

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	1	131	1	348	2	479	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	131	1	348	2	479	0	0

Footnote:

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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 (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%	1	75	0	0	0	0	1	75	0	0
Median Family Income 40-50%	4	233	2	295	1	500	4	435	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	4	723	0	0	1	225	0	0
Median Family Income 70-80%	0	0	2	458	1	746	1	208	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	2	1,776	3	1,826	0	0
Median Family Income 100-110%	1	83	0	0	3	1,088	1	83	0	0
Median Family Income 110-120%	4	279	0	0	2	942	4	279	0	0
Median Family Income >= 120%	3	182	6	1,162	3	1,092	2	190	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	902	14	2,638	12	6,144	17	3,321	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	70	0	0	1	300	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%	2	130	0	0	1	288	3	418	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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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)
Median Family Income >= 120%	1	100	0	0	1	752	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	4	300	0	0	3	1,340	3	418	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%	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	75	0	0	0	0	1	75	0	0
Median Family Income 40-50%	4	233	2	295	1	500	4	435	0	0
Median Family Income 50-60%	1	70	0	0	1	300	0	0	0	0
Median Family Income 60-70%	0	0	4	723	0	0	1	225	0	0
Median Family Income 70-80%	0	0	2	458	1	746	1	208	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	2	1,776	3	1,826	0	0
Median Family Income 100-110%	3	213	0	0	4	1,376	4	501	0	0
Median Family Income 110-120%	4	279	0	0	2	942	4	279	0	0
Median Family Income >= 120%	4	282	6	1,162	4	1,844	2	190	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	18	1,202	14	2,638	15	7,484	20	3,739	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: BAYCOAST BANK

Respondent ID: 000090196

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 2/										
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	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	500	0	0	0	0
Median Family Income >= 120%	0	0	1	250	1	307	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	2	807	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)
PLYMOUTH COUNTY (023), MA 2/										
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	2	1,350	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	103	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	1	300	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	4	203	0	0	4	2,150	0	0	0	0

Footnote:

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Respondent ID: 000090196

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)
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%	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	500	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	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	18	1,105	14	2,638	16	8,294	17	3,321	0	0
TOTAL OUTSIDE AA IN STATE	4	300	2	381	7	2,995	5	897	0	0
STATE TOTAL	22	1,405	16	3,019	23	11,289	22	4,218	0	0

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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	1	30	0	0	0	0	1	30	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	1	100	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	150	0	0	0	0	2	50	0	0
KENT COUNTY (003), 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	50	2	310	0	0	2	310	0	0
Upper Income	3	250	0	0	0	0	1	50	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	300	2	310	0	0	3	360	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	1	64	1	250	0	0	1	64	0	0
Upper Income	2	170	2	400	2	878	2	450	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	234	3	650	2	878	3	514	0	0

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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)
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%	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	534	1	534	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	400	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	812	0	0	0	0
Median Family Income 80-90%	1	25	1	188	2	690	3	526	0	0
Median Family Income 90-100%	2	186	1	236	1	480	2	580	0	0
Median Family Income 100-110%	0	0	0	0	1	310	1	310	0	0
Median Family Income 110-120%	1	100	0	0	1	588	1	100	0	0
Median Family Income >= 120%	0	0	1	220	0	0	1	220	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	311	3	644	8	3,814	9	2,270	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	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
TOTAL INSIDE AA IN STATE	14	995	8	1,604	10	4,692	17	3,194	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	0	0	1	200	0	0
STATE TOTAL	14	995	9	1,804	10	4,692	18	3,394	0	0

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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	32	2,100	22	4,242	26	12,986	34	6,515	0	0
TOTAL OUTSIDE AA	6	386	3	581	7	2,995	6	1,097	0	0
TOTAL INSIDE & OUTSIDE	38	2,486	25	4,823	33	15,981	40	7,612	0	0

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2023 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/	40	9,684	17	3,321	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454 2/	8	2,353	0	0	0	0
RI - BRISTOL COUNTY (001) - MSA 39300	3	150	2	50	0	0
RI - KENT COUNTY (003) - MSA 39300	6	610	3	360	0	0
RI - NEWPORT COUNTY (005) - MSA 39300 2/	8	1,762	3	514	0	0
RI - PROVIDENCE COUNTY (007) - MSA 39300 2/	15	4,769	9	2,270	0	0

Footnote:

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2023 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	7	15,917	0	0
Purchased	0	0	0	0
Total	7	15,917	0	0
Consortium/Third Party Loans (optional)				

2023 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

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.

2023 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

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:

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2023 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:

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2023 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

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

WINDHAM COUNTY (015), CT

MSA: 49340

Moderate Income

9073.00

Footnote:

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2023 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

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0137.00 0144.02

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 50-60%

6138.00

Median Family Income 100-110%

6131.00 6134.00 6139.02

Median Family Income >= 120%

6101.00 6121.00

NORFOLK COUNTY (021), MA 2/

MSA: 14454

Median Family Income 110-120%

4421.05

Median Family Income >= 120%

4025.00 4152.01

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 30-40%

0702.02

WASHINGTON COUNTY (009), RI

MSA: 39300

Upper Income

0515.04

Footnote:

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2023 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	70	70	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	323	323	0	0.00%
Total	395	395	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.