

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)
HARTFORD COUNTY (003), 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	1	250	1	500	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	1	250	1	500	0	0	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)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
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	93	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	93	0	0	0	0	0	0	0	0
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	107	0	0	1	308	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	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	3	132	0	0	1	308	0	0	0	0

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)
WINDHAM COUNTY (015), CT										
MSA 49340										
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	37	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	37	0	0	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	5	262	1	250	2	808	0	0	0	0
STATE TOTAL	5	262	1	250	2	808	0	0	0	0

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	1	850	1	850	0	0
Middle Income	4	126	0	0	2	775	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	4	126	0	0	3	1,625	2	1,125	0	0

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	492	5	733	7	3,474	4	1,532	0	0
Totals For County: (005) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	20	579	6	956	4	1,793	2	118	0	0
Median Family Income 20-30%	16	443	2	298	1	300	1	300	0	0
Median Family Income 30-40%	6	121	0	0	0	0	0	0	0	0
Median Family Income 40-50%	28	975	21	3,667	3	1,638	1	150	0	0
Median Family Income 50-60%	30	698	3	471	3	1,200	4	886	0	0
Median Family Income 60-70%	12	363	3	449	8	4,230	4	1,525	0	0
Median Family Income 70-80%	11	292	2	408	6	3,761	1	220	0	0
Median Family Income 80-90%	36	1,228	5	1,016	2	788	1	401	0	0
Median Family Income 90-100%	27	747	8	1,140	5	2,483	3	1,503	0	0
Median Family Income 100-110%	50	1,467	10	1,575	9	3,867	7	1,991	0	0
Median Family Income 110-120%	47	1,328	7	1,210	9	4,030	5	1,330	0	0
Median Family Income >= 120%	139	4,116	24	3,826	26	13,606	15	4,313	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	422	12,357	91	15,016	76	37,696	44	12,737	0	0
DUKES COUNTY (007), MA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	0	0	1	500	1	500	0	0
Middle Income	1	87	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	3	152	0	0	1	500	1	500	0	0

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)
ESSEX COUNTY (009), 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%	1	23	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	32	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	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	3	55	0	0	0	0	0	0	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
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	0	0	0	0	1	326	1	326	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	326	1	326	0	0

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%	2	12	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	13	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	18	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	400	0	0	0	0
Median Family Income 100-110%	1	24	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	1	449	1	449	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	5	67	0	0	2	849	1	449	0	0

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)
Median Family Income >= 120%	4	235	1	250	3	1,456	3	1,226	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	13	352	3	514	4	1,946	3	1,226	0	0
Totals For County: (021) 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	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%	1	2	1	125	0	0	0	0	0	0
Median Family Income 70-80%	4	49	1	139	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	21	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	40	0	0	1	490	0	0	0	0
Median Family Income 110-120%	1	6	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	326	2	393	4	1,778	3	1,226	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	15	454	4	657	5	2,268	3	1,226	0	0

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%	3	39	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	163	0	0	0	0	0	0
Median Family Income 60-70%	1	26	2	392	0	0	0	0	0	0
Median Family Income 70-80%	2	73	0	0	1	554	0	0	0	0
Median Family Income 80-90%	3	39	0	0	1	600	0	0	0	0
Median Family Income 90-100%	2	42	1	193	2	1,105	0	0	0	0
Median Family Income 100-110%	5	215	3	634	0	0	0	0	0	0
Median Family Income 110-120%	2	54	3	539	0	0	1	240	0	0
Median Family Income >= 120%	5	183	0	0	2	727	2	727	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	23	671	10	1,921	6	2,986	3	967	0	0

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)
SUFFOLK COUNTY (025), 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%	1	16	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%	1	24	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%	6	310	1	128	1	574	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	15	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%	2	101	1	112	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	11	466	2	240	1	574	0	0	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)
WORCESTER COUNTY (027), MA										
MSA 49340										
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%	1	10	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	7	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	334	0	0	0	0
Median Family Income 90-100%	2	17	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%	1	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	3	1,478	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	5	55	0	0	4	1,812	0	0	0	0
TOTAL INSIDE AA IN STATE	406	11,967	87	14,426	70	34,544	40	11,205	0	0
TOTAL OUTSIDE AA IN STATE	85	2,436	20	3,408	29	14,092	15	6,125	0	0
STATE TOTAL	491	14,403	107	17,834	99	48,636	55	17,330	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)
BRISTOL COUNTY (001), RI										
MSA 39300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	1	109	1	330	2	439	0	0
Middle Income	2	42	0	0	1	500	0	0	0	0
Upper Income	4	133	0	0	3	1,003	2	725	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	7	184	1	109	5	1,833	4	1,164	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	3	209	0	0	5	2,495	4	2,045	0	0
Upper Income	3	147	2	320	1	630	1	630	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	356	2	320	6	3,125	5	2,675	0	0
NEWPORT COUNTY (005), RI 2/										
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	17	591	1	145	3	1,489	1	700	0	0
Upper Income	33	862	8	1,166	10	4,911	13	4,176	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	50	1,453	9	1,311	13	6,400	14	4,876	0	0

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 2/										
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%	2	123	0	0	1	512	0	0	0	0
Median Family Income 30-40%	2	40	0	0	1	496	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	17	1	112	3	1,370	2	960	0	0
Median Family Income 60-70%	3	48	1	173	3	2,000	3	2,000	0	0
Median Family Income 70-80%	5	218	1	121	1	465	0	0	0	0
Median Family Income 80-90%	2	38	1	142	0	0	0	0	0	0
Median Family Income 90-100%	1	6	0	0	1	364	0	0	0	0
Median Family Income 100-110%	1	7	0	0	1	701	1	701	0	0
Median Family Income 110-120%	3	86	2	252	2	1,356	1	356	0	0
Median Family Income >= 120%	7	211	0	0	0	0	1	83	0	0
Median Family Income Not Known	0	0	0	0	1	301	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	794	6	800	14	7,565	8	4,100	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 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	104	2	281	2	763	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%	1	33	1	152	1	511	0	0	0	0
Median Family Income 80-90%	3	146	2	368	2	954	1	640	0	0
Median Family Income 90-100%	1	14	0	0	2	1,565	2	1,565	0	0
Median Family Income 100-110%	1	15	0	0	2	663	0	0	0	0
Median Family Income 110-120%	3	69	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	123	1	195	1	602	0	0	0	0

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)
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	504	6	996	10	5,058	3	2,205	0	0
Totals For County: (007) 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%	2	123	0	0	1	512	0	0	0	0
Median Family Income 30-40%	2	40	0	0	1	496	0	0	0	0
Median Family Income 40-50%	2	104	2	281	2	763	0	0	0	0
Median Family Income 50-60%	1	17	1	112	3	1,370	2	960	0	0
Median Family Income 60-70%	3	48	1	173	3	2,000	3	2,000	0	0
Median Family Income 70-80%	6	251	2	273	2	976	0	0	0	0
Median Family Income 80-90%	5	184	3	510	2	954	1	640	0	0
Median Family Income 90-100%	2	20	0	0	3	1,929	2	1,565	0	0
Median Family Income 100-110%	2	22	0	0	3	1,364	1	701	0	0
Median Family Income 110-120%	6	155	2	252	2	1,356	1	356	0	0
Median Family Income >= 120%	12	334	1	195	1	602	1	83	0	0
Median Family Income Not Known	0	0	0	0	1	301	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,298	12	1,796	24	12,623	11	6,305	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	1	26	1	234	0	0	0	0	0	0
Upper Income	3	128	2	429	2	766	3	866	0	0
Income Not Known	1	23	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	177	3	663	2	766	3	866	0	0
TOTAL INSIDE AA IN STATE	84	2,431	16	2,220	32	15,798	26	10,140	0	0
TOTAL OUTSIDE AA IN STATE	27	1,037	11	1,979	18	8,949	11	5,746	0	0
STATE TOTAL	111	3,468	27	4,199	50	24,747	37	15,886	0	0

Institution: BAYCOAST BANK

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	490	14,398	103	16,646	102	50,342	66	21,345	0	0
TOTAL OUTSIDE AA	117	3,735	32	5,637	49	23,849	26	11,871	0	0
TOTAL INSIDE & OUTSIDE	607	18,133	135	22,283	151	74,191	92	33,216	0	0

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 2/										
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%	0	0	1	111	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	111	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	1	111	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	111	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	111	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	111	0	0	0	0	0	0

Assessment Area/Non-Assessment Area Activity

Small Business Loans

Institution: BAYCOAST BANK

Respondent ID: 000090196

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 2/	559	60,370	40	11,205	1	111
MA - NORFOLK COUNTY (021) - MSA 14454 2/	4	567	0	0	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	13	2,126	4	1,164	0	0
RI - NEWPORT COUNTY (005) - MSA 39300 2/	72	9,164	14	4,876	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300 2/	47	9,159	8	4,100	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

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	7	1,032	0	0
Purchased	0	0	0	0
Total	7	1,032	0	0
Consortium/Third Party Loans (optional)				

Assessment Area(s) by Tract

Respondent ID: 0000090196

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BAYCOAST BANK

ASSESSMENT AREA - 0001

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 10-20%

6518.00

Median Family Income 20-30%

6410.00 6411.01 6509.00

Median Family Income 30-40%

6413.00 6508.00 6525.00* 6526.00*

Median Family Income 40-50%6409.01 6414.00 6420.00 6506.00 6507.00 6511.00 6512.00 6513.00 6517.00 6519.00 6523.00
6527.00**Median Family Income 50-60%**

6402.00 6403.00* 6406.00 6412.00 6419.00* 6504.00 6505.00 6514.00 6515.00 6520.00 6524.00

Median Family Income 60-70%

6314.00 6401.00 6404.00 6405.00 6407.00 6415.00 6421.00 6503.00

Median Family Income 70-80%

6315.00 6316.00 6416.00 6422.00 6424.00 6502.02 6516.00 6521.00 6528.00

Median Family Income 80-90%

6408.00 6417.00 6442.00 6501.02 6510.02 6542.00 6552.00

Median Family Income 90-100%

6502.01 6531.01 6532.03

Median Family Income 100-110%

6311.00 6418.00 6425.00 6451.01 6501.01 6510.01 6522.00 6533.01 6553.00 6554.00

Median Family Income 110-120%

6441.01 6451.02 6461.01 6532.04 6551.00

Median Family Income >= 120%6151.00 6161.00 6171.01 6171.02 6312.00* 6313.00 6317.00* 6318.00 6321.00 6322.00 6331.00
6332.00 6423.00 6441.02 6451.03 6461.03 6461.04 6531.02 6533.04 6541.00 9855.00**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

Assessment Area(s) by Tract

Respondent ID: 0000090196

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

Agency: FDIC - 3

Institution: BAYCOAST BANK

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 100-110%

4104.00

Median Family Income >= 120%

4101.00 4103.00

BRISTOL COUNTY (001), RI

MSA: 39300

Moderate Income

0305.00* 0307.00

Middle Income

0306.01 0308.00

Upper Income

0301.00* 0302.00 0303.00* 0304.00 0306.02 0309.01* 0309.02

NEWPORT COUNTY (005), RI 2/

MSA: 39300

Low Income

0412.00*

Moderate Income

0405.00*

Middle Income

0401.01* 0402.00* 0403.02 0403.03* 0410.00 0411.00* 0416.01 0416.02 0417.01

Upper Income

0401.02 0401.03 0403.04 0404.00 0406.00 0407.00 0408.00* 0409.00 0413.00 0414.00 0417.02

PROVIDENCE COUNTY (007), RI 2/

MSA: 39300

Median Family Income 20-30%

0009.00

Median Family Income 30-40%

Footnote:
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Assessment Area(s) by Tract

Respondent ID: 0000090196

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: BAYCOAST BANK

0002.00 0004.00* 0006.00* 0007.00* 0012.00 0019.00 0028.00*

Median Family Income 40-50%

0001.02* 0003.00* 0005.00* 0013.00* 0018.00* 0022.00* 0026.00* 0027.00*

Median Family Income 50-60%

0001.01* 0010.00* 0014.00* 0016.00 0017.00* 0020.00 0025.00 0147.00

Median Family Income 60-70%

0021.02* 0102.00 0103.00* 0105.01* 0141.00*

Median Family Income 70-80%

0008.00 0011.00* 0015.00 0021.01* 0104.00*

Median Family Income 80-90%

0029.00* 0106.00* 0107.01* 0136.00* 0137.01 0148.00

Median Family Income 90-100%

0105.02 0137.02* 0138.00*

Median Family Income 100-110%

0023.00* 0024.00* 0107.02* 0140.00

Median Family Income 110-120%

0037.00 0101.01 0135.00 0139.00 0142.00 0144.00* 0145.02*

Median Family Income >= 120%

0032.00* 0033.00* 0034.00* 0035.00 0036.01* 0036.02* 0101.02 0134.00* 0143.00 0145.01 0146.00

Median Family Income Not Known

0031.00

OUTSIDE ASSESSMENT AREA**HARTFORD COUNTY (003), CT****MSA: 25540****Median Family Income 60-70%**

5103.00

NEW HAVEN COUNTY (009), CT**MSA: 35300****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

Assessment Area(s) by Tract

Respondent ID: 0000090196

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

Agency: FDIC - 3

Institution: BAYCOAST BANK

1862.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Moderate Income

6961.00 8702.00

Upper Income

7054.00

WINDHAM COUNTY (015), CT

MSA: 49340

Middle Income

9073.00

BARNSTABLE COUNTY (001), MA

MSA: 12700

Moderate Income

0120.01

Middle Income

0104.00 0110.02 0113.00 0121.02 0133.00 0150.02

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 40-50%

6138.00

Median Family Income 60-70%

6140.00

Median Family Income 90-100%

6139.02 6141.01 6301.02

Median Family Income 110-120%

6002.02 6101.00 6134.00

Median Family Income >= 120%

6002.04 6111.01 6121.00 6122.00 6141.02 6302.00 6304.00

Footnote:

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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 20-30%

2513.00

Median Family Income 30-40%

2514.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Upper Income

8138.02

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 30-40%

3421.01

Median Family Income 40-50%

3425.00

Median Family Income 50-60%

3426.00

Median Family Income 90-100%

3216.00

Median Family Income 100-110%

3682.00

Median Family Income >= 120%

Footnote:

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Assessment Area(s) by Tract

Respondent ID: 0000090196

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

Agency: FDIC - 3

Institution: BAYCOAST BANK

3861.00

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 60-70%

4203.02

Median Family Income 70-80%

4177.01 4201.00 4211.00

Median Family Income 80-90%

4175.02

Median Family Income 90-100%

4021.02

Median Family Income 100-110%

4226.00 4562.00

Median Family Income 110-120%

4198.00

Median Family Income >= 120%

4123.00 4161.02 4164.00 4412.04 4421.02 4422.02 4564.02

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 40-50%

5103.00 5110.00

Median Family Income 50-60%

5116.00

Median Family Income 60-70%

5452.00

Median Family Income 70-80%

5423.00 5454.00

Median Family Income 80-90%

5113.02 5303.00 5401.01 5453.00

Median Family Income 90-100%

Footnote:

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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

5117.02 5451.00

Median Family Income 100-110%

5601.00 5611.00

Median Family Income 110-120%

5041.01 5212.02 5232.01 5411.00 5421.01

Median Family Income >= 120%

5051.02 5251.04 5401.03

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0821.00

Median Family Income 40-50%

1010.02

Median Family Income 60-70%

1010.01

Median Family Income 90-100%

1304.04

Median Family Income >= 120%

0106.00 0202.00 0701.01

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 50-60%

7312.03

Median Family Income 60-70%

7106.00

Median Family Income 80-90%

7541.00

Median Family Income 90-100%

7092.01 7303.00

Footnote:

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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Respondent ID: 0000090196

Agency: FDIC - 3

Institution: BAYCOAST BANK

Median Family Income 110-120%

7521.00

Median Family Income >= 120%

7461.00 7581.02

KENT COUNTY (003), RI

MSA: 39300

Middle Income

0201.02 0206.02 0211.00 0220.00

Upper Income

0201.01 0208.00 0209.01 0221.00

PROVIDENCE COUNTY (007), RI 2/

MSA: 39300

Median Family Income 40-50%

0109.00 0161.00 0181.00

Median Family Income 70-80%

0112.00 0125.00

Median Family Income 80-90%

0121.04 0155.00 0159.00

Median Family Income 90-100%

0126.02 0170.00

Median Family Income 100-110%

0113.01

Median Family Income 110-120%

0119.02 0133.00

Median Family Income >= 120%

0116.00 0126.01 0128.03 0131.02 0132.02

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

Footnote:
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Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Respondent ID: 0000090196

Agency: FDIC - 3

Institution: BAYCOAST BANK

0509.01 0512.02

Upper Income

0501.04 0503.01 0504.01 0513.05 0515.02 0515.04

Income Not Known

0514.00

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

Error Status Information**Institution: BAYCOAST BANK****Respondent ID: 0000090196****Agency: FDIC - 3**

Record Identifier: <u>11</u>	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	266	266	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	196	196	0	0.00%
Total	464	464	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