

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

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)
CAPITOL PLANNING REGION (110), CT										
MSA 25540										
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	285	1	285	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	285	1	285	0	0
NORTHEASTERN CONNECTICUT PLANNING REGION (150), CT										
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	29	1	125	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	29	1	125	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	1	29	1	125	1	285	1	285	0	0

Loans by County
Small Business Loans - Originations
Institution: BAYCOAST BANK

Respondent ID: 0000090196
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)
STATE TOTAL	1	29	1	125	1	285	1	285	0	0

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

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)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
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	845	1	845	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	845	1	845	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
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%	1	100	1	170	0	0	0	0	0	0
Median Family Income 40-50%	1	25	2	474	1	608	2	265	0	0
Median Family Income 50-60%	1	44	0	0	0	0	1	44	0	0
Median Family Income 60-70%	1	47	5	626	2	1,200	4	967	0	0
Median Family Income 70-80%	0	0	0	0	3	1,581	1	301	0	0
Median Family Income 80-90%	2	45	0	0	0	0	2	45	0	0
Median Family Income 90-100%	2	88	2	313	0	0	2	88	0	0
Median Family Income 100-110%	1	74	0	0	0	0	1	74	0	0
Median Family Income 110-120%	3	225	0	0	3	1,580	1	100	0	0
Median Family Income ≥ 120%	2	74	5	1,022	7	3,071	2	319	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	14	722	15	2,605	16	8,040	16	2,203	0	0

Loans by County

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)
HAMPSHIRE COUNTY (015), MA										
MSA 11200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	89	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	89	0	0	0	0	0	0	0	0
NORFOLK COUNTY (021), MA										
MSA 14454										
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%	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	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	1	583	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	2	200	0	0	1	583	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

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)
PLYMOUTH COUNTY (023), 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%	1	72	1	200	1	800	0	0	0	0
Median Family Income 100-110%	0	0	1	200	1	1,000	2	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	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	72	2	400	2	1,800	2	1,200	0	0
TOTAL INSIDE AA IN STATE	16	922	15	2,605	17	8,623	16	2,203	0	0
TOTAL OUTSIDE AA IN STATE	2	161	2	400	3	2,645	3	2,045	0	0
STATE TOTAL	18	1,083	17	3,005	20	11,268	19	4,248	0	0

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

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)
BRISTOL COUNTY (001), RI										
MSA 39300										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	4	319	0	0	0	0	2	121	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	319	0	0	0	0	2	121	0	0
KENT COUNTY (003), RI										
MSA 39300										
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	1	48	1	200	2	1,925	3	1,173	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	1	200	2	1,925	3	1,173	0	0
NEWPORT COUNTY (005), RI										
MSA 39300										
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	28	1	200	0	0	2	228	0	0
Upper Income	1	10	0	0	0	0	1	10	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	38	1	200	0	0	3	238	0	0

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

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)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
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%	0	0	0	0	1	554	1	554	0	0
Median Family Income 60-70%	0	0	0	0	1	335	1	335	0	0
Median Family Income 70-80%	0	0	0	0	2	1,220	0	0	0	0
Median Family Income 80-90%	1	58	0	0	2	1,061	2	1,061	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	118	1	300	0	0	0	0
Median Family Income ≥ 120%	1	60	0	0	0	0	1	60	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	118	1	118	7	3,470	5	2,010	0	0
TOTAL INSIDE AA IN STATE	8	475	2	318	7	3,470	10	2,369	0	0
TOTAL OUTSIDE AA IN STATE	1	48	1	200	2	1,925	3	1,173	0	0
STATE TOTAL	9	523	3	518	9	5,395	13	3,542	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	24	1,397	17	2,923	24	12,093	26	4,572	0	0
TOTAL OUTSIDE AA	4	238	4	725	6	4,855	7	3,503	0	0
TOTAL INSIDE & OUTSIDE	28	1,635	21	3,648	30	16,948	33	8,075	0	0

Loans by County
Small Farm Loans - Originations
Institution: BAYCOAST BANK

Respondent ID: 0000090196
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 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)
BRISTOL COUNTY (005), MA										
MSA 39300										
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	1	300	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	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	300	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	300	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	300	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	300	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	300	0	0	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: BAYCOAST BANK

Respondent ID: 0000090196
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 - BRISTOL COUNTY (005) - MSA 39300	45	11,367	16	2,203	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	3	783	0	0	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	4	319	2	121	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	3	238	3	238	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	10	3,706	5	2,010	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: BAYCOAST BANK

Respondent ID: 0000090196

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)
MA - BRISTOL COUNTY (005) - MSA 39300	1	300	0	0	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: BAYCOAST BANK

Respondent ID: 0000090196
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	16	18,963	0	0
Purchased	0	0	0	0
Total	16	18,963	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: BAYCOAST BANK

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Respondent ID: 0000090196

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 20-30%

6507.00*

Median Family Income 30-40%

6411.01* 6412.00 6414.00 6508.00* 6523.00*

Median Family Income 40-50%

6140.00* 6402.02* 6410.00* 6413.00* 6419.00* 6420.00* 6422.00* 6506.00* 6512.00* 6517.00* 6518.00

6519.00 6526.00*

Median Family Income 50-60%

6136.00* 6138.00* 6314.00* 6402.01* 6403.00* 6406.00* 6409.01 6416.00* 6421.00* 6509.00* 6524.00*

6525.00* 6527.00*

Median Family Income 60-70%

6137.00* 6139.01* 6316.00* 6405.00* 6415.00* 6417.00 6503.00 6504.00 6505.00* 6511.00* 6513.00

6516.00* 6520.00*

Median Family Income 70-80%

6401.00 6404.00* 6418.00* 6461.01 6522.00* 6552.00

Median Family Income 80-90%

6311.02* 6315.00* 6407.00* 6502.02* 6514.00* 6515.00* 6528.00 6542.00*

Median Family Income 90-100%

6141.01* 6301.01* 6311.01* 6408.00* 6501.02* 6521.00 6531.01 6532.03*

Median Family Income 100-110%

6131.00* 6133.00* 6134.00* 6139.02* 6301.02* 6318.00* 6424.00* 6441.01* 6441.02* 6451.01 6510.01*

6510.02*

Median Family Income 110-120%

6122.01* 6141.02* 6322.00* 6423.00* 6442.00 6501.01 6502.01 6541.00* 6553.00 6554.00*

Median Family Income >= 120%

6001.00* 6002.02 6002.03* 6002.04* 6101.00* 6102.02* 6102.03* 6102.04* 6111.01* 6111.02* 6112.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: BAYCOAST BANK

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Agency: FDIC - 3

6112.02* 6121.00* 6122.02* 6151.00* 6161.00* 6171.01* 6171.02 6302.01* 6302.02 6303.01* 6303.02*
6304.00* 6312.00* 6313.00 6317.00* 6321.00 6331.00* 6332.00* 6425.00 6451.02* 6451.03* 6461.03*
6461.04* 6531.02 6532.04* 6533.01 6533.04* 6551.00 9855.00* 9856.00*

Median Family Income Not Known

9900.00*

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 30-40%

4177.03*

Median Family Income 40-50%

4178.02*

Median Family Income 50-60%

4176.01* 4179.01*

Median Family Income 60-70%

4132.01* 4172.01* 4179.02* 4180.04* 4563.01*

Median Family Income 70-80%

4135.00* 4175.02* 4181.02* 4201.02* 4223.03* 4225.01* 4225.02* 4561.02* 4563.02*

Median Family Income 80-90%

4002.02* 4021.02* 4152.02* 4171.00* 4177.04* 4180.02* 4193.00* 4202.02* 4203.01* 4401.01

Median Family Income 90-100%

4071.02* 4134.02* 4175.01* 4176.02* 4182.01* 4198.00* 4201.01* 4202.01* 4203.02* 4211.00* 4222.02*

4224.01* 4227.00* 4401.02* 4431.05 4562.00* 4571.00*

Median Family Income 100-110%

4002.01* 4009.00* 4081.02* 4101.00* 4103.00* 4104.00* 4113.02* 4134.01* 4151.03* 4151.04* 4162.00*

4174.00* 4177.02* 4178.01* 4181.01* 4194.00* 4212.00* 4224.02* 4228.00* 4422.03* 4431.04* 4431.06*

4561.01* 4564.01*

Median Family Income 110-120%

4024.00* 4035.01* 4131.00* 4132.02* 4223.01* 4226.00* 4421.01* 4421.05* 4422.04* 4431.03* 4564.02*

Median Family Income >= 120%

4001.00* 4003.00* 4004.01* 4004.02* 4005.00* 4006.00* 4007.00* 4008.00* 4010.00* 4011.00* 4012.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: BAYCOAST BANK

PAGE: 3 OF 6

Respondent ID: 0000090196

Agency: FDIC - 3

4012.02* 4021.01* 4022.00* 4023.00* 4025.00* 4031.00* 4033.00* 4034.00* 4035.02* 4041.00* 4042.01*
4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*
4091.02* 4111.01* 4111.02* 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*
4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00* 4164.00* 4173.00* 4180.03* 4191.00*
4192.00* 4195.00* 4196.01* 4196.02* 4197.00* 4221.00* 4223.04* 4231.01* 4231.02* 4412.02* 4412.03*
4412.04* 4421.03* 4421.04* 4422.01* 4572.00*

Median Family Income Not Known

4172.02* 4222.01* 9800.00*

BRISTOL COUNTY (001), RI

MSA: 39300

Moderate Income

0307.00*

Middle Income

0305.00* 0306.01* 0306.02* 0308.00*

Upper Income

0301.00* 0302.00 0303.00* 0304.00* 0309.01 0309.02

NEWPORT COUNTY (005), RI

MSA: 39300

Low Income

0402.00* 0405.00*

Moderate Income

0412.00*

Middle Income

0403.02* 0403.03* 0404.00 0409.00* 0410.00* 0411.00* 0416.01* 0416.02*

Upper Income

0401.01* 0401.02* 0401.04* 0401.05* 0403.04* 0406.00* 0407.00* 0408.00* 0413.00* 0414.00* 0417.01*
0417.02

Income Not Known

9900.00*

2024 Institution Disclosure Statement - Table 6

PAGE: 4 OF 6

Assessment Area(s) by Tract**Respondent ID: 0000090196***** denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: BAYCOAST BANK**

PROVIDENCE COUNTY (007), RI**MSA: 39300****Median Family Income 20-30%**

0005.00*

Median Family Income 30-40%

0003.01* 0018.00* 0020.00* 0027.00* 0111.00* 0152.00* 0176.00* 0181.00* 0183.00*

Median Family Income 40-50%

0001.01* 0002.00* 0003.02* 0006.00* 0012.00* 0108.00* 0109.00* 0110.00* 0151.00* 0153.00* 0159.00*

0161.00* 0164.00* 0174.00* 0179.00* 0180.00*

Median Family Income 50-60%

0004.00* 0014.00* 0017.00* 0029.00* 0154.00* 0167.00* 0171.00

Median Family Income 60-70%

0001.02* 0010.00* 0016.01* 0019.00* 0023.00* 0025.00* 0026.00* 0028.01* 0121.03* 0141.00 0173.00*

0184.00*

Median Family Income 70-80%

0015.00* 0021.02* 0022.00* 0104.00* 0118.00* 0124.02* 0137.02* 0147.00 0155.00* 0160.00*

Median Family Income 80-90%

0009.00* 0013.00* 0016.02* 0021.01* 0028.02* 0031.00* 0102.00* 0103.00 0105.01 0120.00* 0121.02*

0135.00* 0136.00* 0140.00 0150.00* 0166.00* 0170.00* 0175.00* 0177.00* 0178.00* 0182.00* 0185.00*

Median Family Income 90-100%

0011.00* 0036.01* 0105.02* 0117.01* 0125.00* 0129.00* 0138.00* 0148.00* 0156.00* 0163.00*

Median Family Income 100-110%

0008.00* 0024.00* 0106.00* 0107.01* 0112.00* 0119.01* 0119.02* 0121.04* 0130.02* 0137.01* 0142.00*

0144.00* 0145.02* 0158.00* 0168.00*

Median Family Income 110-120%

0037.00* 0101.01* 0101.02* 0107.02* 0113.01* 0115.00* 0122.00* 0123.00* 0124.01* 0126.01* 0126.02

0127.02* 0128.01* 0131.01* 0131.02* 0132.02 0143.00* 0146.00* 0157.00*

Median Family Income >= 120%

0032.00* 0033.00* 0034.00* 0035.00* 0036.02* 0113.02* 0114.02* 0114.03* 0114.04* 0114.05* 0116.00*

0117.02* 0127.01* 0128.02* 0128.03* 0130.01* 0132.01* 0133.00* 0134.00* 0139.00 0145.01* 0165.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

0169.00*
Median Family Income Not Known

0007.00*
OUTSIDE ASSESSMENT AREA

CAPITOL PLANNING REGION (110), CT
MSA: 25540

Median Family Income 80-90%
4301.00

NORTHEASTERN CONNECTICUT
PLANNING REGION (150), CT
MSA: NA

Middle Income
9073.00

BARNSTABLE COUNTY (001), MA
MSA: 12700

Middle Income
0138.00

HAMPSHIRE COUNTY (015), MA
MSA: 11200

Moderate Income
8216.01

PLYMOUTH COUNTY (023), MA
MSA: 14454

Median Family Income 90-100%
5451.00 5611.00

Median Family Income 100-110%
5601.00

KENT COUNTY (003), RI
MSA: 39300

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

Upper Income

0207.03 0209.01 0222.01

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000090196

Institution: BAYCOAST 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	55	55	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	465	465	0	0.00%
Total	523	523	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.