

Loans by County

Respondent ID: 0000028513

Small Business Loans - Originations

Agency: FDIC - 3

Institution: WATERSTONE BANK SSB

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)
DANE COUNTY (025), WI										
MSA 31540										
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	1	150	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	150	0	0	0	0	0	0
KENOSHA COUNTY (059), WI										
MSA 29404										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	536	1	536	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	536	1	536	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)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
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%	2	200	1	112	0	0	2	212	0	0
Median Family Income 40-50%	1	75	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	3	530	1	745	1	130	0	0
Median Family Income 60-70%	0	0	1	244	2	1,018	2	762	0	0
Median Family Income 70-80%	3	82	1	135	3	1,338	7	1,555	0	0
Median Family Income 80-90%	1	50	0	0	3	1,410	1	346	0	0
Median Family Income 90-100%	5	272	1	134	2	1,679	2	999	0	0
Median Family Income 100-110%	2	135	1	225	0	0	2	135	0	0
Median Family Income 110-120%	2	75	0	0	0	0	2	75	0	0
Median Family Income >= 120%	1	100	2	448	3	1,350	1	345	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	17	989	10	1,828	14	7,540	20	4,559	0	0
OZAUKEE COUNTY (089), WI										
MSA 33340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	2	800	1	34	0	0
Upper Income	0	0	0	0	1	500	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	3	1,300	1	34	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)
RACINE COUNTY (101), WI										
MSA 39540										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,002	1	627	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	1	150	1	300	0	0	0	0
Upper Income	0	0	1	150	3	1,474	3	1,365	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	100	2	300	6	2,776	5	2,092	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
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	500	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	500	0	0	0	0
WASHINGTON COUNTY (131), WI										
MSA 33340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	1	300	2	360	0	0
Upper Income	0	0	0	0	1	300	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	60	0	0	2	600	2	360	0	0

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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)
WAUKESHA COUNTY (133), WI										
MSA 33340										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	130	0	0	2	150	0	0
Middle Income	4	293	3	425	4	2,198	2	498	0	0
Upper Income	4	240	4	696	8	5,053	7	2,352	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	553	8	1,251	12	7,251	11	3,000	0	0
TOTAL INSIDE AA IN STATE	28	1,636	18	3,079	31	16,691	34	7,953	0	0
TOTAL OUTSIDE AA IN STATE	1	100	3	450	8	3,812	6	2,628	0	0
STATE TOTAL	29	1,736	21	3,529	39	20,503	40	10,581	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	28	1,636	18	3,079	31	16,691	34	7,953	0	0
TOTAL OUTSIDE AA	1	100	3	450	8	3,812	6	2,628	0	0
TOTAL INSIDE & OUTSIDE	29	1,736	21	3,529	39	20,503	40	10,581	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: WATERSTONE BANK SSB

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	41	10,357	20	4,559	0	0
WI - OZAUKEE COUNTY (089) - MSA 33340	4	1,334	1	34	0	0
WI - WASHINGTON COUNTY (131) - MSA 33340	3	660	2	360	0	0
WI - WAUKESHA COUNTY (133) - MSA 33340	29	9,055	11	3,000	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: WATERSTONE BANK SSB

Respondent ID: 0000028513
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	57	67,657	0	0
Purchased	0	0	0	0
Total	57	67,657	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2023 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 SSB

ASSESSMENT AREA - 0001

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 10-20%

0123.00* 0135.00*

Median Family Income 20-30%

0029.00* 0064.00* 0068.00* 0070.00* 0087.00* 0091.00* 0136.00* 0137.00* 0141.00* 0165.00* 0166.00*

1857.00* 1860.00* 1861.00*

Median Family Income 30-40%

0002.01 0012.00* 0018.00* 0027.00* 0028.00* 0039.00* 0040.00* 0044.00* 0045.00* 0046.00* 0060.00*

0062.00* 0065.00* 0066.00* 0069.00* 0084.00* 0085.00* 0088.00* 0089.00* 0090.00* 0099.00* 0133.00*

0157.00* 0158.00* 0167.00* 0168.00* 0174.00* 0175.00 0176.00* 0214.00* 1854.00* 1858.00* 1862.00*

1868.00

Median Family Income 40-50%

0004.00* 0005.02* 0009.00* 0010.00 0019.00* 0020.00* 0021.00* 0023.00* 0025.00* 0026.00* 0034.00*

0041.00* 0042.00* 0048.00* 0063.00* 0067.00* 0081.00* 0096.00* 0098.00* 0106.00* 0159.00* 0160.00*

0163.00* 0164.00* 0169.00* 0170.00* 0186.00* 0187.00* 0205.00* 1855.00* 1866.00*

Median Family Income 50-60%

0003.02 0007.00* 0013.00* 0014.00* 0015.00* 0016.00* 0017.00* 0024.00 0030.00* 0031.00 0035.00*

0038.00* 0043.00* 0049.00* 0059.00* 0061.00* 0086.00* 0161.00* 0171.00* 0173.00* 0188.00* 0201.00*

0204.00* 0216.00* 1001.00* 1003.00 1705.00* 1859.00* 1865.00*

Median Family Income 60-70%

0001.02 0005.01* 0006.00* 0008.00* 0011.00* 0022.00* 0033.00* 0050.00* 0051.00 0079.00* 0092.00*

0124.00* 0126.00 0162.00* 0172.00* 0202.00* 1002.00* 1702.00*

Median Family Income 70-80%

0001.01* 0032.00* 0036.00* 0053.00* 0071.00* 0080.00* 0108.00* 0129.00* 0130.00* 0189.00* 0194.00

0199.00* 0200.00* 0203.00* 0206.00* 0212.00* 0213.00* 0218.00* 1004.00* 1009.00 1011.00* 1016.00*

1101.00 1202.01* 1202.03* 1703.00* 1706.00* 1803.00*

Median Family Income 80-90%

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Assessment Area(s) by Tract

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0003.03* 0037.00* 0052.00* 0054.00* 0058.00* 0072.00* 0073.00* 0122.00* 0190.00* 0191.00* 0192.00*
0193.00* 0198.00* 0211.00* 1006.00 1010.00* 1012.00* 1013.00* 1014.00* 1015.00* 1017.00* 1202.02*
1601.02 1707.00* 1801.00* 1804.00* 1805.00 1851.00*

Median Family Income 90-100%

0002.02* 0003.01* 0057.00* 0078.00* 0094.00* 0107.00* 0111.00* 0127.00* 0183.00* 0184.00* 0185.00*
0195.00* 0196.00* 0197.00* 0207.00* 0209.00* 0210.00* 0217.00* 0901.00* 1005.00* 1007.00 1008.00*
1203.00* 1205.01* 1205.02 1402.01 1601.01* 1602.03 1802.00* 1852.00* 1863.00*

Median Family Income 100-110%

0055.00* 0077.00* 0093.00* 0095.00* 0125.00 0128.00* 0180.00* 0501.01* 0501.04* 0801.00* 0906.00*
1018.00* 1301.00* 1602.06 1701.00 1704.00* 1853.00*

Median Family Income 110-120%

0179.00* 0181.00* 0208.00* 0215.00* 0602.00* 0804.00* 0902.00* 0903.00* 0912.00 1201.02* 1204.00*
1402.02* 1501.00* 1602.02* 1602.05*

Median Family Income >= 120%

0003.04* 0047.00* 0056.00* 0074.00* 0075.00* 0076.00* 0110.00* 0112.00* 0113.00* 0114.00* 0143.00*
0144.00* 0182.00* 0301.00* 0351.00* 0352.00* 0401.00* 0501.03* 0601.01* 0601.02* 0701.00* 0702.00*
0703.00* 0802.00* 0803.00* 0907.00* 0908.00* 0909.00* 0910.00* 0911.00* 0913.00 0914.00* 1201.01*
1302.00 1401.00* 1503.01 1503.03* 1503.04 1603.01* 1603.02* 1864.00* 1869.00* 1870.00* 1872.00
1873.00* 1874.00*

Median Family Income Not Known

0097.00* 0134.00* 0146.00* 0147.00* 0148.00* 0149.00* 1856.00* 9800.00* 9900.00*

OZAUKEE COUNTY (089), WI

MSA: 33340

Middle Income

6101.01* 6101.02* 6201.00 6301.00* 6302.01* 6302.02* 6401.01 6401.02* 6501.02* 6601.00*

Upper Income

6402.01* 6402.02* 6501.03* 6501.04* 6502.00* 6503.00* 6602.01* 6602.02 6603.01* 6603.03* 6603.04*

Income Not Known

9900.00*

2023 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 SSB

WASHINGTON COUNTY (131), WI

MSA: 33340

Middle Income

4001.02* 4001.04* 4101.00* 4201.05* 4201.06* 4201.07* 4201.08* 4202.00* 4203.00* 4204.01* 4204.02*
4301.00* 4401.03 4401.04* 4401.05* 4402.00* 4501.03* 4501.06* 4501.07* 4702.02* 4702.03

Upper Income

4001.03* 4201.04* 4401.06* 4501.05* 4501.08* 4601.01* 4601.02* 4701.00 4702.04*

WAUKESHA COUNTY (133), WI

MSA: 33340

Moderate Income

2022.03* 2022.04* 2028.00 2029.02*

Middle Income

2001.01* 2001.02* 2001.03 2002.01* 2006.00* 2014.03 2014.04* 2015.05* 2015.06* 2015.08* 2018.00*
2023.01* 2023.03 2023.04* 2024.00* 2025.00 2026.00* 2027.00* 2029.01 2030.00 2031.03* 2031.04*
2033.03* 2033.07* 2034.04 2036.01* 2038.06* 2039.01* 2039.02* 2042.01*

Upper Income

2002.02* 2003.00 2004.00 2005.00* 2007.00* 2008.01 2008.03* 2008.04* 2009.01* 2009.02* 2010.01
2010.02* 2011.01* 2011.02* 2012.01 2012.03 2012.04* 2012.05* 2013.00* 2014.02* 2015.04* 2015.07*
2016.00* 2017.01* 2017.03* 2017.04* 2019.00 2020.01* 2020.02 2021.01* 2021.02* 2021.03* 2022.01*
2031.05* 2031.06* 2031.07* 2032.00 2033.04* 2033.05* 2033.08* 2034.02* 2034.03* 2034.05* 2034.06*
2035.01* 2035.02* 2036.02* 2037.02* 2037.03* 2037.04* 2038.02* 2038.03* 2038.05* 2040.02* 2040.03*
2040.04* 2041.00* 2042.02* 2043.01* 2043.02 2044.00* 2045.01* 2045.03* 2045.04*

OUTSIDE ASSESSMENT AREA

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 100-110%

0116.00

KENOSHA COUNTY (059), WI

MSA: 29404

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

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Agency: FDIC - 3

Moderate Income

0013.00

RACINE COUNTY (101), WI

MSA: 39540

Low Income

0002.00 0029.00

Moderate Income

0017.01

Middle Income

0011.01

Upper Income

0018.02 0027.02

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0001.03

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000028513

Institution: WATERSTONE BANK SSB

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	63	63	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	4	4	0	0.00%
Total	70	70	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.