

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)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	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	1	250	1	495	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	1	200	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	180	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	1	100	3	630	2	995	1	200	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)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0001										
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	100	0	0	0	0	1	100	0	0
Median Family Income 60-70%	1	20	0	0	1	850	2	870	0	0
Median Family Income 70-80%	2	117	4	710	1	750	1	46	0	0
Median Family Income 80-90%	1	100	0	0	2	972	1	100	0	0
Median Family Income 90-100%	44	1,862	4	708	1	495	2	358	0	0
Median Family Income 100-110%	2	100	0	0	2	777	1	50	0	0
Median Family Income 110-120%	2	120	0	0	0	0	1	20	0	0
Median Family Income >= 120%	4	135	5	883	13	7,496	11	4,525	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	57	2,554	13	2,301	20	11,340	20	6,069	0	0

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State: MASSACHUSETTS (25)

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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)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	235	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	485	1	500	0	0	0	0

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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)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	1	543	1	543	0	0
Median Family Income >= 120%	0	0	2	500	1	500	1	250	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	750	2	1,043	2	793	0	0

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Small Business Loans - Originations

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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)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	400	1	400	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	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	57	2,554	13	2,301	20	11,340	20	6,069	0	0
TOTAL OUTSIDE AA IN STATE	1	100	8	1,865	6	2,938	4	1,393	0	0
STATE TOTAL	58	2,654	21	4,166	26	14,278	24	7,462	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)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	420	1	420	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	420	1	420	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	420	1	420	0	0
STATE TOTAL	0	0	0	0	1	420	1	420	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)
CUYAHOGA COUNTY (035), OH										
MSA 17410										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	686	1	686	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	686	1	686	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	686	1	686	0	0
STATE TOTAL	0	0	0	0	1	686	1	686	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)
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	720	1	720	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	720	1	720	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	720	1	720	0	0
STATE TOTAL	0	0	0	0	1	720	1	720	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)
MADISON COUNTY (113), TN										
MSA 27180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	469	1	469	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	469	1	469	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	469	1	469	0	0
STATE TOTAL	0	0	0	0	1	469	1	469	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	57	2,554	13	2,301	20	11,340	20	6,069	0	0
TOTAL OUTSIDE AA	1	100	8	1,865	10	5,233	8	3,688	0	0
TOTAL INSIDE & OUTSIDE	58	2,654	21	4,166	30	16,573	28	9,757	0	0

2024 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	90	16,195	20	6,069	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: NORTHERN BANK & TRUST CO.

Respondent ID: 0000018266
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	13,114	0	0
Purchased	0	0	0	0
Total	6	13,114	0	0
Consortium/Third Party Loans (optional)				

2024 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.

ASSESSMENT AREA - 0001

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

3883.00*

Median Family Income 20-30%

3119.00*

Median Family Income 30-40%

3101.02* 3104.00* 3124.00* 3418.00* 3419.04* 3831.01* 3831.02*

Median Family Income 40-50%

3107.00* 3111.00* 3112.00* 3120.00* 3121.00* 3422.01* 3501.08* 3507.02* 3524.00* 3527.00* 3834.01*

Median Family Income 50-60%

3101.01* 3103.00* 3106.01* 3113.00* 3118.00* 3122.00* 3213.01* 3397.00* 3424.02* 3425.01* 3426.00*
3501.09* 3549.02* 3685.00* 3687.00* 3689.02

Median Family Income 60-70%

3106.02* 3116.00* 3117.00* 3336.01 3412.00* 3414.00* 3415.00* 3421.01* 3423.02* 3514.04* 3515.00*
3522.00* 3526.00* 3683.00*

Median Family Income 70-80%

3102.00* 3105.00* 3114.00* 3123.00* 3141.02* 3212.00* 3333.00 3336.02 3364.04* 3393.00* 3398.03*
3399.00* 3417.00* 3421.02* 3422.02* 3423.01* 3424.01* 3514.03* 3539.00* 3563.00* 3688.00* 3703.02
3704.03* 3832.00* 3834.02* 3835.01*

Median Family Income 80-90%

3001.00* 3011.01* 3141.01* 3142.00 3143.01* 3154.01* 3173.02* 3211.00* 3215.00 3271.02* 3302.02*
3332.00* 3335.02 3353.01* 3395.00* 3398.02* 3400.00* 3411.02* 3416.00* 3419.01* 3501.05* 3501.06*
3501.07* 3502.01* 3513.00* 3525.00* 3546.01* 3686.00* 3840.03*

Median Family Income 90-100%

3011.02* 3125.01* 3125.02* 3131.02 3154.02* 3162.02* 3163.00* 3165.00* 3214.00* 3216.00* 3224.00*
3251.02* 3331.00 3334.00 3351.00* 3373.00* 3401.00* 3413.02* 3419.03* 3502.02* 3504.00* 3512.04*
3528.00* 3530.00* 3531.01* 3531.02* 3701.01 3703.01* 3732.00* 3835.02* 3836.00* 3882.00*

2024 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 100-110%

3115.00* 3143.02* 3151.00* 3154.03* 3155.00* 3161.01* 3162.01* 3164.00* 3171.01* 3173.01* 3213.02*
3223.00* 3241.01* 3271.03* 3322.01* 3322.02 3335.01* 3352.00* 3364.02* 3413.01 3512.03* 3523.00*
3594.00* 3641.02* 3682.00 3689.01* 3691.00* 3825.00* 3826.01* 3833.00* 3837.00* 3839.04* 3851.02*
3852.01*

Median Family Income 110-120%

3152.00* 3161.02* 3171.02* 3222.00* 3271.01* 3311.01* 3311.02* 3324.01* 3324.02 3341.00* 3353.02*
3361.00* 3371.02* 3372.02 3396.00* 3503.00* 3538.00* 3543.00* 3566.01* 3577.00* 3681.01* 3684.00*
3701.04* 3702.01* 3702.02* 3839.03* 3840.04*

Median Family Income >= 120%

3131.01* 3171.03* 3172.01* 3172.02* 3172.03* 3181.00 3182.00* 3183.00* 3184.00 3201.02* 3201.05*
3201.06* 3201.07* 3221.00* 3231.01* 3231.02* 3241.02* 3251.01* 3261.01* 3261.02* 3281.00* 3301.01*
3301.02* 3302.01* 3312.00* 3313.00* 3321.00 3323.00 3342.00 3343.00 3344.00* 3354.00 3362.01*
3362.02* 3363.00* 3371.01* 3372.01 3381.00 3382.00 3383.00* 3384.00* 3385.00* 3391.01 3391.02*
3392.00* 3394.00* 3411.01* 3505.00* 3506.00* 3507.01* 3508.00* 3509.00* 3510.01* 3510.02* 3511.01*
3521.01* 3521.02* 3529.00* 3532.00* 3533.00* 3536.00* 3537.00* 3540.00* 3541.00* 3542.00* 3544.00*
3545.00* 3546.02* 3547.00* 3548.00* 3549.01* 3550.00* 3561.00* 3564.00* 3565.00* 3566.02* 3567.01*
3567.03* 3567.04 3571.00* 3572.00 3573.00* 3574.00* 3575.00* 3576.00* 3578.00* 3581.00* 3583.00*
3584.00* 3585.00 3586.00 3587.00* 3591.00* 3593.03* 3603.00* 3611.00* 3612.00* 3613.00* 3621.00*
3631.03* 3631.04 3631.05* 3631.06* 3632.01* 3632.02* 3641.01 3651.00* 3652.01* 3652.02 3661.00*
3662.01* 3662.02* 3671.00* 3672.00* 3681.02* 3701.03* 3704.01* 3704.02* 3731.00* 3733.00* 3734.00*
3735.00* 3736.00* 3737.00* 3738.00* 3739.01* 3739.02* 3740.00* 3741.00* 3742.00* 3743.00* 3744.00*
3745.00* 3746.00* 3747.00* 3748.00* 3821.00* 3822.00* 3823.00* 3824.00* 3826.02* 3838.00* 3839.02*
3851.01* 3852.03* 3852.04* 3861.00* 3871.00* 3872.01* 3872.02* 3881.00*

Median Family Income Not Known

3364.03* 3398.04* 3425.02* 3511.02* 3593.01* 3593.02* 3690.00* 9800.00*

OUTSIDE ASSESSMENT AREA

ESSEX COUNTY (009), MA

MSA: 15764

2024 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 30-40%

2516.00

Median Family Income 90-100%

2104.02 2211.00

Median Family Income 100-110%

2151.02

Median Family Income >= 120%

2091.00 2544.01

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 70-80%

4223.03

Median Family Income 80-90%

4171.00

Median Family Income >= 120%

4061.02

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 110-120%

0303.01 0408.01

Median Family Income >= 120%

0201.01 0303.02 1303.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 40-50%

7325.00

LIVINGSTON COUNTY (093), MI

MSA: 47664

Moderate Income

2024 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

7223.00

CUYAHOGA COUNTY (035), OH

MSA: 17410

Median Family Income 80-90%

1742.05

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9028.00

MADISON COUNTY (113), TN

MSA: 27180

Upper Income

0014.02

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000018266

Institution: NORTHERN BANK & TRUST CO.

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	54	54	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%
Total	57	57	0	0.00%

Footnote:

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

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