2025 Institution Disclosure Statement - Table 1-1

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)
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%	2	110	1	135	2	1,304	4	549	0	0
Median Family Income 40-50%	3	230	3	571	2	840	5	1,210	0	0
Median Family Income 50-60%	1	75	1	196	1	548	1	75	0	0
Median Family Income 60-70%	5	325	1	250	2	951	3	1,201	0	0
Median Family Income 70-80%	3	135	0	0	3	2,832	3	135	0	0
Median Family Income 80-90%	0	0	0	0	2	1,180	0	0	0	0
Median Family Income 90-100%	4	217	4	720	3	1,495	9	1,507	0	0
Median Family Income 100-110%	1	50	0	0	3	1,100	1	50	0	0
Median Family Income 110-120%	1	36	2	255	6	3,582	4	932	0	0
Median Family Income >= 120%	13	625	3	495	13	6,191	15	2,541	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	33	1,803	15	2,622	37	20,023	45	8,200	0	0
HAMPSHIRE COUNTY (015), MA										
MSA 11200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	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	35	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
MIDDLESEX COUNTY (017), 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%	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	289	1	289	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	1	100	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	1	100	1	150	1	289	1	289	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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%	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	2	409	1	500	1	159	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	2	409	1	500	1	159	0	0

2025 Institution Disclosure Statement - Table 1-1

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%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 100-110%	0	0	0	0	3	1,100	0	0	0	0
Median Family Income 110-120%	0	0	1	150	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	1	750	1	50	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	50	1	150	5	2,850	1	50	0	0
TOTAL INSIDE AA IN STATE	33	1,803	17	3,031	38	20,523	46	8,359	0	0
TOTAL OUTSIDE AA IN STATE	3	185	2	300	6	3,139	2	339	0	0
STATE TOTAL	36	1,988	19	3,331	44	23,662	48	8,698	0	0

2025 Institution Disclosure Statement - Table 1-1

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	1	865	0	0	0	0
Upper Income	1	25	1	180	0	0	2	205	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	25	1	180	1	865	2	205	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	1	250	1	256	1	256	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	250	1	256	1	256	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	74	1	172	0	0	2	246	0	0
Upper Income	4	182	2	425	4	1,803	4	962	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	256	3	597	4	1,803	6	1,208	0	0

2025 Institution Disclosure Statement - Table 1-1

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	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%	2	100	0	0	5	2,891	4	2,103	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	356	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	420	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	100	0	0	7	3,667	4	2,103	0	0
WASHINGTON COUNTY (009), 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	1	500	1	500	0	0
Upper Income	0	0	0	0	1	763	1	763	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	2	1,263	2	1,263	0	0
TOTAL INSIDE AA IN STATE	8	381	4	777	12	6,335	12	3,516	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	3	1,519	3	1,519	0	0
STATE TOTAL	8	381	5	1,027	15	7,854	15	5,035	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

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 ACROSS ALL STATES										
TOTAL INSIDE AA	41	2,184	21	3,808	50	26,858	58	11,875	0	0
TOTAL OUTSIDE AA	3	185	3	550	9	4,658	5	1,858	0	0
TOTAL INSIDE & OUTSIDE	44	2,369	24	4,358	59	31,516	63	13,733	0	0

2025 Institution Disclosure Statement - Table 2-1

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	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	47	0	0	0	0	1	47	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	47	0	0	0	0	1	47	0	0
TOTAL INSIDE AA IN STATE	1	47	0	0	0	0	1	47	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	47	0	0	0	0	1	47	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	47	0	0	0	0	1	47	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	47	0	0	0	0	1	47	0	0

2025 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	85	24,448	45	8,200	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	3	909	1	159	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	3	1,070	2	205	0	0
RI - NEWPORT COUNTY (005) - MSA 39300	12	2,656	6	1,208	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300	9	3,767	4	2,103	0	0

2025 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	47	1	47	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000090196

Institution: BAYCOAST BANK

Agency: FDIC - 3

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	26	57,655	0	0
Purchased	0	0	0	0
Total	26	57,655	0	0
Consortium/Third Party Loans (optional)				

2025 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

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*

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%

4561.01* 4564.01*
4174.00* 4177.02* 4178.01* 4181.01* 4194.00* 4212.00* 4224.02* 4228.00* 4422.03* 4431.04* 4431.06*
4002.01* 4009.00* 4081.02* 4101.00* 4103.00* 4104.00* 4113.02* 4134.01* 4151.03* 4151.04* 4162.00*

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%

4091.02* 4111.01* 4111.02* 4112.00* 4113.01* 4121.00* 4122.00* 4123.00* 4133.00* 4141.00* 4142.00*

2025 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

4143.00* 4151.01* 4152.01* 4153.00* 4161.01* 4161.02* 4163.00* 4164.00* 4173.00* 4180.03* 4191.00*
4012.02* 4021.01* 4022.00* 4023.00* 4025.00* 4031.00* 4033.00* 4034.00* 4035.02* 4041.00* 4042.01*
4412.04* 4421.03* 4421.04* 4422.01* 4572.00*
4192.00* 4195.00* 4196.01* 4196.02* 4197.00* 4221.00* 4223.04* 4231.01* 4231.02* 4412.02* 4412.03*
4001.00* 4003.00* 4004.01* 4004.02* 4005.00* 4006.00* 4007.00* 4008.00* 4010.00* 4011.00* 4012.01*
4042.02* 4043.01* 4043.02* 4044.00* 4051.00* 4061.01* 4061.02* 4071.01* 4081.03* 4081.04* 4091.01*

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

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

Income Not Known

9900.00*

2025 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

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%

0184.00*

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

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%

0144.00* 0145.02* 0158.00* 0168.00*

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

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%

0169.00*

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

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

Median Family Income Not Known

0007.00*

OUTSIDE ASSESSMENT AREA

HAMPSHIRE COUNTY (015), MA

MSA: 11200

Moderate Income

8216.01

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 80-90%

3173.02

Median Family Income 90-100%

3214.00

Median Family Income 100-110%

3682.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 90-100%

5611.00

Median Family Income 100-110%

5202.02 5601.00

Median Family Income 110-120%

5106.00

Median Family Income >= 120%

5401.03

KENT COUNTY (003), RI

MSA: 39300

Middle Income

0212.00 0219.01

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0415.00

Upper Income

0505.00

2025 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 Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	70	70	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	538	538	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.