

Loans by County

Respondent ID: 0000090196

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BAYCOAST BANK

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)
<b>FAIRFIELD COUNTY (001), CT</b>										
<b>MSA 14860</b>										
<b>Outside Assessment Area</b>										
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	0	0	1	738	1	738	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	738	1	738	0	0
<b>WINDHAM COUNTY (015), CT</b>										
<b>MSA 49340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	162	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	4	162	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	4	162	0	0	1	738	1	738	0	0
STATE TOTAL	4	162	0	0	1	738	1	738	0	0

Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 0000090196

Agency: FDIC - 3

State: MAINE (23)

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)
<b>CUMBERLAND COUNTY (005), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	900	1	900	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	1	900	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	900	1	900	0	0
STATE TOTAL	0	0	0	0	1	900	1	900	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)
<b>BARNSTABLE COUNTY (001), MA</b>										
<b>MSA 12700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,304	2	1,304	0	0
Middle Income	0	0	0	0	1	840	1	840	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	3	2,144	3	2,144	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.

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)
<b>BRISTOL COUNTY (005), MA 2/</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
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%	5	275	1	160	7	3,031	12	3,151	0	0
Median Family Income 50-60%	0	0	0	0	1	827	1	827	0	0
Median Family Income 60-70%	2	76	1	250	7	3,480	5	1,933	0	0
Median Family Income 70-80%	4	188	4	920	2	1,011	9	1,879	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	101	5	918	2	1,009	7	1,607	0	0
Median Family Income 100-110%	1	100	1	150	3	1,755	3	1,205	0	0
Median Family Income 110-120%	1	25	3	430	7	3,563	6	1,793	0	0
Median Family Income >= 120%	9	482	5	1,003	11	4,925	7	1,569	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	25	1,247	20	3,831	41	19,901	51	14,264	0	0
<b>Outside Assessment Area</b>										
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%	2	180	0	0	0	0	2	180	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	1	960	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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Small Business Loans - Originations

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Institution: BAYCOAST BANK

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)
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	180	0	0	1	960	2	180	0	0
<b>Totals For County: (005) 2/</b>										
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%	7	455	1	160	7	3,031	14	3,331	0	0
Median Family Income 50-60%	0	0	0	0	1	827	1	827	0	0
Median Family Income 60-70%	2	76	1	250	7	3,480	5	1,933	0	0
Median Family Income 70-80%	4	188	4	920	2	1,011	9	1,879	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	101	5	918	2	1,009	7	1,607	0	0
Median Family Income 100-110%	1	100	1	150	4	2,715	3	1,205	0	0
Median Family Income 110-120%	1	25	3	430	7	3,563	6	1,793	0	0
Median Family Income >= 120%	9	482	5	1,003	11	4,925	7	1,569	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	27	1,427	20	3,831	42	20,861	53	14,444	0	0
<b>FRANKLIN COUNTY (011), MA</b>										
<b>MSA 44140</b>										
<b>Outside Assessment Area</b>										
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	700	1	700	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	700	1	700	0	0

Footnote:

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State: MASSACHUSETTS (25)

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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)
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</b>										
<b>Outside Assessment Area</b>										
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	1	350	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	350	0	0	0	0

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Small Business Loans - Originations

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Institution: BAYCOAST BANK

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)
<b>NORFOLK COUNTY (021), MA 2/</b>										
<b>MSA 14454</b>										
<b>Outside Assessment Area</b>										
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	986	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	986	0	0	0	0

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: BAYCOAST BANK

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)
<b>PLYMOUTH COUNTY (023), MA 2/</b>										
<b>MSA 14454</b>										
<b>Inside AA 0001</b>										
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%	1	42	0	0	0	0	1	42	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	41	2	249	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	520	1	520	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	83	2	249	1	520	2	562	0	0

Footnote:

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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)
<b>SUFFOLK COUNTY (025), MA</b>										
<b>MSA 14454</b>										
<b>Outside Assessment Area</b>										
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	50	0	0	0	0	1	50	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	240	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	50	1	240	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	27	1,330	22	4,080	42	20,421	53	14,826	0	0
TOTAL OUTSIDE AA IN STATE	3	230	1	240	7	5,140	7	3,074	0	0
STATE TOTAL	30	1,560	23	4,320	49	25,561	60	17,900	0	0

Footnote:

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Loans by County

Respondent ID: 0000090196

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BAYCOAST BANK

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)
<b>BRISTOL COUNTY (001), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	976	2	976	0	0
Middle Income	1	25	0	0	3	1,097	4	1,122	0	0
Upper Income	0	0	0	0	1	500	1	500	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	0	0	6	2,573	7	2,598	0	0
<b>KENT COUNTY (003), RI</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	1	90	1	200	4	2,161	3	1,445	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	90	1	200	5	2,661	4	1,945	0	0
<b>NEWPORT COUNTY (005), RI 2/</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
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	2	1,167	3	1,267	0	0
Upper Income	4	242	2	325	6	3,559	9	2,734	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	342	2	325	8	4,726	12	4,001	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.

Loans by County

Respondent ID: 0000090196

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BAYCOAST BANK

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)
<b>PROVIDENCE COUNTY (007), RI 2/</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
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	2	1,040	2	1,040	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	2	745	2	745	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	225	3	1,268	4	1,493	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%	1	36	0	0	6	3,350	3	1,284	0	0
Median Family Income >= 120%	0	0	0	0	3	1,674	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	36	1	225	16	8,077	11	4,562	0	0
<b>Outside Assessment Area</b>										
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	1	160	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	2	1,100	0	0	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.

Loans by County

Respondent ID: 0000090196

Small Business Loans - Originations

Agency: FDIC - 3

Institution: BAYCOAST BANK

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)
Median Family Income >= 120%	1	95	0	0	1	371	2	466	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	95	1	160	3	1,471	2	466	0	0
<b>Totals For County: (007) 2/</b>										
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	1	160	2	1,040	2	1,040	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	2	745	2	745	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	225	3	1,268	4	1,493	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%	1	36	0	0	8	4,450	3	1,284	0	0
Median Family Income >= 120%	1	95	0	0	4	2,045	2	466	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	131	2	385	19	9,548	13	5,028	0	0
<b>WASHINGTON COUNTY (009), RI</b>										
<b>MSA 39300</b>										
<b>Outside Assessment Area</b>										
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	3	1,700	2	860	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	3	1,700	2	860	0	0
TOTAL INSIDE AA IN STATE	8	493	4	750	35	18,037	34	13,106	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.

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)
TOTAL OUTSIDE AA IN STATE	1	95	1	160	6	3,171	4	1,326	0	0
STATE TOTAL	9	588	5	910	41	21,208	38	14,432	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	35	1,823	26	4,830	77	38,458	87	27,932	0	0
TOTAL OUTSIDE AA	8	487	2	400	15	9,949	13	6,038	0	0
TOTAL INSIDE & OUTSIDE	43	2,310	28	5,230	92	48,407	100	33,970	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.

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)
<b>BRISTOL COUNTY (005), MA 2/</b>										
<b>MSA 39300</b>										
<b>Inside AA 0001</b>										
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	500	1	500	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	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	500	1	500	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	500	1	500	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 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 2/	86	24,979	51	14,264	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	5	852	2	562	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	7	2,598	7	2,598	0	0
RI - KENT COUNTY (003) - MSA 39300	7	2,951	4	1,945	0	0
RI - NEWPORT COUNTY (005) - MSA 39300 2/	15	5,393	12	4,001	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300 2/	18	8,338	11	4,562	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: 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 2/	1	500	1	500	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: BAYCOAST BANK**

**Respondent ID: 0000090196**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	1	138	0	0
Purchased	0	0	0	0
Total	1	138	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

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**ASSESSMENT AREA - 0001**

**BRISTOL COUNTY (005), MA 2/**

**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%**

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%**

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%**

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%**

6311.01\* 6408.00 6501.02 6521.00\* 6531.01 6532.03

**Median Family Income 100-110%**

6318.00\* 6424.00 6441.01 6441.02\* 6451.01 6510.01\* 6510.02\*

**Median Family Income 110-120%**

6322.00 6423.00\* 6442.00 6501.01 6502.01 6541.00 6553.00 6554.00\*

**Median Family Income >= 120%**

6151.00\* 6161.00 6171.01 6171.02\* 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\*

**NORFOLK COUNTY (021), MA 2/**

**MSA: 14454**

**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 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

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**Median Family Income 100-110%**

4101.00\* 4103.00\* 4104.00\*

**PLYMOUTH COUNTY (023), MA 2/**

**MSA: 14454**

**Median Family Income 50-60%**

5423.01\*

**Median Family Income 60-70%**

5302.00\* 5453.00\* 5454.00\*

**Median Family Income 70-80%**

5303.00\* 5401.01\* 5422.00\* 5423.02\* 5441.00\* 5442.00\* 5452.00

**Median Family Income 80-90%**

5305.00\* 5421.01\* 5421.02\*

**Median Family Income 90-100%**

5308.02\* 5401.02\* 5451.00 5611.00\*

**Median Family Income 100-110%**

5091.01\* 5091.02\* 5301.00 5307.00\* 5309.02\* 5309.03\* 5309.04\* 5601.00\*

**Median Family Income 110-120%**

5304.00\* 5308.01\* 5411.00\*

**Median Family Income >= 120%**

5306.00\* 5401.03\*

**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\*

**KENT COUNTY (003), RI**

**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 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

---

**MSA: 39300**

**Moderate Income**

0201.02 0203.00\* 0206.04\* 0215.02\* 0217.00\* 0223.00\*

**Middle Income**

0201.01\* 0202.00\* 0204.00\* 0205.00\* 0206.01\* 0206.02\* 0206.03 0207.01\* 0210.01\* 0210.02\* 0211.00  
0212.00\* 0213.00\* 0214.01\* 0214.02\* 0215.01\* 0218.00\* 0219.01\* 0219.02\* 0220.00 0221.00\* 0222.02\*  
0224.00\*

**Upper Income**

0207.02\* 0207.03\* 0208.00\* 0209.01\* 0209.03\* 0209.04\* 0216.00\* 0219.03\* 0222.01\*

**Income Not Known**

9800.00\*

**NEWPORT COUNTY (005), RI 2/**

**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

**PROVIDENCE COUNTY (007), RI 2/**

**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\*

**Median Family Income 40-50%**

**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 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

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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\*

**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\*

**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\*

**Median Family Income 90-100%**

0011.00\* 0036.01\* 0105.02\* 0117.01\* 0125.00\* 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\* 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\* 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 0134.00\* 0139.00\* 0145.01\* 0165.00\* 0169.00\*

**Median Family Income Not Known**

0007.00\*

**OUTSIDE ASSESSMENT AREA**

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income >= 120%**

0351.01

**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 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

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**WINDHAM COUNTY (015), CT**

**MSA: 49340**

**Moderate Income**

9073.00

**CUMBERLAND COUNTY (005), ME**

**MSA: 38860**

**Moderate Income**

0011.00

**BARNSTABLE COUNTY (001), MA**

**MSA: 12700**

**Moderate Income**

0121.02 0153.00

**Middle Income**

0130.02

**BRISTOL COUNTY (005), MA 2/**

**MSA: 39300**

**Median Family Income 40-50%**

6140.00

**Median Family Income 100-110%**

6301.02

**FRANKLIN COUNTY (011), MA**

**MSA: 44140**

**Middle Income**

0407.02

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 100-110%**

3682.00

**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.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000090196**

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

**Agency: FDIC - 3**

**Institution: BAYCOAST BANK**

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**NORFOLK COUNTY (021), MA 2/**

**MSA: 14454**

**Median Family Income 110-120%**

4421.05

**SUFFOLK COUNTY (025), MA**

**MSA: 14454**

**Median Family Income 30-40%**

1010.02

**Median Family Income 100-110%**

0005.02

**PROVIDENCE COUNTY (007), RI 2/**

**MSA: 39300**

**Median Family Income 40-50%**

0179.00

**Median Family Income 110-120%**

0131.02

**Median Family Income >= 120%**

0128.03 0133.00

**WASHINGTON COUNTY (009), RI**

**MSA: 39300**

**Middle Income**

0415.00 0501.03 0509.01

**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 E-1**

**Error Status Information**

**Respondent ID: 0000090196**

**Institution: BAYCOAST BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	93	93	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	323	323	0	0.00%
<b>Total</b>	<b>419</b>	<b>419</b>	<b>0</b>	<b>0.00%</b>

**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.