Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

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Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
CHELAN COUNTY (007), WA										
MSA 48300										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	198	2	1,003	2	851	0	0
Middle Income	1	30	3	547	2	1,365	4	1,252	0	0
Upper Income	1	60	0	0	3	1,700	3	1,010	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	190	4	745	7	4,068	9	3,113	0	0
DOUGLAS COUNTY (017), WA										
MSA 48300										
Inside AA 0004										
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	209	0	0	2	1,238	3	421	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	4	261	0	0	2	1,238	4	473	0	0
GRANT COUNTY (025), WA										
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	1	113	2	1,066	1	650	0	0
Upper Income	0	0	1	175	1	1,000	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	2	288	3	2,066	1	650	0	0

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

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Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	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		o Item: ns by liates
	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)
ISLAND COUNTY (029), WA										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	508	1	250	1	322	7	840	0	0
Upper Income	0	0	1	125	2	1,365	2	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	8	508	2	375	3	1,687	9	2,205	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

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Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		o Item: ns by liates
	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)
KING COUNTY (033), WA 2/										
MSA 42644										
Inside AA 0005										
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	300	1	300	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	3	600	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	3	576	3	1,550	1	126	0	0
Median Family Income 100-110%	0	0	1	240	1	300	1	240	0	0
Median Family Income 110-120%	2	150	0	0	4	2,788	3	2,288	0	0
Median Family Income >= 120%	5	293	3	648	4	1,738	6	1,565	0	0
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	443	10	2,064	14	7,176	12	4,519	0	0
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	0	0	1	850	1	850	0	0

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
Median Family Income >= 120%	0	0	0	0	1	490	1	490	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	2	1,340	2	1,340	0	0	
Totals For County: (033) 2/											
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	300	1	300	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	3	600	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	3	576	3	1,550	1	126	0	0	
Median Family Income 100-110%	0	0	1	240	1	300	1	240	0	0	
Median Family Income 110-120%	2	150	0	0	5	3,638	4	3,138	0	0	
Median Family Income >= 120%	5	293	3	648	5	2,228	7	2,055	0	0	
Median Family Income Not Known	0	0	0	0	1	500	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	7	443	10	2,064	16	8,516	14	5,859	0	0	
KITSAP COUNTY (035), WA											
MSA 14740											
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	275	1	275	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	275	1	275	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
KLICKITAT COUNTY (039), WA											
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	1	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0	
PIERCE COUNTY (053), WA											
MSA 45104											
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	0	0	0	0	0	0	0	0	
Median Family Income >= 120%	1	100	0	0	0	0	1	100	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	0	0	0	0	1	100	0	0	

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Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	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)	
SAN JUAN COUNTY (055), WA											
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	1	100	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	100	0	0	0	0	0	0	0	0	
SKAGIT COUNTY (057), WA											
MSA 34580											
Inside AA 0002											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	3	165	4	564	3	2,063	5	1,810	0	0	
Middle Income	11	946	15	2,820	19	9,745	20	5,468	0	0	
Upper Income	0	0	0	0	4	2,071	2	786	0	0	
Income Not Known	0	0	0	0	0	0	0	0	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	14	1,111	19	3,384	26	13,879	27	8,064	0	0	

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Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

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Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	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)	
SNOHOMISH COUNTY (061), WA											
MSA 42644											
Inside AA 0005											
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%	3	150	0	0	0	0	3	150	0	0	
Median Family Income 50-60%	0	0	0	0	1	300	0	0	0	0	
Median Family Income 60-70%	1	100	2	500	1	750	1	100	0	0	
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 80-90%	0	0	1	150	1	373	1	373	0	0	
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0	
Median Family Income 100-110%	0	0	2	410	1	1,000	2	410	0	0	
Median Family Income 110-120%	0	0	0	0	1	367	1	367	0	0	
Median Family Income >= 120%	0	0	0	0	1	628	1	628	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	250	5	1,060	6	3,418	9	2,028	0	0	

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Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Origination >\$250,000		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)	
SPOKANE COUNTY (063), WA											
MSA 44060											
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	1	300	0	0	0	0	
Median Family Income 70-80%	0	0	1	178	0	0	1	178	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	384	1	384	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	178	2	684	2	562	0	0	
STEVENS COUNTY (065), WA											
MSA 44060											
Outside Assessment Area											
Low Income	0	0	0	0	0	0	0	0	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	150	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	150	0	0	0	0	0	0	

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Small Business Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		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)	
WHATCOM COUNTY (073), WA											
MSA 13380											
Inside AA 0001											
Low Income	3	246	2	300	2	1,250	3	246	0	0	
Moderate Income	5	319	0	0	4	2,060	6	669	0	0	
Middle Income	17	996	14	2,660	31	17,711	19	6,211	0	0	
Upper Income	15	870	10	1,700	20	12,288	15	3,034	0	0	
Income Not Known	3	175	0	0	5	2,475	1	10	0	0	
Tract Not Known	0	0	0	0	0	0	0	0	0	0	
County Total	43	2,606	26	4,660	62	35,784	44	10,170	0	0	
YAKIMA COUNTY (077), WA											
MSA 49420											
Outside Assessment Area											
Low Income	1	65	1	200	0	0	2	265	0	0	
Moderate Income	0	0	0	0	0	0	0	0	0	0	
Middle Income	0	0	1	155	1	259	2	414	0	0	
Upper Income	2	155	0	0	0	0	2	155	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	220	2	355	1	259	6	834	0	0	
TOTAL INSIDE AA IN STATE	83	5,369	66	12,288	120	67,250	114	30,572	0	0	
TOTAL OUTSIDE AA IN STATE	6	520	6	971	9	4,624	14	3,861	0	0	
STATE TOTAL	89	5,889	72	13,259	129	71,874	128	34,433	0	0	

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Small Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)	
KING COUNTY (033), WA 2/											
MSA 42644											
Inside AA 0005											
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	1	200	2	533	1	281	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	200	2	533	1	281	0	0	
SKAGIT COUNTY (057), WA											
MSA 34580											
Inside AA 0002											
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	221	5	1,025	6	2,768	8	2,146	0	0	
Upper Income	2	180	0	0	0	0	2	180	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	401	5	1,025	6	2,768	10	2,326	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Small Farm Loans - Originations

Institution: Peoples Bank

Respondent ID: 0000006158

Agency: FDIC - 3

State: WASHINGTON (53)

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)	
SNOHOMISH COUNTY (061), WA											
MSA 42644											
Inside AA 0005											
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	1	485	1	485	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	485	1	485	0	0	
WHATCOM COUNTY (073), WA											
MSA 13380											
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	4	260	2	387	7	2,623	6	1,360	0	0	
Upper Income	2	80	2	275	1	284	5	639	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	340	4	662	8	2,907	11	1,999	0	0	
TOTAL INSIDE AA IN STATE	11	741	10	1,887	17	6,693	23	5,091	0	0	
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0	
STATE TOTAL	11	741	10	1,887	17	6,693	23	5,091	0	0	

^{2/} County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3 Assessment Area/Non-Assessment Area Activity

Small Business Loans

Institution: Peoples Bank

Respondent ID: 0000006158

PAGE: 1 OF

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Origin	nations	•	to Businesses nillion revenue	Purchases		
ASSESSIMENT AREA LOANS	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	
WA - WHATCOM COUNTY (073) - MSA 13380	131	43,050	44	10,170	0	0	
WA - SKAGIT COUNTY (057) - MSA 34580	59	18,374	27	8,064	0	0	
WA - ISLAND COUNTY (029) - MSA NA	13	2,570	9	2,205	0	0	
WA - CHELAN COUNTY (007) - MSA 48300	14	5,003	9	3,113	0	0	
WA - DOUGLAS COUNTY (017) - MSA 48300	6	1,499	4	473	0	0	
WA - KING COUNTY (033) - MSA 42644 2/	31	9,683	12	4,519	0	0	
WA - SNOHOMISH COUNTY (061) - MSA 42644	15	4,728	9	2,028	0	0	

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4 Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Peoples Bank

Respondent ID: 0000006158

PAGE: 1 OF

1

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WA - WHATCOM COUNTY (073) - MSA 13380	18	3,909	11	1,999	0	0
WA - SKAGIT COUNTY (057) - MSA 34580	16	4,194	10	2,326	0	0
WA - KING COUNTY (033) - MSA 42644 2/	3	733	1	281	0	0
WA - SNOHOMISH COUNTY (061) - MSA 42644	1	485	1	485	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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

Institution: Peoples Bank

Respondent ID: 0000006158

PAGE: 1 OF

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	10	22,086	0	0
Purchased	0	0	0	0
Total	10	22,086	0	0

Consortium/Third Party Loans (optional)

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

ASSESSMENT AREA - 0001

WHATCOM COUNTY (073), WA

MSA: 13380 Low Income

0006.00

Moderate Income

 $0002.03 \quad 0003.02 \quad 0007.00^* \quad 0009.03 \quad 0010.00 \quad 0012.03^* \quad 0101.02^* \quad 0101.03^* \quad 0104.11^* \quad 0105.04 \quad 9400.01 \quad 0009.03 \quad 0009.03 \quad 0010.00 \quad 0012.03^* \quad 0101.02^* \quad 0101.03^* \quad 0104.11^* \quad 0105.04 \quad 9400.01 \quad 0019.03 \quad 0019.0$

9400.02

Middle Income

0001.01* 0001.02 0002.02* 0003.01 0004.01 0005.01 0005.02 0008.03 0008.04* 0008.05 0008.09*

 $0101.01 \quad 0102.01 \quad 0102.02 \quad 0103.01 \quad 0103.02 \quad 0103.03 \quad 0104.05 \quad 0104.06^* \quad 0104.08 \quad 0104.09 \quad 0104.10$

0105.03 0105.05 0105.06* 0107.02

Upper Income

0004.02 0008.07* 0008.08* 0009.02* 0009.04* 0011.01 0011.02* 0012.02 0012.04 0104.07 0106.00

0107.01 0109.00* 0110.00*

Income Not Known

0002.01

ASSESSMENT AREA - 0002

SKAGIT COUNTY (057), WA

MSA: 34580

Moderate Income

9511.01* 9511.02* 9514.00 9515.01* 9522.00 9523.01 9524.04* 9525.00

Middle Income

9402.01* 9404.02 9405.00 9406.00 9407.00* 9408.01 9408.02* 9501.00 9508.02* 9508.03 9509.00*

9510.00* 9513.00* 9515.02* 9515.03 9516.00 9517.00* 9518.00 9519.00 9521.00 9523.03 9524.01

9524.03 9524.05* 9526.00 9527.00

Upper Income

9403.01* 9403.02* 9404.01 9404.03* 9508.01 9512.00 9523.04

Income Not Known

PAGE: 1 OF 7

Respondent ID: 0000006158

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

9901.00*

ASSESSMENT AREA - 0003

ISLAND COUNTY (029), WA

MSA: NA

Moderate Income

9702.00* 9709.00*

Middle Income

9701.00 9703.00 9704.01* 9704.02 9705.00 9706.01* 9706.02 9707.00 9708.00* 9711.00

Upper Income

9710.00 9713.01* 9713.02* 9714.00* 9715.00* 9716.00* 9717.00* 9718.00* 9719.00 9720.00* 9721.00*

Income Not Known

9922.01*

ASSESSMENT AREA - 0004

CHELAN COUNTY (007), WA

MSA: 48300

Moderate Income

9604.00* 9610.02 9611.01

Middle Income

9601.00* 9602.02 9602.03 9603.01 9603.02 9605.01* 9605.02* 9606.00* 9608.01* 9608.03* 9608.04*

9610.01 9611.02* 9613.04*

Upper Income

9602.01 9603.03* 9607.00 9612.00* 9613.01* 9613.03*

DOUGLAS COUNTY (017), WA

MSA: 48300

Moderate Income

9501.02* 9507.00*

Middle Income

9501.01 9502.00* 9503.00 9505.00* 9506.00* 9508.00

Upper Income

PAGE: 2 OF 7

Respondent ID: 0000006158

* denotes no loans made in specified tracts

Institution: Peoples Bank

9504.00

ASSESSMENT AREA - 0005

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 30-40%

0075.03 0091.00* 0092.00*

Median Family Income 40-50%

0001.01* 0004.04* 0107.02* 0110.02* 0112.00* 0118.02*

Median Family Income 50-60%

0012.01* 0043.02* 0090.00*

Median Family Income 60-70%

0006.01* 0100.01* 0100.02* 0110.01* 0117.00* 0232.02*

Median Family Income 70-80%

 $0007.00^* \ \ 0094.00^* \ \ 0104.01^* \ \ 0108.00^* \ \ 0111.01^* \ \ 0114.01^* \ \ 0114.02^* \ \ 0203.01^* \ \ 0207.00 \ \ \ 0220.05^* \ \ 0228.04^*$

Median Family Income 80-90%

 $0002.01^* \quad 0004.03^* \quad 0006.02^* \quad 0012.02^* \quad 0013.00^* \quad 0017.01^* \quad 0052.02^* \quad 0053.06^* \quad 0099.00^* \quad 0101.01^* \quad 0104.02^* \quad 0004.03^* \quad 0004$

0118.01* 0119.02* 0213.00* 0218.04* 0219.05* 0232.01* 0321.03*

Median Family Income 90-100%

0002.02* 0003.00* 0036.01* 0047.01 0054.02* 0083.00* 0103.01* 0103.02* 0107.01* 0113.00* 0202.00*

0203.02* 0204.01* 0210.00* 0211.00* 0219.04 0226.05* 0236.04 0238.01*

Median Family Income 100-110%

 $0004.02^* \quad 0008.00^* \quad 0011.00^* \quad 0017.02^* \quad 0018.00^* \quad 0036.02^* \quad 0067.03^* \quad 0073.03^* \quad 0085.00^* \quad 0086.00^* \quad 0089.00^* \quad 0089$

0093.00 0115.00* 0119.01* 0204.02* 0205.00* 0206.00* 0209.00* 0217.02* 0218.02* 0219.03* 0219.06

0220.03* 0222.04* 0222.05* 0247.01* 0322.22* 0323.19* 0323.25*

Median Family Income 110-120%

 $0001.02^* \ \ 0010.00^* \ \ 0014.00^* \ \ 0050.00^* \ \ 0058.01 \quad 0058.04^* \ \ 0071.02 \quad 0073.01 \quad 0074.03^* \ \ 0076.00^* \ \ 0077.00^*$

0079.01* 0080.03* 0081.02 0098.02* 0101.02* 0105.01* 0105.02* 0106.01* 0109.00* 0116.02* 0216.00*

0218.03* 0222.01* 0227.03* 0233.00* 0234.01* 0236.03* 0238.06* 0238.08* 0248.00* 0323.27*

Median Family Income >= 120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000006158

* denotes no loans made in specified tracts

Institution: Peoples Bank

0005.00* 0009.00* 0015.00* 0016.00* 0019.00* 0020.00* 0021.00* 0022.00* 0024.00* 0025.00* 0026.00* 0027.00 0028.00 0029.00* 0030.00* 0031.00 0032.02* 0033.01* 0033.02* 0034.00* 0035.00* 0038.00* 0039.00* 0040.00* 0041.01* 0041.02* 0042.01* 0042.02* 0043.01* 0044.01* 0045.00* 0046.00* 0047.02* 0047.03 0048.00* 0049.01* 0049.02* 0051.00* 0054.01* 0056.00 0057.00 0058.03* 0059.01* 0059.02* 0060.00* 0061.00* 0062.00* 0063.00* 0064.00* 0065.00* 0066.00* 0067.01* 0067.02* 0068.00* 0069.00* 0070.01* 0070.02* 0072.01* 0072.02* 0072.03* 0073.02* 0074.04* 0074.06* 0075.01* 0078.00* 0080.02* 0080.04* 0081.01* 0082.00 0087.00* 0088.00* 0095.00* 0096.00* 0097.01* 0097.02 0098.01* 0102.00* 0120.00* 0121.00* 0201.00* 0106.02* 0111.02* 0116.01* 0208.00* 0214.00* 0215.00* 0217.01* 0220.01* 0220.06* 0221.01 0221.02* 0222.03* 0223.00* 0224.01* 0224.02* 0225.01* 0225.02* 0226.03* 0226.04* 0226.06* 0227.01* 0227.02* 0228.02* 0228.03 0228.05* 0229.01* 0229.02* 0230.00* 0231.00* 0234.03* 0234.04* 0235.00* 0236.01* 0237.01* 0237.02 0238.05* 0238.07* 0239.01* 0239.02* 0240.01 0240.02* 0241.00* 0242.00* 0247.03* 0247.04* 0249.01* 0249.02* 0249.04* 0249.05* 0250.01* 0250.05* 0250.06* 0250.07* 0250.08* 0321.02* 0321.04* 0322.07* 0322.11* 0322.13* 0322.15* 0322.16* 0322.17* 0322.18* 0322.19* 0322.20* 0322.21* 0322.23* 0322.24* 0322.25* 0323.07* 0323.11* 0323.13* 0323.15* 0323.16* 0323.24* 0323.17* 0323.18* 0323.20* 0323.21* 0323.22* 0323.23* 0323.26* 0323.28* 0324.01* 0324.02* **Median Family Income Not Known** 0032.01 0044.02* 0052.01* 0053.03* 0053.04* 0053.05* 0053.07* 0071.01* 0074.05* 0075.02* 0079.02* 0084.01* 0084.02* 9901.00*

SNOHOMISH COUNTY (061), WA

MSA: 42644

Median Family Income 30-40%

0418.14* 0419.06*

Median Family Income 40-50%

0402.00* 0407.00 0418.09* 0419.04* 0419.07* 0529.03*

Median Family Income 50-60%

0418.08* 0418.10* 0514.01* 0514.02 0515.00* 0518.03* 0522.08* 0529.05* 0535.09

Median Family Income 60-70%

0404.00* 0405.00* 0412.02* 0415.00* 0416.06* 0418.13* 0418.15 0419.01* 0501.02* 0513.02* 0517.01*

0524.01 0529.06* 0531.02* 0535.11* 0537.00* 0538.02* 0538.03*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000006158

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Median Family Income 70-80%

0411.00* 0412.01* 0413.03* 0414.00* 0417.01* 0418.05* 0418.12* 0419.05* 0420.06* 0510.00* 0513.01* 0516.02* 0517.02* 0519.28* 0519.36* 0522.11* 0525.06* 0528.07* 0529.04* 0531.01* 0532.01* 0533.01* 0535.06* 0535.10* 9400.02*

Median Family Income 80-90%

0408.00* 0410.00* 0504.04* 0505.01 0509.00* 0511.00* 0512.00* 0516.01* 0518.04* 0519.29* 0519.30* 0522.04* 0522.10* 0524.02* 0526.04* 0526.05* 0527.09* 0527.10* 0527.11* 0528.03* 0528.05* 0528.08* 0533.02* 0534.00* 0535.05* 0536.04* 0538.01* 9400.01*

Median Family Income 90-100%

0403.00* 0409.00* 0416.05* 0416.09* 0420.04* 0504.02* 0508.00* 0518.02* 0519.21* 0519.35* 0521.04* 0525.04* 0525.05* 0526.06* 0526.07* 0527.01* 0527.06* 0527.07* 0527.08* 0528.09* 0528.10* 0535.08* 0536.05* 0536.06*

Median Family Income 100-110%

0401.00 0416.01* 0417.03* 0417.04* 0418.16* 0420.01* 0501.01* 0502.00* 0505.02* 0507.00* 0519.14 0519.34* 0519.38* 0521.21* 0521.22* 0522.07* 0523.01 0525.02* 0532.02* 0535.07* 0536.03*

Median Family Income 110-120%

0413.01 0416.10* 0504.03* 0519.12* 0519.13* 0519.17* 0519.27* 0519.33* 0520.06* 0520.07* 0520.10* 0521.05* 0521.20* 0522.03* 0523.02* 0526.03*

Median Family Income >= 120%

0413.04* 0416.07* 0420.03* 0420.05* 0503.00 0506.00* 0519.16* 0519.18* 0519.22* 0519.26* 0519.31* 0519.32* 0519.37* 0520.04* 0520.05* 0520.08* 0520.09* 0521.07* 0521.08* 0521.12* 0521.13* 0521.14* 0521.19* 0522.06*

Median Family Income Not Known

9900.02* 9901.00*

OUTSIDE ASSESSMENT AREA

GRANT COUNTY (025), WA

MSA: NA

Middle Income

0109.04 0110.01 0110.02

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000006158

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Upper Income

0104.01

KING COUNTY (033), WA 2/

MSA: 42644

Median Family Income 110-120%

0316.05

Median Family Income >= 120%

0246.02

KITSAP COUNTY (035), WA

MSA: 14740 Middle Income

0902.01

KLICKITAT COUNTY (039), WA

MSA: NA

Middle Income

9502.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income >= 120%

0602.00

SAN JUAN COUNTY (055), WA

MSA: NA

Middle Income

9601.03

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income 60-70%

0024.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000006158

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Peoples Bank

Median Family Income 70-80%

0121.00

Median Family Income 110-120%

0132.03

STEVENS COUNTY (065), WA

MSA: 44060 Middle Income

9506.00

YAKIMA COUNTY (077), WA

MSA: 49420 Low Income

0001.00

Middle Income

0003.02

Upper Income

0009.04 0034.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Respondent ID: 0000006158

2022 Institution Disclosure Statement - Table E-1

Error Status Information Respondent ID: 0000006158

PAGE: 1 OF

Institution: Peoples Bank Agency: FDIC - 3

Record Identifier: 11	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	137	137	0	0.00%
Small Farm Loans	24	24	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	312	312	0	0.00%
Total	475	475	0	0.00%

^{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.