

Loans by County

Respondent ID: 0000028513

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK

State: IOWA (19)

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>JOHNSON COUNTY (103), IA</b>										
<b>MSA 26980</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	168	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	168	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	0	0	1	168	0	0	0	0	0	0
STATE TOTAL	0	0	1	168	0	0	0	0	0	0

Loans by County

Respondent ID: 0000028513

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK

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>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000028513

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK

State: WISCONSIN (55)

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>DANE COUNTY (025), WI</b>										
<b>MSA 31540</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%	1	94	1	150	0	0	1	150	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	94	1	150	0	0	1	150	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK

State: WISCONSIN (55)

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>MILWAUKEE COUNTY (079), WI</b>										
<b>MSA 33340</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	41	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	27	1	230	0	0	2	27	0	0
Median Family Income 30-40%	3	169	0	0	0	0	2	69	0	0
Median Family Income 40-50%	4	255	2	373	5	2,128	6	1,242	0	0
Median Family Income 50-60%	0	0	0	0	1	491	1	491	0	0
Median Family Income 60-70%	6	154	3	646	1	390	8	595	0	0
Median Family Income 70-80%	8	178	2	338	3	956	8	631	0	0
Median Family Income 80-90%	4	274	2	244	3	1,831	4	557	0	0
Median Family Income 90-100%	14	562	4	726	6	2,411	1	4	0	0
Median Family Income 100-110%	9	447	0	0	1	500	7	820	0	0
Median Family Income 110-120%	6	192	1	161	0	0	5	227	0	0
Median Family Income >= 120%	39	1,022	8	1,470	4	2,359	35	1,274	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	96	3,321	23	4,188	24	11,066	79	5,937	0	0
<b>ONEIDA COUNTY (085), WI</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	34	0	0	0	0	1	34	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	34	0	0	0	0	1	34	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK

State: WISCONSIN (55)

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>OZAUKEE COUNTY (089), WI</b>										
<b>MSA 33340</b>										
<b>Inside AA 0002</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	250	3	1,044	0	0	0	0
Upper Income	3	43	0	0	1	750	3	43	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	43	1	250	4	1,794	3	43	0	0
<b>PORTAGE COUNTY (097), WI</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	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	0	0
<b>RACINE COUNTY (101), WI</b>										
<b>MSA 39540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	80	0	0	0	0	2	80	0	0
Middle Income	3	116	0	0	2	891	2	66	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	5	196	0	0	2	891	4	146	0	0

Loans by County

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Small Business Loans - Originations

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Institution: WATERSTONE BANK

State: WISCONSIN (55)

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>WALWORTH COUNTY (127), WI</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	78	0	0	1	615	1	615	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	1	615	1	615	0	0
<b>WASHINGTON COUNTY (131), WI</b>										
<b>MSA 33340</b>										
<b>Inside AA 0002</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	10	2	365	2	1,076	3	1,036	0	0
Upper Income	4	66	1	225	1	300	5	291	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	76	3	590	3	1,376	8	1,327	0	0
<b>WAUKESHA COUNTY (133), WI</b>										
<b>MSA 33340</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	200	0	0	0	0	1	100	0	0
Middle Income	19	789	3	520	12	6,685	17	1,178	0	0
Upper Income	39	1,037	11	1,666	18	10,466	39	3,381	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	60	2,026	14	2,186	30	17,151	57	4,659	0	0
TOTAL INSIDE AA IN STATE	164	5,466	41	7,214	61	31,387	147	11,966	0	0

Loans by County

Small Business Loans - Originations

Institution: WATERSTONE BANK

Respondent ID: 0000028513

Agency: FDIC - 3

State: WISCONSIN (55)

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	9	408	1	150	3	1,506	8	951	0	0
STATE TOTAL	173	5,874	42	7,364	64	32,893	155	12,917	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	164	5,466	41	7,214	61	31,387	147	11,966	0	0
TOTAL OUTSIDE AA	10	429	2	318	3	1,506	9	972	0	0
TOTAL INSIDE & OUTSIDE	174	5,895	43	7,532	64	32,893	156	12,938	0	0

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

**Respondent ID: 0000028513**  
**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)
WI - MILWAUKEE COUNTY (079) - MSA 33340	143	18,575	79	5,937	0	0
WI - OZAUKEE COUNTY (089) - MSA 33340	8	2,087	3	43	0	0
WI - WASHINGTON COUNTY (131) - MSA 33340	11	2,042	8	1,327	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	104	21,363	57	4,659	0	0



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

PAGE: 1 OF 1

**Respondent ID: 0000028513**  
**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	101	127,041	0	0
Purchased	0	0	0	0
Total	101	127,041	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000028513**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: WATERSTONE BANK**

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**ASSESSMENT AREA - 0002**

**MILWAUKEE COUNTY (079), WI**

**MSA: 33340**

**Median Family Income 10-20%**

0146.00\* 0147.00\* 1868.00

**Median Family Income 20-30%**

0064.00\* 0065.00\* 0069.00\* 0088.00\* 0089.00\* 0090.00\* 0134.00\* 0141.00\* 0149.00 0166.00\* 1857.00\*  
1861.00 1866.00\*

**Median Family Income 30-40%**

0001.01 0002.01 0012.00\* 0015.00\* 0018.00\* 0021.00\* 0024.00\* 0026.00\* 0029.00\* 0040.00\* 0042.00\*  
0045.00\* 0062.00\* 0066.00\* 0067.00\* 0068.00\* 0070.00\* 0081.00\* 0084.00\* 0085.00\* 0087.00\* 0096.00\*  
0098.00\* 0106.00\* 0122.00\* 0123.00\* 0135.00\* 0136.00\* 0137.00\* 0157.00\* 0158.00\* 0159.00\* 0160.00\*  
0163.00\* 0164.00\* 0167.00 0168.00\* 0169.00\* 0174.00\* 0175.00\* 0187.00\* 1855.00\* 1862.00\* 1864.00\*

**Median Family Income 40-50%**

0001.02 0003.02 0005.02\* 0009.00\* 0010.00 0011.00\* 0014.00\* 0016.00\* 0020.00\* 0023.00\* 0025.00\*  
0028.00\* 0036.00 0038.00\* 0039.00\* 0043.00\* 0044.00 0046.00\* 0047.00\* 0048.00\* 0060.00\* 0063.00\*  
0086.00\* 0091.00 0092.00\* 0099.00\* 0133.00\* 0148.00\* 0162.00\* 0165.00\* 0170.00\* 0173.00\* 0176.00\*  
0186.00\* 0188.00\* 1854.00\* 1856.00\* 1860.00\* 1865.00

**Median Family Income 50-60%**

0004.00\* 0013.00\* 0017.00\* 0027.00\* 0032.00\* 0034.00\* 0041.00\* 0051.00 0061.00\* 0071.00\* 0080.00\*  
0124.00\* 0161.00\* 0171.00\* 0200.00\* 0201.00\* 0204.00\* 0205.00\* 0213.00\* 0214.00\* 1802.00\* 1858.00\*  
1859.00\*

**Median Family Income 60-70%**

0005.01\* 0006.00 0019.00\* 0033.00 0037.00\* 0050.00\* 0059.00 0130.00\* 0172.00\* 0203.00\* 0216.00\*  
1002.00 1004.00\* 1005.00 1009.00 1101.00\* 1202.02\* 1706.00 1803.00\*

**Median Family Income 70-80%**

0007.00 0008.00 0022.00\* 0031.00 0049.00\* 0053.00 0072.00\* 0079.00\* 0110.00\* 0126.00\* 0129.00  
0179.00 0191.00\* 0192.00 0198.00\* 0199.00\* 0202.00\* 1001.00\* 1003.00 1006.00 1015.00\* 1202.03  
1707.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000028513**

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

**Agency: FDIC - 3**

**Institution: WATERSTONE BANK**

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**Median Family Income 80-90%**

0003.03\* 0030.00 0073.00\* 0093.00\* 0097.00\* 0185.00\* 0189.00 0190.00\* 0194.00 0206.00\* 0209.00\*  
0211.00\* 0212.00 0215.00\* 0218.00\* 0501.02\* 1014.00 1016.00\* 1202.01\* 1203.00\* 1205.02 1602.04\*  
1702.00\* 1703.00 1705.00\* 1851.00\*

**Median Family Income 90-100%**

0002.02\* 0035.00\* 0052.00\* 0054.00 0077.00\* 0078.00 0094.00\* 0127.00\* 0128.00\* 0180.00 0183.00\*  
0193.00\* 0196.00\* 0197.00\* 0207.00\* 0210.00\* 0217.00 0602.00 0804.00\* 1007.00 1011.00\* 1017.00\*  
1204.00 1503.04 1602.02\* 1801.00\* 1804.00\* 1805.00 1852.00

**Median Family Income 100-110%**

0057.00\* 0058.00\* 0095.00\* 0107.00\* 0125.00 0144.00\* 0181.00\* 0184.00\* 0195.00\* 0208.00\* 0501.01\*  
0903.00 0906.00 1008.00\* 1010.00\* 1012.00\* 1013.00\* 1018.00\* 1205.01 1402.01 1601.00 1704.00\*

**Median Family Income 110-120%**

0003.01\* 0003.04\* 0055.00\* 0108.00\* 0111.00\* 0113.00 0802.00\* 0909.00\* 0914.00\* 1201.01\* 1201.02  
1402.02 1602.03 1701.00

**Median Family Income >= 120%**

0056.00 0074.00\* 0075.00\* 0076.00\* 0112.00\* 0114.00\* 0143.00 0182.00\* 0301.00\* 0351.00\* 0352.00  
0401.00 0601.01\* 0601.02\* 0701.00\* 0702.00\* 0703.00\* 0801.00\* 0803.00\* 0901.00 0902.00 0907.00  
0908.00 0910.00 0911.00 0912.00 0913.00 1301.00 1302.00 1401.00\* 1501.00 1503.01 1503.03  
1603.00\* 1853.00 1863.00 1869.00\* 1870.00\* 1872.00 1873.00\* 1874.00

**Median Family Income Not Known**

9800.00\* 9900.00\*

**OZAUKEE COUNTY (089), WI**

**MSA: 33340**

**Middle Income**

6101.01\* 6101.02\* 6201.00 6301.00\* 6302.01\* 6302.02\* 6401.00\* 6601.00\*

**Upper Income**

6402.00\* 6501.01\* 6501.02\* 6502.00\* 6503.00\* 6602.01\* 6602.02 6603.01\* 6603.03 6603.04

**Income Not Known**

9900.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000028513**

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

**Agency: FDIC - 3**

**Institution: WATERSTONE BANK**

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**WASHINGTON COUNTY (131), WI**

**MSA: 33340**

**Middle Income**

4001.02\* 4001.03\* 4001.04\* 4101.00\* 4201.03\* 4201.04\* 4201.05\* 4201.06\* 4202.00\* 4203.00\* 4204.01\*  
4204.02 4301.00\* 4401.03\* 4401.04\* 4401.05\* 4402.00\* 4501.03\* 4501.06\* 4702.03

**Upper Income**

4401.06\* 4501.04\* 4501.05\* 4601.01\* 4601.02 4701.00 4702.02 4702.04\*

**WAUKESHA COUNTY (133), WI**

**MSA: 33340**

**Moderate Income**

2023.02 2026.00\* 2031.03\*

**Middle Income**

2001.01\* 2001.02\* 2001.03\* 2002.02 2006.00\* 2014.02\* 2022.02\* 2024.00\* 2025.00 2027.00 2028.00  
2029.01 2029.02 2030.00 2031.02\* 2033.06 2034.04 2036.01 2040.03\* 2043.02

**Upper Income**

2002.01\* 2003.00 2004.00 2005.00 2007.00 2008.01 2008.03\* 2008.04 2009.01 2009.02 2010.00  
2011.01\* 2011.02\* 2012.01 2012.02 2012.03 2013.00 2014.03 2014.04 2015.03 2015.04\* 2015.05\*  
2015.06 2016.00\* 2017.01\* 2017.03\* 2017.04\* 2018.00\* 2019.00 2020.01 2020.02 2021.01\* 2021.02\*  
2021.03 2022.01\* 2023.01 2031.01\* 2032.00 2033.03\* 2033.04 2033.05 2034.02\* 2034.03\* 2034.05\*  
2034.06\* 2035.00 2036.02\* 2037.02 2037.03\* 2037.04 2038.02\* 2038.03\* 2038.04 2039.01\* 2039.02\*  
2040.02\* 2040.04\* 2041.00\* 2042.00 2043.01 2044.00\* 2045.01\* 2045.02\*

**OUTSIDE ASSESSMENT AREA**

**JOHNSON COUNTY (103), IA**

**MSA: 26980**

**Middle Income**

0103.01

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income >= 120%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: WATERSTONE BANK**

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**Respondent ID: 0000028513**

**Agency: FDIC - 3**

0201.04

**DANE COUNTY (025), WI**

**MSA: 31540**

**Median Family Income 100-110%**

0116.00

**ONEIDA COUNTY (085), WI**

**MSA: NA**

**Middle Income**

9701.02

**PORTAGE COUNTY (097), WI**

**MSA: NA**

**Upper Income**

9607.01

**RACINE COUNTY (101), WI**

**MSA: 39540**

**Moderate Income**

0010.01 0017.01

**Middle Income**

0011.00 0016.01 0019.00

**WALWORTH COUNTY (127), WI**

**MSA: NA**

**Upper Income**

0010.00 0016.03

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

**Error Status Information**

**Respondent ID: 0000028513**

**Institution: WATERSTONE BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	144	144	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	431	431	0	0.00%
<b>Total</b>	<b>577</b>	<b>577</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.