**

**Low Income**

4202.00

**MONTGOMERY COUNTY (091), PA**

**MSA: 33874**

**Median Family Income 60-70%**

2080.00

**Median Family Income 70-80%**

2092.01

**Median Family Income 80-90%**

2004.02

**Median Family Income 90-100%**

2041.01



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**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income 60-70%**

0147.00

**Median Family Income 80-90%**

0009.01 0040.01

**Median Family Income >= 120%**

0004.02 0005.00 0006.00 0007.00 0009.02 0018.00 0019.00 0028.02 0125.00 0367.00

**SUSQUEHANNA COUNTY (115), PA**

**MSA: NA**

**Middle Income**

0322.00

**TIOGA COUNTY (117), PA**

**MSA: NA**

**Middle Income**

9506.00

**WESTMORELAND COUNTY (129), PA**

**MSA: 38300**

**Moderate Income**

8030.00

**KENT COUNTY (003), RI**

**MSA: 39300**

**Middle Income**

0218.00

**PROVIDENCE COUNTY (007), RI**

**MSA: 39300**

**Median Family Income 30-40%**

0006.00

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**Median Family Income 50-60%**

0001.01 0025.00

**Median Family Income 80-90%**

0029.00 0119.01 0137.01 0163.00

**Median Family Income 90-100%**

0118.00 0121.03 0137.02

**Median Family Income 100-110%**

0124.01

**Median Family Income 110-120%**

0123.00 0135.00 0139.00 0142.00 0144.00

**Median Family Income >= 120%**

0114.01 0116.00 0122.00 0132.02

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 60-70%**

0104.01

**RUTHERFORD COUNTY (149), TN**

**MSA: 34980**

**Moderate Income**

0414.02

**SUMNER COUNTY (165), TN**

**MSA: 34980**

**Moderate Income**

0211.05

**HAYS COUNTY (209), TX**

**MSA: 12420**

**Middle Income**

0102.00

**BENNINGTON COUNTY (003), VT**

**2020 Institution Disclosure Statement - Table 6**

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**Respondent ID: 0000018266**

**Agency: FDIC - 3**

**MSA: NA**

**Moderate Income**

9712.00

**Middle Income**

9709.00

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Middle Income**

0026.01

**ALBEMARLE COUNTY (003), VA**

**MSA: 16820**

**Middle Income**

0108.00

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Upper Income**

1010.11

**FLUVANNA COUNTY (065), VA**

**MSA: 16820**

**Middle Income**

0201.02

**GOOCHLAND COUNTY (075), VA**

**MSA: 40060**

**Middle Income**

4004.00

**GREENE COUNTY (079), VA**

**MSA: 16820**

**Middle Income**

**2020 Institution Disclosure Statement - Table 6**

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---

**Respondent ID: 0000018266**

**Agency: FDIC - 3**

0302.00

**HANOVER COUNTY (085), VA**

**MSA: 40060**

**Middle Income**

3204.00

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Moderate Income**

2004.10

**Middle Income**

2001.12 2001.27 2009.06

**Upper Income**

2001.19 2001.21 2002.01

**ORANGE COUNTY (137), VA**

**MSA: NA**

**Moderate Income**

1102.00

**POWHATAN COUNTY (145), VA**

**MSA: 40060**

**Middle Income**

5002.00

**HARRISONBURG CITY (660), VA**

**MSA: 25500**

**Moderate Income**

0002.05

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Moderate Income**

**2020 Institution Disclosure Statement - Table 6**

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**Respondent ID: 0000018266**

**Agency: FDIC - 3**

0305.00

**STAUNTON CITY (790), VA**

**MSA: 44420**

**Middle Income**

0006.00

**2020 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000018266**

**Institution: NORTHERN BANK & TRUST CO.**

**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	754	754	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	1	1	0	0.00%
<b>Total</b>	<b>757</b>	<b>757</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.